# Affordable Housing in Utah Cities: New Construction, Building Fees and Zoning

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## Summary and Conclusions

• The objective of this study was to examine the compliance of Utah cities with HB 295: *Providing Affordable Housing*. This legislation, which was passed in 1996 states "municipalities should afford a reasonable opportunity for a variety of housing, including moderate-income housing." New residential construction activity from 1997 to 2002 in 52 cities, was evaluated for compliance with HB 295.

• The sources of residential construction data were the Utah Construction Monitor and the Bureau of Economic and Business Research, University of Utah. The city-by-city estimates of new affordable housing rely on the reporting procedures of these two databases. Therefore, the unit count of new affordable housing for a city should be viewed as a "good" approximation. Most pertinent is the size of the affordability gap—the difference between the number of affordable units produced and the number of affordable units required to meet the housing needs of low and moderate-income households. If a city's affordability gap is sizeable, quibbling over whether a small apartment or condominium project should have been categorized as affordable is "missing the point." The affordability gap for the entire 52-city study area was sizeable—12,000 units.

• Over the six-year study period there were an estimated 18,450 new affordable units built in the study area. Affordable units represent 24% of the nearly 76,000 new residential units built. Apartment units account for 53% of all new affordable housing built, followed by single-family homes at 27%, condominiums and manufactured homes at 7% each and finally twin homes at 6%.

• Approximately 40% of all households in the study area are low to moderate-income households. To meet the expanding housing needs of this group about 40% of new residential units should qualify as affordable. Only 10 of the 52 study cities met or exceeded the 40% affordability threshold. Sixteen cities had less than 10% new affordable units.

• The failure of a number of cities to provide new affordable housing inevitably leads to a concentration of affordable units in just a few cities. The top five cities; West Jordan, West Valley, Layton, Provo and Salt Lake City account for 40% of all new affordable housing built between 1997 and 2002. The disproportionate level of new construction activity and the concentration of affordable housing in a few cities is a prominent characteristic of the affordable housing market in Utah. This report demonstrates that a handful of cities are meeting the intent of HB 295 but most are falling far short.

• The impact of the shortfall in affordable units has been softened in the past few years by very low mortgage rates. Low mortgage rates have improved affordability and allowed some low and moderate-income renter households to become homeowners. Consequently the vacancy rate for apartments has increased, which in turn has held down rental rate increases—an economic benefit for renters. Despite the help from mortgage rates the affordable housing gap has meant that an increasing share of low and moderate-income households are more likely to have housing cost burdens greater the 30% of their income, live in overcrowded conditions and rent or buy deteriorating housing units.

• Some cities maintain that their existing housing inventory provides sufficient affordable housing and no new affordable units are needed. However, the existing stock of affordable units primarily enhances the mobility for existing low and moderate-income households, that is allows a renter or owner to move within the market or metropolitan area. New additions to the affordable inventory are necessary to accommodate the growth in low and moderate-income households and provide a "reasonable opportunity" to meet the expanding housing needs of this population.

• Building fees, which include hook-up, impact, building permit and plan review fees, increase the cost of new housing units and thereby damage affordability. Over the last six years building fees have increased over 80%, rising from a median of $4,037 in 1995 to $7,406 in 2002. The range in building fees for the 52 study cities runs from a low of $2,141 for Riverdale to a high of $14,515 for Alpine. Building fees raise the cost of the typical home in the study cities by about 3.4%. For an affordable home the impact is greater. For example, in West Valley City, which provided more new affordable single-family homes than any other city, building fees increased the cost of an affordable home by about 6.5%. Overall, building fees add about $40 a month to the mortgage payment for the typical new affordable home.

• Favorable zoning ordinances are paramount to the development of new affordable housing units but the relationship between a city's zoning ordinances and new affordable housing is unclear. From interviews with city planners the exceptions, nuances and complexities of zoning became apparent and effectively rendered a city-by-city comparison not only unwieldy but also meaningless. Most challenging was sorting out the actual effect of zoning ordinances on the production of affordable housing. There were many cases where the zoning ordinances appeared favorable to affordable housing but in reality the city approved little or no new affordable housing.

• The development of new affordable housing over the past several years has been insufficient to meet the growing housing needs of low and moderate-income households. Despite the commendable and significant efforts of organizations such as Fannie Mae, Olene Walker Housing Trust Fund, Utah Housing Corporation, Envision Utah, local housing authorities, HUD and Rural Development, supply-side constraints persist and impede full compliance with HB 295.

## I. Introduction: Affordable Housing and HB 295

In 1996 the Utah State Legislature passed HB 295: *Providing Affordable Housing*. HB 295 was the legislative response to a growing concern over rapidly rising housing prices. The increase in housing prices in Utah led the nation between 1992 and 1997. Over this period housing prices in Utah increased by nearly 70%. The second ranked state, Oregon, had a 50% increase in prices. The acceleration in housing prices in Utah was unprecedented and seriously threatened the dream of homeownership for thousands of Utah families.

This was the economic context for HB 295, which became the first and only legislation to address housing prices and affordability. HB 295 states, "the availability of moderate income housing is an issue of statewide concern." To this end "municipalities should afford a reasonable opportunity for a variety of housing, including moderate income housing, to meet the needs of people desiring to live there." Moderate-income housing is defined as "housing occupied or reserved for occupancy by households with a gross household income equal to or less than 80% of the median gross income of the metropolitan area." And by "December 31, 1998, each municipal governing board shall, as part of its general plan, adopt a plan for moderate income housing within that municipality."

Although Utah's cities and counties were supposed to develop and adopt affordable housing plans by December 1998, full compliance has taken much longer. Four years beyond the deadline there are still a number of cities and counties that have not yet adopted an affordable housing plan. The most recent compliance survey by the Department of Community and Economic Development shows 158 cities (62%) have fully complied, 77 cities (30%) have affordable housing plans either in process or completed but not adopted and 21 cities (8%) have taken no action.

The slow pace of compliance reflects the near absence of any bona fide enforcement mechanism or incentives. Furthermore the economics of the housing market have improved as price increases have dropped to 2% annually and extraordinarily low mortgage rates have allowed an increased number of low and moderate-income households to become homeowners. Consequently, some political momentum has been lost. But despite the improving market conditions this study demonstrates there are still serious supply-side constraints for affordable housing and demand exceeds supply by a considerable margin.

The principal task of this study was to examine compliance with HB 295 through an analysis of new housing construction. Whether a city has adopted an affordable housing plan may or may not affect the actual number of new affordable housing units produced in that city. The number of affordable units produced by a city was the measure of compliance. If a city has allowed new affordable housing in sufficient numbers the intent of HB 295 was met.

This study examines new affordable residential construction for 52 cities. Most cities with a population above 5,000 were included. A few cities that met the population criterion were excluded due to insufficient data. These cities were located outside the Wasatch Front Counties and include Logan, Brigham City, Vernal, Price and a few smaller cities.

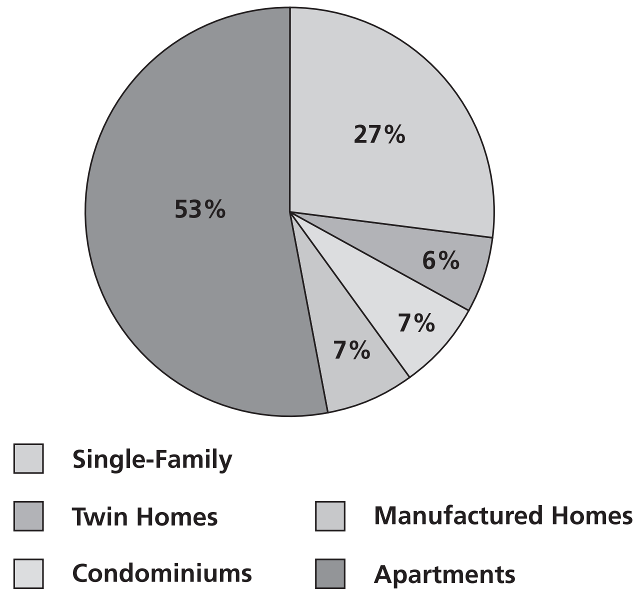
## II. A Comparative Analysis: Affordable Housing by City

This section presents data on the number of affordable units built in each study city between 1997 and 2002. The aim is to compare the relative and absolute amounts of new affordable housing city by city. New construction data for each type of unit is presented for all 52 cities. The sources for construction data were the Utah Construction Monitor and the construction database maintained by the Bureau of Economic and Business Research, University of Utah. The Wasatch Front Regional Multiple Listing Service provided sales data for existing homes.

### Summary for All Cities

Over the six-year period the estimated number of affordable housing units built in the 52 study cities was 18,456 units. Apartments comprised the largest single type of new affordable housing accounting for 53% of all new units, a total of 9,836 new units. Ownership units are divided into four groups: single-family, twin homes, condominium/town homes and manufactured/modular homes. As a group, ownership units account for 47% of all new affordable housing. The number of new affordable ownership units for the period is estimated at 8,620. Single-family units dominate the ownership group with nearly 5,000 units, which is half of all new affordable ownership units and 27% of total new affordable housing units, see Chart 1.

**Chart 1**
**Share of Affordable Housing by Type for All Study Cities**




The new affordable units account for 24% of the nearly 76,000 new housing units built in the study cities since 1997. A vast majority of these 76,000 new units (non-affordable and affordable) were single-family homes—55,093. But only 9% or 4,967 of these single-family homes were affordable. About one-half of all twin homes were affordable, one-fifth of all condominiums/townhomes, seven out of eight apartments and all manufactured/modular homes qualified as affordable, see Table 1.

### City Comparisons of Affordable Housing

Of course, measuring affordability by the absolute number of new affordable homes favors larger cities. As one would expect cities *with large populations and demographic growth* have a statistical advantage over smaller cities. Sheer size and growth of a city like Layton produces a larger absolute number of units and a greater chance for a significant number of affordable units. While large cities have an absolute advantage small cities or cities with little growth may have a relative advantage. For example Sunset City leads all cities in its share of new affordable housing. Ninety percent of all new homes in Sunset City built between 1997 and 2002 meet the affordability criterion. However, Sunset City had very low levels of new construction. In Sunset City there were only 31 new residential units built between 1997 and 2002 and 28 of these units met the affordability criterion. Hence, the relative share of affordable homes was 90%.

The above examples demonstrate the need for both absolute and relative measures of affordability, which are provided in Tables 2 and 3. These tables rank the study cities by absolute and relative measures.

In a few study cities the amount of affordable housing produced is impressive but for most the share of affordable housing ranges from nonexistent to modest. In absolute terms, the amount of new affordable housing is heavily concentrated in just a few cities. Half of all affordable housing built in the study cities were built in the top six cities: West Jordan, West Valley, Layton, Provo, Salt Lake and Orem. At the other end of the spectrum the bottom 20 cities accounted for less than 3% of the new affordable housing. There are four cities: Washington Terrace, Holladay, Fruit Heights and Alpine that have had no new affordable residential units built during the study period, see Table 2.

**Table 1**
**Share of Total Housing Units by Type Qualifying as Affordable – 1997 to 2002**

| Category | Total Units | Affordable Units | % Share |
|---|---|---|---|
| Single-Family | 55,093 | 4,967 | 9.0% |
| Twin Homes | 2,370 | 1,108 | 46.8% |
| Condo & Townhouses | 5,448 | 1,195 | 21.9% |
| Manuf/Modular | 1,350 | 1,350 | 100.0% |
| Apartments | 11,604 | 9,836 | 84.8% |
| Total | 75,893 | 18,456 | 24.3% |

In relative terms there are only 10 cities in which 40% or more of new housing has been affordable. The forty-percent threshold is important. In HB 295 moderate income housing is defined as housing reserved or occupied by households with a gross income of 80% of the median income. Approximately 40% of all households in the study area have incomes that fall below 80% of the median income. Therefore, to meet the housing needs of low to moderate-income households approximately 40% of all new housing should be affordable.

Of course in this case it is assumed that all increases in affordable housing needs would be met by new homes or new rental units. Under this ideal case the affordable housing inventory would have an infusion of new units each year. In reality existing units play a significant role in providing affordable housing.

Older units filter down to low and moderate-income households. Consequently, the overall quality of the affordable housing stock deteriorates as relatively fewer and fewer new units are added. Hence, those low and moderate-households that prefer better quality housing will generally have to assume housing burdens above 30% of their gross income.

For the study area as a whole the number of new affordable units fell significantly short of the 40% threshold—18,456 units out of nearly 76,000 units. Thus only 24% of all new units met the definition of affordable. To reach the 40% affordable unit threshold would require an additional 12,000 units over and above the 18,450 units already identified.

The rankings in Table 3 show that there are a number of cities that made little effort to encourage affordable housing. In 28 cities, over half of those included in the study, less than 20% of all new residential units were affordable. In 16 cities less than 10% of new residential housing was affordable.

## Affordable Housing by Tenure and Type

The U.S. Bureau of the Census divides occupied housing units into two broad groups of tenure; owners and renters. For the purpose of this study it was assumed that typical ownership units such as single-family homes, twin homes, town homes/condominiums, manufactured homes or mobile homes are ownership units. In realty there are occasions when new condominiums units or twin homes may be rented.

The distribution of new affordable units by tenure shows that 53% or 9,836 were rental units and 47% or 8,620 were ownership units. The high percentage of rental units is not surprising since nearly half of all low and moderate-

**Table 2**
**Total New Affordable Residential Construction – 1997 to 2002**
**(Ranked by Absolute Number of New Affordable Units)**

| City | Total New Housing Units | Total New Affordable Units |
|---|---|---|
| West Jordan | 5,511 | 1,822 |
| West Valley | 3,890 | 1,695 |
| Layton | 3,058 | 1,209 |
| Provo | 2,895 | 1,093 |
| Salt Lake | 2,319 | 1,002 |
| Clearfield | 1,741 | 828 |
| Orem | 2,877 | 815 |
| Ogden | 2,394 | 805 |
| Tooele | 3,325 | 735 |
| Lehi | 2,344 | 714 |
| St. George | 4,968 | 634 |
| Cedar City | 1,142 | 560 |
| Draper | 4,433 | 547 |
| Pleasant Grove | 1,403 | 524 |
| Roy | 2,450 | 432 |
| Payson | 1,491 | 408 |
| Springville | 1,772 | 386 |
| Sandy | 2,115 | 378 |
| Hurricane | 987 | 355 |
| Syracuse | 1,912 | 352 |
| Clinton | 1,737 | 350 |
| Woods Cross | 703 | 312 |
| So. Ogden | 520 | 283 |
| Riverton | 2,268 | 271 |
| Bountiful | 996 | 237 |
| Spanish Fork | 1665 | 235 |
| Bluffdale | 603 | 175 |
| Pleasant View | 434 | 153 |
| South Jordan | 2,297 | 153 |
| Farmington | 813 | 138 |
| American Fork | 1,043 | 127 |
| Midvale | 481 | 116 |
| Grantsville | 504 | 97 |
| North Ogden | 914 | 84 |
| North Salt Lake | 489 | 77 |
| Tayorsville | 439 | 72 |
| Kaysville | 735 | 64 |
| South Salt Lake | 87 | 52 |
| Riverdale | 394 | 30 |
| Sunset | 31 | 28 |
| Park City | 935 | 26 |
| Lindon | 473 | 22 |
| Ivins | 947 | 17 |
| Centerville | 420 | 12 |
| Murray | 544 | 12 |
| West Point | 330 | 10 |
| Mapleton | 357 | 5 |
| Highland | 881 | 4 |
| Alpine | 554 | 0 |
| Fruit Heights | 98 | 0 |
| Holladay | 30 | 0 |
| Washington Terrace | 144 | 0 |
| | 75,893 | 18,456 |

**Table 3**
**Percent of City's Total New Housing Units Qualifying as Affordable – 1997 to 2002 (Ranked by Relative Number of Affordable Units**

| City | % |
|---|---|
| Sunset | 90.32% |
| South Salt Lake | 59.77% |
| South Ogden | 54.42% |
| Cedar City | 49.04% |
| Clearfield | 47.56% |
| Woods Cross | 44.38% |
| West Valley | 43.57% |
| Salt Lake City | 43.21% |
| Layton | 39.54% |
| Provo | 37.75% |
| Pleasant Grove | 37.35% |
| Hurricane | 35.97% |
| Pleasant View | 35.25% |
| Ogden | 33.63% |
| West Jordan | 33.06% |
| Lehi | 30.46% |
| Bluffdale | 29.02% |
| Orem | 28.33% |
| Payson | 27.36% |
| Midvale | 24.12% |
| Bountiful | 23.80% |
| Tooele | 22.11% |
| Springville | 21.78% |
| Clinton | 20.15% |
| Grantsville | 19.25% |
| Syracuse | 18.41% |
| Sandy | 17.87% |
| Roy | 17.63% |
| Farmington | 16.97% |
| Taylorsville | 16.40% |
| North Salt Lake | 15.75% |
| Spanish Fork | 14.11% |
| St. George | 12.76% |
| Draper | 12.34% |
| American Fork | 12.18% |
| Riverton | 11.95% |
| North Ogden | 9.19% |
| Kaysville | 8.71% |
| Riverdale | 7.61% |
| South Jordan | 6.66% |
| Lindon | 4.65% |
| West Point | 3.03% |
| Centerville | 2.86% |
| Park City | 2.78% |
| Murray | 2.21% |
| Ivins | 1.80% |
| Mapleton | 1.40% |
| Highland | 0.45% |
| Alpine | 0.00% |
| Fruit Heights | 0.00% |
| Holladay | 0.00% |
| Washington Terrace | 0.00% |

income households are renters. According to the 2000 Census 47% of households at 80% of the median income were renters.

*Apartment Units* - The tenure characteristics of low to moderate-income households is an important element of housing policy. The significant need for affordable rental units lies behind such programs as the Low Income Housing Tax Credit program administered by the Utah Housing Corporation, HUD's project based units, 202 Elderly Housing and Section 8 Housing Choice vouchers, public rental housing by local housing authorities and Rural Development's 515 Rural Rental Housing Loan program.

A household at 80% of the median income would be able to afford most new rental units. For example, in Salt Lake County the current median income is $52,000. A household at 80% of the median would have an income of $41,600. Assuming 30% of the income was reserved for housing, this households would have approximately $1,000 a month to spend on rental housing. A rental rate of $1,000 would be the upper bound for affordable rental units. Nearly all new rental units built in Salt Lake County have rental rates below $1,000 a month. Hence, almost all new apartments qualify as affordable housing units. The only exceptions in the study area were the large (300 units+) market rate apartment projects with full amenities and superior locations and campus housing. The projects excluded were developments by BRE, Archstone, Wyview Park (BYU) and Olympic Housing (University of Utah).

Of the 11,600 rental units built in the 52 cities during the 1997 to 2002 period, 9,836 were considered affordable—84% of all units built. West Jordan leads all cities with 1,700 new affordable rental units over the six-year period. West Jordan accounts for nearly 17% of the total affordable rental units built in all study cities, see Table 4. Provo City ranks second with 836 rental units just a few units ahead of Salt Lake City.

The 14 cities listed below had no new rental units built between 1997 and 2002.

| | |
|---|---|
| Alpine | Murray |
| Fruit Heights | Pleasant View |
| Highland | South Salt Lake |
| Holladay | Syracuse |
| Ivins | Washington Terrace |
| Kaysville | West Point |
| Mapleton | Woods Cross |

These 14 cities are, for the most part, high income cities that have experienced rapid demographic growth in the past ten years. The populations of most of these cities are between 5,000 and 10,000. There are two notable exceptions, Murray City and South Salt Lake with populations of 34,000 and 22,000 respectively. These two large, older cities have historically had considerable apartment development. In South Salt Lake rental units comprise a substantial portion of the housing inventory—61%. In Murray City rental units account for one-third of the all housing units.

In the remaining 12 cities, however, rental housing plays much less of a role but it is important to note that in all of these cities there is some rental housing. In fact, overall rental housing accounts for about 14% of the housing inventory in these 12 cities. But as the construction data show the rental inventory has had no new units added from 1997 to 2002 while the owner occupied inventory in these 12 cities increased by nearly 7,800 units.

The failure of a number of cities to provide new rental housing inevitably leads to a concentration of new rental units in a few cities. Seven out of every ten rental units built in the study area were located in just 10 cities. These cities have zoning ordinances that obviously accommodate high density housing and for some of these cities rental housing has been their singular effort in providing affordable housing. The most dramatic example is West Jordan, which had 1,702 new rental units. These rental units comprise 93% of the affordable housing built in West Jordan during the study period. Provo and Orem are two other examples. Rental units account for 73% of Provo's new affordable housing and 60% of Orem's. In these two cities rental housing is targeted at the large student population, which may qualify as low and moderate-income households but hardly the population the Utah State Legislature intended to assist with HB 295.

The number of rental units built since 1997 is significantly greater than it otherwise would have been due to the assistance of Low Income Housing Tax Credits, Rural Development's 515 program and HUD's 202 Elderly Rental Housing program. All of these assistance programs target renter households at 60% or less of the area median income. At least one-third of the 9,836 new affordable apartment units added to the affordable rental inventory in the 52 study cities have received assistance from one of these three programs.

The rental inventory, as a source of affordable housing, has received some relief in the past few years due to exceptionally low mortgage rates. The dynamic between the rental market and housing market is affected by a number of factors but probably none more important than mortgage rates. Lower mortgage rates relieve some of the demand pressure on the rental market as renter households move to homeownership. Consequently, rental

**Table 4**
**Concentration of New Affordable Apartments by Study City**
**(Ranked by % Share)**

| City | Units | % Share of Study City Total |
|---|---|---|
| West Jordan | 1,702 | 17.50% |
| Provo | 829 | 8.52% |
| Salt Lake City | 801 | 8.23% |
| Ogden | 656 | 6.74% |
| Orem | 582 | 5.98% |
| Pleasant Grove | 499 | 5.13% |
| Clearfield | 470 | 4.83% |
| St. George | 430 | 4.42% |
| Roy | 331 | 3.40% |
| Layton | 314 | 3.23% |
| Cedar City | 309 | 3.18% |
| Sandy | 288 | 2.96% |
| South Ogden | 280 | 2.88% |
| Bountiful | 231 | 2.37% |
| Riverton | 228 | 2.34% |
| Draper | 204 | 2.10% |
| Lehi | 201 | 2.07% |
| West Valley | 198 | 2.04% |
| Tooele | 177 | 1.82% |
| Bluffdale | 168 | 1.73% |
| Farmington | 127 | 1.31% |
| Clinton | 124 | 1.27% |
| Hurricane | 108 | 1.05% |
| American Fork | 101 | 1.04% |
| South Jordan | 96 | 0.99% |
| Springville | 93 | 0.96% |
| Spanish Fork | 84 | 0.86% |
| Midvale | 72 | 0.74% |
| Grantsville | 28 | 0.29% |
| North Salt Lake | 19 | 0.20% |
| Payson | 18 | 0.19% |
| Taylorsville | 13 | 0.13% |
| North Ogden | 12 | 0.12% |
| Sunset | 12 | 0.12% |
| Centerville | 9 | 0.09% |
| Lindon | 6 | 0.06% |
| Park City | 6 | 0.06% |
| Riverdale | 6 | 0.06% |
| Kaysville | 4 | 0.04% |
| Alpine | 0 | 0.00% |
| Fruit Heights | 0 | 0.00% |
| Highland | 0 | 0.00% |
| Holladay | 0 | 0.00% |
| Ivins | 0 | 0.00% |
| Mapleton | 0 | 0.00% |
| Murray | 0 | 0.00% |
| Pleasant View | 0 | 0.00% |
| South Salt Lake | 0 | 0.00% |
| Syracuse | 0 | 0.00% |
| Washington Terrace | 0 | 0.00% |
| West Point | 0 | 0.00% |
| Woods Cross | 0 | 0.00% |
| | 9,836 | 100.0% |

vacancy rates have risen in most rental markets as the demand for units has declined. Rising vacancy rates have produced another benefit for low to moderate-income renters, stable rental rates.

*Single-family Units* - Since 1997 there have been approximately 55,000 new single-family homes built in the study cities. Five thousand of these units or about one out of every ten has met the affordability criteria. These affordable single-family units account for about one-quarter of all affordable new housing. Two cities have been large providers of affordable single-family homes, West Valley and Layton. West Valley has supplied 900 new single-family units and Layton 800 units. These two cites combined to produce 34% of all affordable single-family homes in the study area, see Table 5.

The production of affordable single-family homes is even more concentrated than the rental sector. The top four cities produced half of all new affordable single-family housing. Five cities had no new affordable single-family housing and 28 cities had 20 or fewer new affordable homes. In these 28 cities from 1997 to 2002 only 220 affordable single-family units were built out of a total of 18,100 new single-family homes. Affordable single-family homes represent only 1.2% of total single-family activity in these 28 cities.

For a few cities affordable single-family homes comprise a significant share of all new single-family construction. The share of affordable single-family homes exceeded 20% of all new single-family construction in five cities: Woods Cross (44.1%), Clearfield (33.7%), West Valley (30.5%), Layton (30.2%) and Lehi (20.4%). Each of these cities has made a substantial contribution to the supply of affordable ownership units.

The wide discrepancy between cities and the production of new affordable single-family housing is explained generally by the following set of factors: (1) zoning ordinances (2) land prices (3) political environment (4) socioeconomic conditions (5) size of city, (6) age of city, (7) economic growth and (8) demographic growth. These factors often interact with one another therefore quantifying the role of any one factor as a barrier or incentive to affordable housing would be difficult and beyond the scope of this study. However, two factors carry greater weight than the others—zoning ordinances and land prices. Favorable zoning ordinances and reasonably priced land are the necessary conditions for affordable housing. Although high priced land can support affordable housing if zoning ordinances allow high density housing. Without agreeable zoning and favorable land prices new affordable housing will be excluded from a city's new residential construction.

The cities that have failed to produce any meaningful number of affordable new single-family homes almost always have either unfriendly zoning ordinances or very high priced land and in some cases both. Fruit Heights is an example of a city where both zoning and land prices exclude new affordable single-family housing. Alpine is an example of a city where the price of land serves as de facto exclusionary zoning.

Favorable land prices and zoning ordinances are necessary conditions for affordable housing. A comparison of the top four producers of affordable homes versus non-producing cities is given below.

| City | Minimum Lot Size (Sq. Ft.) | Price of Typical Lot |
|---|---|---|
| *Zoning and Price Encourage* | | |
| West Valley | 8,000 | $31,500 |
| Layton | 8,000 | $39,400 |
| Lehi | 6,000 | $50,200 |
| Syracuse | 6,000 | $42,400 |
| *Zoning and Price Discourage* | | |
| Bluffdale | 1 acre | $90,760 |
| Fruit Heights | 16,000 | $64,750 |
| Riverton | 12,000 | $53,380 |
| Alpine | 10,000 | $91,800 |

Unfortunately, two of the four cities (West Valley and Syracuse), whose ordinances in the past have encouraged affordable housing, have made recent zoning changes that will be more restrictive and reduce the number of affordable new homes. In 1997 West Valley City's minimum size for a new detached single-family home was 900 square feet. The minimum was raised to 1,200 square feet in 1999 and has recently been raised again to 1,350 square feet for a rambler and 1,500 square feet for split level. Several home builders who have built affordable homes in West Valley were interviewed: Celebrity Homes, Perry Homes, Liberty Homes, Hamlet Homes and DR Horton. All of these builders noted the change in zoning. Some will move to less restrictive markets but all agree the changes will reduce their company's ability to produce new affordable housing in West Valley.

Why did West Valley change their zoning ordinances? The city council is concerned that over time affordable housing may work against the stability of the city's residential neighborhoods and a sense of community. The council's view is that too often the city is regarded as a "first home market" and new families stay for only a few

**Table 5**
**Concentration of New Affordable Single-Family Homes by Study City (Ranked by % Share)**

| City | Units | % Share of Study City Total |
|---|---|---|
| West Valley | 900 | 18.1% |
| Layton | 800 | 16.1% |
| Lehi | 400 | 8.1% |
| Syracuse | 321 | 6.5% |
| Woods Cross | 309 | 6.2% |
| Clearfield | 300 | 6.0% |
| Tooele | 292 | 5.9% |
| Payson | 227 | 4.6% |
| Clinton | 226 | 4.6% |
| Draper | 200 | 4.0% |
| Salt Lake City | 145 | 2.9% |
| St. George | 120 | 2.4% |
| Orem | 77 | 1.6% |
| Hurricane | 60 | 1.2% |
| South Jordan | 56 | 1.1% |
| Kaysville | 47 | 0.9% |
| Pleasant View | 41 | 0.8% |
| Springville | 41 | 0.8% |
| Ogden | 40 | 0.8% |
| Riverton | 38 | 0.8% |
| Sandy | 30 | 0.6% |
| South Salt Lake | 27 | 0.5% |
| Midvale | 25 | 0.5% |
| Provo | 25 | 0.5% |
| Park City | 20 | 0.4% |
| West Jordan | 19 | 0.4% |
| Grantsville | 17 | 0.3% |
| North Salt Lake | 17 | 0.3% |
| American Fork | 16 | 0.3% |
| Sunset | 16 | 0.3% |
| Spanish Fork | 15 | 0.3% |
| Ivins | 13 | 0.3% |
| Roy | 13 | 0.3% |
| Cedar City | 11 | 0.2% |
| Farmington | 11 | 0.2% |
| West Point | 10 | 0.2% |
| Pleasant Grove | 7 | 0.1% |
| Bluffdale | 6 | 0.1% |
| Bountiful | 5 | 0.1% |
| Highland | 4 | 0.1% |
| Lindon | 4 | 0.1% |
| Taylorsville | 4 | 0.1% |
| Centerville | 3 | 0.1% |
| Murray | 3 | 0.1% |
| So. Ogden | 3 | 0.1% |
| Mapleton | 2 | 0.0% |
| Riverdale | 1 | 0.0% |
| Alpine | 0 | 0.0% |
| Fruit Heights | 0 | 0.0% |
| Holladay | 0 | 0.0% |
| North Ogden | 0 | 0.0% |
| Washington Terrace | 0 | 0.0% |
| | 4,967 | 100.0% |

years then move to larger homes in other cities. The council wants to encourage families to settle long-term in West Valley and to achieve that goal a greater number of larger homes is needed, homes that can accommodate a family's space needs throughout its life cycle, from infants, toddlers, teenagers to grandchildren.

It's a rare event for a city, on its own and without the threat of legal action, to move in the other direction and relax zoning ordinances to accommodate affordable housing. The experience of Alpine City is instructive. Shortly after the enactment of HB 295 Alpine began the process of developing an affordable housing zone. Over a three-year period the planning commissioner studied the problem and surveyed local residents about the possibility of higher density housing. A planning commissioner summarized the survey results, "it will be political suicide to move forward on this". In the end, the planning commission and the city council decided against pursuing any zoning ordinances changes. Affordable housing was deemed not "to fit" Alpine's needs. Alpine City Council reached this conclusion despite, as one commissioner warned, the possibility of a law suit challenging the city's zoning ordinances. At the time, nearby Bluffdale City was in a legal battle with a developer over their zoning ordinances. After more than a year Bluffdale was required by the court to allow affordable housing. Bluffdale approved a multifamily zone with a density of 12.5 units per acre. The possibility or threat of a lawsuit does not appear to be sufficient to induce some cities to allow affordable housing. At times, local politicians are more likely to pass the political heat to the courts rather than face the wrath of their constituents.

*High-Density Ownership Housing* – Manufactured/modular homes, condominiums/town homes and twin homes combine for a 20% share of affordable new housing in the 52 study cities. These three types of housing have almost equal shares of the affordable new housing provided since 1997.

| | | |
|---|---|---|
| Manufactured/modular homes | 1,350 | 7.3% |
| Condominiums/town homes | 1,195 | 6.5% |
| Twin Homes | 1,108 | 6.0% |

The primary producing cities differ depending on the type of high-density ownership housing. There are, however, four cities: Provo, Springville, Tooele and West Valley that are among the top five cities in two types of high density ownership units. But again only a handful of cities dominate the production of each type of ownership unit. Below is a list of the top five cities for each type of housing and the percent share captured by these top cities, see also Tables 6-8.

| Manufactured/Modular Homes Share of Study City Total - 60% | Condo/Town Home Share of Study City Total - 60% | Twin Homes Share of Study City Total - 53% |
|---|---|---|
| West Valley | Orem | Cedar City |
| Tooele | Provo | Springville |
| Hurricane | West Valley | Spanish Fork |
| Springville | Draper | Tooele |
| St. George | Payson | Provo |

The zoning ordinances of most cities in the study area allow manufactured or modular homes as long as the units is on a permanent foundation.[1] Three of the five top cities for manufactured/mobile home activity are non-metropolitan cities: Tooele, Hurricane and St. George. The same group of cities that had little or no affordable new single-family homes has also effectively excluded, through zoning and/or land prices, manufactured/mobile homes—cities such as Alpine, Highland, Fruit Heights, Washington Terrace, and Holladay.

A very high percentage of manufactured/modular homes are affordable, hence, for the purposes of this study it was assumed that housing units reported as manufactured/modular met the affordability criterion. Since 1997 manufactured/modular homes have provided 1,350 affordable housing units in the study cities.

Orem and Provo ranked first and second in the development of affordable new condominium/town home units.[2] The level of condominimum/town home development in these two cities reflects the demand for student housing rather than a concerted effort to provide new affordable housing for long term year-round residents. A sizeable share of condominiums/town homes end-up as rental units for students attending Utah Valley State College and Brigham Young University. Real estate investors and developers have found that Provo City is more likely to approve a condominium project than a new apartment project although in reality the condominium units are part of the rental inventory.

Another sizeable share of the condominium/town home units become ownership units for students. Many of these units are bought and sold over time by the student population. The point being, that most of the 400 affordable new condominium/town home units built in Orem and Provo over the past six years are targeted for the student population. As noted earlier this population is not the moderate to low income group the legislature had in mind when it passed HB 295. Most students are low to moderate-income households for only a short period of time.

**Table 6**
**Concentration of New Manufactured Homes and Modular Homes by Study City**
**(Ranked by % Share)**

| City | Units | % Share of Study City Total |
|---|---|---|
| West Valley | 428 | 31.7% |
| Tooele | 126 | 9.3% |
| Hurricane | 92 | 6.8% |
| Springville | 84 | 6.2% |
| St. George | 84 | 6.2% |
| Provo | 78 | 5.8% |
| West Jordan | 74 | 5.5% |
| Pleasant View | 70 | 5.2% |
| Sandy | 60 | 4.4% |
| Taylorsville | 41 | 3.0% |
| Grantsville | 30 | 2.2% |
| Salt Lake | 30 | 2.2% |
| North Salt Lake | 20 | 1.5% |
| Roy | 20 | 1.5% |
| Midvale | 19 | 1.4% |
| Kaysville | 11 | 0.8% |
| American Fork | 10 | 0.7% |
| Draper | 10 | 0.7% |
| Orem | 9 | 0.7% |
| Murray | 7 | 0.5% |
| Ogden | 7 | 0.5% |
| Pleasant Grove | 7 | 0.5% |
| Payson | 6 | 0.4% |
| Riverton | 5 | 0.4% |
| South Salt Lake | 5 | 0.4% |
| Cedar | 3 | 0.2% |
| Lehi | 3 | 0.2% |
| Woods Cross | 3 | 0.2% |
| Ivins | 2 | 0.1% |
| Bluffdale | 1 | 0.1% |
| Bountiful | 1 | 0.1% |
| Mapleton | 1 | 0.1% |
| Riverdale | 1 | 0.1% |
| South Jordan | 1 | 0.1% |
| Syracuse | 1 | 0.1% |
| Alpine | 0 | 0.0% |
| Centerville | 0 | 0.0% |
| Clearfield | 0 | 0.0% |
| Clinton | 0 | 0.0% |
| Farmington | 0 | 0.0% |
| Fruit Heights | 0 | 0.0% |
| Highland | 0 | 0.0% |
| Holladay | 0 | 0.0% |
| Layton | 0 | 0.0% |
| Lindon | 0 | 0.0% |
| North Ogden | 0 | 0.0% |
| Park City | 0 | 0.0% |
| So. Ogden | 0 | 0.0% |
| Spanish Fork | 0 | 0.0% |
| Sunset | 0 | 0.0% |
| Washington Terrace | 0 | 0.0% |
| West Point | 0 | 0.0% |
| Total | 1,350 | 100.0% |

Thus, the total number of affordable new condominium units built in the study cities since 1997 of 1,395 is overstated. At least for the purposes this study, the number of condominium/town home units that provide affordable housing to non-student low to moderate-income households is probably closer to 1,200 units and is reflected in Table 7.

Thirty-three of the 52 study cities had no affordable new condominium/town home units built since 1997. Many of these 33 cities had condominium developments but the prices exceeded the affordability threshold. For example, Sandy City had 288 condominium units, Park City 388 units, St. George 435 units and West Jordan 226 units. None of these units qualified as affordable. Overall there were about 5,500 condominium units built in the 52 study cities of which about 18% or 1,000 units provided affordable new housing for low to moderate-income households.

Twin homes, the last type of high density ownership unit, represent about 6% of all affordable new housing units built in the study cities.[3] For the most part, twin home development is concentrated in cities that have other types of affordable housing. Cedar City reported 234 new twin home units during the period. Overall Cedar City had 560 affordable new units of which 42% were twin homes. In the study cities there were 2,370 twin homes built of which 1,108 or 47% met the affordability criterion.

### Existing Home and Condominium Sales

The analysis to this point has focused on the construction of affordable new housing. But the existing inventory does provide housing opportunities for low and moderate-income households. Some cities have argued that their existing inventory provides sufficient affordable housing and no affordable new units are needed. They note that HB 295 makes no distinction between new or existing housing, only that "municipalities should afford a reasonable opportunity for a variety of housing, including moderate income housing, to meet the needs of the people desiring to live there."

**Table 7**
**Concentration of New Affordable Condominiums and Town Homes by Study City**
**(Ranked by % Share)**

| City | Units | % Share of Study City Total |
|---|---|---|
| West Valley | 147 | 12.30% |
| Draper | 133 | 11.13% |
| Payson | 115 | 9.62% |
| Orem | 100 | 8.37% |
| Provo | 100 | 8.37% |
| Layton | 81 | 6.78% |
| Lehi | 72 | 6.03% |
| North Ogden | 72 | 6.03% |
| Roy | 64 | 5.36% |
| Tooele | 62 | 5.19% |
| Clearfield | 56 | 4.69% |
| Spanish Fork | 45 | 3.77% |
| Springville | 43 | 3.60% |
| Ogden | 42 | 3.51% |
| Hurricane | 37 | 3.10% |
| Grantsville | 10 | 0.84% |
| Riverdale | 8 | 0.67% |
| Cedar City | 3 | 0.25% |
| Taylorsville | 3 | 0.25% |
| Kaysville | 2 | 0.17% |
| Alpine | 0 | 0.00% |
| American Fork | 0 | 0.00% |
| Bluffdale | 0 | 0.00% |
| Bountiful | 0 | 0.00% |
| Centerville | 0 | 0.00% |
| Clinton | 0 | 0.00% |
| Farmington | 0 | 0.00% |
| Fruit Heights | 0 | 0.00% |
| Highland | 0 | 0.00% |
| Holladay | 0 | 0.00% |
| Ivins | 0 | 0.00% |
| Lindon | 0 | 0.00% |
| Mapleton | 0 | 0.00% |
| Midvale | 0 | 0.00% |
| Murray | 0 | 0.00% |
| North Salt Lake | 0 | 0.00% |
| Park City | 0 | 0.00% |
| Pleasant Grove | 0 | 0.00% |
| Pleasant View | 0 | 0.00% |
| Riverton | 0 | 0.00% |
| Salt Lake City | 0 | 0.00% |
| Sandy | 0 | 0.00% |
| South Ogden | 0 | 0.00% |
| South Jordan | 0 | 0.00% |
| South Salt Lake | 0 | 0.00% |
| St. George | 0 | 0.00% |
| Sunset | 0 | 0.00% |
| Syracuse | 0 | 0.00% |
| Washington Terrace | 0 | 0.00% |
| West Jordan | 0 | 0.00% |
| West Point | 0 | 0.00% |
| Woods Cross | 0 | 0.00% |
| Total | 1,195 | 100.00% |

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1 A manufactured home is defined as a home built in a controlled, factory environment on a permanent chassis that is designed to be used with or without a permanent foundation when connected to the require utilities. Manufactured homes are single story and are delivered to the home site in one, two or occasionally three sections. A modular home is defined as a factory built home that begins as components and are designed, engineered and assembled in a controlled factory environment. These components come together at the building site.

**Table 8**
**Concentration of New Affordable Twin Homes by Study City**
**(Ranked by % Share)**

| City | Units | % Share of Study City Total |
|---|---|---|
| Cedar City | 234 | 21.1% |
| Springville | 125 | 11.3% |
| Spanish Fork | 91 | 8.2% |
| Tooele | 78 | 7.0% |
| Provo | 61 | 5.5% |
| Ogden | 60 | 5.4% |
| Hurricane | 58 | 5.2% |
| Orem | 47 | 4.2% |
| Payson | 42 | 3.8% |
| Pleasant View | 42 | 3.8% |
| Lehi | 38 | 3.4% |
| Syracuse | 30 | 2.7% |
| West Jordan | 27 | 2.4% |
| Salt Lake City | 26 | 2.3% |
| West Valley | 22 | 2.0% |
| North Salt Lake | 21 | 1.9% |
| South Salt Lake | 20 | 1.8% |
| Layton | 14 | 1.3% |
| Riverdale | 14 | 1.3% |
| Grantsville | 12 | 1.1% |
| Lindon | 12 | 1.1% |
| Pleasant Grove | 11 | 1.0% |
| Taylorsville | 11 | 1.0% |
| Roy | 4 | 0.4% |
| Clearfield | 2 | 0.2% |
| Ivins | 2 | 0.2% |
| Mapleton | 2 | 0.2% |
| Murray | 2 | 0.2% |
| Alpine | 0 | 0.0% |
| American Fork | 0 | 0.0% |
| Bluffdale | 0 | 0.0% |
| Bountiful | 0 | 0.0% |
| Centerville | 0 | 0.0% |
| Clinton | 0 | 0.0% |
| Draper | 0 | 0.0% |
| Farmington | 0 | 0.0% |
| Fruit Heights | 0 | 0.0% |
| Highland | 0 | 0.0% |
| Holladay | 0 | 0.0% |
| Kaysville | 0 | 0.0% |
| Midvale | 0 | 0.0% |
| North Ogden | 0 | 0.0% |
| Park City | 0 | 0.0% |
| Riverton | 0 | 0.0% |
| Sandy | 0 | 0.0% |
| South Ogden | 0 | 0.0% |
| South Jordan | 0 | 0.0% |
| St. George | 0 | 0.0% |
| Sunset | 0 | 0.0% |
| WashingtonTerrace | 0 | 0.0% |
| West Point | 0 | 0.0% |
| Woods Cross | 0 | 0.0% |
| Total | 1,108 | 100.0% |

Existing units, whether ownership or rental, become available as households move. A household may move for a number of reasons. In the case where the household leaves the area or moves-up to a higher priced home, which is not part of the existing affordable stock, an affordable unit is freed-up—in effect, reducing demand for affordable housing by one household. Each year there are a number of existing homes sold at prices that qualify as affordable in the study area. The data coverage, however, for sales of existing homes is not as comprehensive as new construction data. Existing homes sales data are collected at the zip code level. Therefore, zip code boundaries were matched, as close as possible, to city boundaries. In some cases the data unavoidably are aggregated for two or more cities making city-by-city comparison difficult and coverage outside the Wasatch Front is fragmentary. Nevertheless, an examination of the data for metropolitan cities can provide some insight as to the role of the existing inventory in providing affordable housing.

For the 36 areas covered by the Wasatch Front Regional Multiple Listing Service there were about 98,000 home and condominium sales over the 1997 to 2002 period. The number of sales of affordable homes and condominiums combined was 24,300 or about one out of every four sales, see Table 9. These data demonstrate a sizeable number of existing affordable homes in the study cities. It's almost certain, however, that a large percent of the buyers of these homes are not new low or moderate-income households (those that are recently formed or recently migrated to area) but rather low or moderate-income households living in the area and changing place of residence. For example, Buyer A, a moderate income household sells their small town home in Salt Lake City and buys an existing affordable home in West Valley City. Buyer B, a low income senior in West Valley sells their older but affordable home in West Valley and buys a small affordable town home in Salt Lake City near medical, transportation and government services. This type of "churning" is inherent in any real estate market. Estimates are that over 80% of all real estate sales are to households already living within a given county. The Census data shows

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[2] A condominium is defined as a form of property ownership in which each owner holds title to his/her individual unit plus a fractional interest in the common areas of the multi-unit project. A town home is defined as a unit that shares two walls with adjoining units. Many but not all condominium projects are town home projects.

[3] Twin homes share only one wall with an adjoining unit. Twin home developments generally have lower density than condominium/townhome developments.

that for Salt Lake City nearly 40% of all homeowners had purchased their existing residence within the past five years.

The sale of 24,300 affordable homes and condominiums through the MLS initially strikes one as a significant source of affordable housing. However, due to a substantial amount of "churning" the existing stock of affordable homes does not provide a source of additional supply but primarily enhances mobility within the market or metropolitan area for the existing low and moderate-income households.

Churning is even more of a factor in the rental market. The typical renter moves often. Census data show that 47% of renters in Salt Lake City had moved within the previous year. Undoubtedly low income renters are often moving from one affordable rental unit to another. Again the existing inventory is providing mobility but not accommodating growth in the number of low and moderate-income households.

All cities have some affordable existing ownership and rental units in their housing inventory. Data from the 2000 Census confirm that even Alpine City, which has built no affordable new housing in the 1997 to 2002 period, has some affordable existing housing. Table H84 *Value for All Owner-Occupied Units* reports Alpine City has 1,500 total owner occupied units of which 53 are valued below $125,000. Table H7 *Housing Units by Tenure* from the 2000 Census also shows Alpine City has 172 renter occupied units with a median rent of $627. The rental units also qualify as affordable.

The city of Alpine demonstrates the logic underlying the "existing inventory" argument and if extended where this logic leads. Alpine does have affordable existing owner occupied and rental units. But if the city denies the construction of any new affordable units, then inevitably the percentage share of affordable units in the city shrinks as new high-priced homes are built. The availability of affordable units in Alpine is entirely dependent on a household in an affordable unit moving from the city and freeing up either an affordable ownership or rental unit. Does this provide a "reasonable opportunity" for a low or moderate-income households to move into Alpine?

**Table 9**
**Percent of Sales of Homes and Condominiums**
**Qualifying as Affordable* – 1997 to 2002**
**(Ranked by Share of Sales in City Qualifying as Affordable)**

| City | Total Sales | Sales of Affordable Homes | % Share of City's Total |
|---|---|---|---|
| Clearfield\Sunset\West Point | 3,244 | 1,953 | 60.2% |
| South Salt Lake | 2,837 | 1,542 | 54.4% |
| Ogden | 5,132 | 2,549 | 49.7% |
| Murray | 3,913 | 1,526 | 39.0% |
| Midvale | 1,712 | 666 | 38.9% |
| West Valley | 6,557 | 2,377 | 36.3% |
| South Ogden | 2,642 | 911 | 34.5% |
| Layton | 3,840 | 1,233 | 32.1% |
| Provo | 4,400 | 1,266 | 28.8% |
| Payson | 1,082 | 306 | 28.3% |
| Riverdale\Washington Terrace | 1,435 | 394 | 27.5% |
| Roy | 2,943 | 714 | 24.3% |
| Salt Lake City | 10,754 | 2,579 | 24.0% |
| Bountiful | 1,938 | 458 | 23.6% |
| Orem | 4,443 | 1,016 | 22.9% |
| Centerville | 774 | 171 | 22.1% |
| Syracuse | 775 | 162 | 20.9% |
| North Salt Lake | 505 | 104 | 20.6% |
| Woods Cross | 524 | 104 | 19.8% |
| Clinton | 2,266 | 447 | 19.7% |
| Spanish Fork | 1,459 | 279 | 19.1% |
| Springville | 1,136 | 199 | 17.5% |
| Fruit Heights\Kaysville | 1,136 | 194 | 17.1% |
| West Jordan | 6,782 | 1,126 | 16.6% |
| Holladay | 3,086 | 491 | 15.9% |
| North Ogden\Pleasant View | 1,349 | 203 | 15.0% |
| American Fork\ Highland | 1,730 | 211 | 12.2% |
| Lehi\Lindon | 1,818 | 221 | 12.2% |
| Farmington | 678 | 62 | 9.1% |
| Pleasant Grove | 1,504 | 130 | 8.6% |
| Sandy | 8,247 | 559 | 6.8% |
| Mapleton | 224 | 9 | 4.0% |
| Riverton\Bluffdale | 2,357 | 55 | 2.3% |
| Draper | 2,544 | 59 | 2.3% |
| South Jordan | 1,831 | 34 | 1.9% |
| Alpine | 394 | 5 | 1.3% |
| Total | 97,991 | 24,315 | 24.8% |

*Data for real estate sales gathered at zip code level. Therefore these data are approximations for cities.

However, if the number of low and moderate-income households is constant then the demand for affordable housing could be met entirely by the existing inventory. In such a case a "reasonable opportunity" for affordable housing may be satisfied. However, Alpine is part of a rapidly growing metropolitan area with an expanding low and moderate-income population. Only small towns in remote rural Utah would have the characteristics of a static population and a sufficient inventory of existing affordable housing to satisfy demand. Certainly for Alpine and 51 other cities in this study, all of which have populations over 5,000, new affordable units must be added to the inventory to provide a "reasonable opportunity" of accommodating the housing needs of a growing low and moderate-income population.

## III. Impact, Hook-up and Building Permit Fees

A city's building fees can diminish the affordability of new housing units. Fees raise the cost of construction and thereby the eventual sales price of the home. In Riverton for example, building fees in 2002 increased the cost of a home by $14,000. Building fees for all 52 study cities were collected from the building inspection offices of each city. The fees are for a typical new home (rambler) with 2,000 square feet, a two car garage and priced at about $175,000. *Hook-up and impact fees can vary significantly within a city depending on location. The fees given in this section represent fees for locations in each city where the majority of new residential development is occurring.*

Building fees include impact fees, hook-up fees and building permit and plan review fees. While there is some difference in the definition of fees between cities the following general definitions apply. Impact fees are usually defined as charges imposed by local governments against new residential development as a condition of approval. The impact fees are intended to generate revenue for off-site capital facilities imposed on the community by the new residential development. Impact fees are used to finance a wide variety of capital facilities: water treatment, wastewater, flood control, roads, parks, trails, open space preservation, police and fire equipment, etc. Hook-up fees, which are closely related to impact fees, are charges imposed by a city (in some cases a water or sewer improvement district) for connection to water and sewer. Hook-up fees were for a four-inch sewer line and three-quarter inch water line. Hook-up fees for electrical and gas services are excluded except for those cities that have their own municipal electric system. In these cases substantial electric hook-up fees are generally imposed on new residential development. The building permit and plan review fee is the charge levied by a city to review and approve building plans in accordance with the Uniform Building Code.

Of the three types of fees impact fees generally impose the greatest cost, followed by building permit and plan review fees and then hook-up fees. The median impact fee for the study cities is $3,568 but the range in fee is considerable—a high of $11,799 for Park City to no fee for five cities. Impact fees for residential development are a relatively recent phenomenon. During the 1980s impact fees were used by many cities before they were specifically authorized by the legislature. By the early 1990s more and more cities in the state were imposing impact fees to collect additional revenue. Municipalities were facing rapid residential growth which was imposing new costs but residents and politicians questioned if the new growth was "paying its own way". In 1995 the Utah State Legislature passed SB 4 *Impact Fee Enabling Legislation for Local Governments,* which provided guidelines for the use of impact fees. Currently, the use of impact fees is widespread among Utah cities. Of the 52 study cities the five cities that do not impose impact fees are: Bountiful, Midvale, Holladay, South Salt Lake and Riverdale.

Since 1995 impact fees have increased substantially and have been the principal reason building fees have escalated rather dramatically in recent years. A study by the Utah Foundation, *Local Building and Impact Fees in Utah*, Report Number 586, October 1995, gives survey results of building fees in several Utah cities. Twenty-nine cities included in the Utah Foundation study were also included in the building fee survey for this study. A comparison of impact fees for these 29 cities shows a substantial increase during the 1995 to 2002 period. The median cost of a building fee for the 29 cities in 1995 was $4,037 compared to $7,406 in 2002—an increase of 83% in just seven years. In 11 of the 29 cities building permit fees have more than doubled. Although Sunset City shows the greatest increase in building fees there is very little new residential construction in the city so the impact on housing affordability is minimal. The second ranked city, Riverton does have a significant amount of new residential construction. Building permit fees in Riverton have more than tripled in the last seven years, increasing from $4,603 in 1995 to $14,009 in 2002, see Table 10.

Building fees for the study cities range from $2,141 for Riverdale City to $14,525 for Alpine City. The median building fee was $7,042. The cities are ranked from highest to lowest in Table 11. The table shows the combined hook-up and impact fee and the building permit fee for each city.

Building fees raise the cost of the typical home in the study cities by about 3.4%, see Table 12. For an affordable home the cost increase is much greater. For example in West Valley City, which has provided more new affordable single-family homes that any city, building fees increase the cost of an affordable home by about 7.0%. Impact fees in West Valley increase the monthly mortgage payment for the homebuyer by about $50, not an insignificant amount for low and moderate-income families. Overall, building fees add about $40 a month to the mortgage payment for the typical new affordable home.

**Table 10**
**Change in Building Fees for Selected Cities**
**(Hook-up, Impact, Building Permit and Plan Review Fees)**

| City | 1995 | 2002 | % Chg. |
|---|---|---|---|
| Alpine | $7,690 | $14,515 | 88.8% |
| Bountiful | $3,293 | $4,894 | 48.6% |
| Cedar City | $4,300 | $6,003 | 39.6% |
| Clearfield | $3,295 | $6,178 | 87.5% |
| Clinton | $3,988 | $6,396 | 60.4% |
| Draper | $6,648 | $11,321 | 70.3% |
| Farmington | $3,842 | $8,783 | 128.6% |
| Highland | $5,300 | $12,021 | 126.8% |
| Hurricane | $6,253 | $7,478 | 19.6% |
| Kaysville | $3,464 | $5,344 | 54.3% |
| Layton | $4,604 | $6,282 | 36.5% |
| Lehi | $4,590 | $9,848 | 114.6% |
| Murray | $2,943 | $6,750 | 129.4% |
| North Ogden | $3,808 | $7,039 | 84.9% |
| North Salt Lake | $3,595 | $8,256 | 129.7% |
| Ogden | $2,125 | $3,119 | 46.8% |
| Park City | $12,399 | $13,916 | 12.2% |
| Payson | $4,166 | $12,166 | 192.0% |
| Pleasant Grove | $3,540 | $8,817 | 149.1% |
| Provo | $2,384 | $5,373 | 125.4% |
| Riverton | $4,603 | $14,009 | 204.3% |
| Salt Lake City | $2,414 | $4,706 | 95.0% |
| Sandy | $5,589 | $7,334 | 31.2% |
| South Jordan | $6,589 | $10,271 | 55.9% |
| Springville | $4,823 | $7,563 | 56.8% |
| St. George | $6,963 | $9,218 | 32.4% |
| Sunset | $1,648 | $5,501 | 233.8% |
| Syracuse | $3,150 | $7,998 | 153.9% |
| West Point | $4,087 | $7,481 | 83.0% |
| Woods Cross | $3,190 | $6,713 | 110.5% |
| Median | $4,038 | $7,480 | 85.3% |

Source: Utah Foundation and Bureau of Economic and Business Research, David EcclesSchool of Business, University of Utah.

**Table 11**
**Cities Ranked by Building Fees**

| City | Hook-up & Impact | Bldg Permit | Total |
|---|---|---|---|
| Alpine | $10,199 | $4,316 | $14,515 |
| Riverton | $12,051 | $1,958 | $14,009 |
| Park City | $11,799 | $2,117 | $13,916 |
| Bluffdale | $9,724 | $2,452 | $12,176 |
| Payson | $10,073 | $2,092 | $12,166 |
| Highland | $10,187 | $1,834 | $12,021 |
| Lindon | $10,180 | $1,449 | $11,629 |
| Draper | $9,513 | $1,808 | $11,321 |
| Tooele | $8,310 | $2,310 | $10,620 |
| American Fork | $8,788 | $1,665 | $10,453 |
| Ivins | $9,110 | $1,285 | $10,395 |
| South Jordan | $7,995 | $2,276 | $10,271 |
| Lehi | $7,618 | $2,230 | $9,848 |
| St. George | $8,325 | $893 | $9,218 |
| Pleasant Grove | $7,121 | $1,696 | $8,817 |
| Farmington | $7,342 | $1,441 | $8,783 |
| West Valley | $6,130 | $2,513 | $8,643 |
| Mapleton | $6,296 | $2,057 | $8,353 |
| Spanish Fork | $6,656 | $1,666 | $8,322 |
| North Salt Lake | $6,036 | $2,220 | $8,256 |
| Grantsville | $5,723 | $2,300 | $8,023 |
| Syracuse | $6,358 | $1,640 | $7,998 |
| Washington Terrace | $5,549 | $2,299 | $7,848 |
| Fruit Heights | $5,246 | $2,523 | $7,769 |
| Springville | $5,263 | $2,300 | $7,563 |
| West Point | $5,717 | $1,764 | $7,481 |
| Hurricane | $6,435 | $1,043 | $7,478 |
| Sandy | $4,783 | $2,551 | $7,334 |
| West Jordan | $5,088 | $1,954 | $7,042 |
| North Ogden | $4,947 | $2,092 | $7,039 |
| Murray | $4,867 | $1,883 | $6,750 |
| Woods Cross | $4,919 | $1,794 | $6,713 |
| Taylorsville | $4,737 | $1,961 | $6,698 |
| Clinton | $5,187 | $1,209 | $6,396 |
| Layton | $5,200 | $1,082 | $6,282 |
| Pleasant View | $4,171 | $2,092 | $6,263 |
| Clearfield | $4,847 | $1,331 | $6,178 |
| Cedar City | $4,609 | $1,394 | $6,003 |
| Roy | $4,327 | $1,629 | $5,956 |
| South Ogden | $3,817 | $1,885 | $5,702 |
| Centerville | $3,786 | $1,746 | $5,532 |
| Sunset | $2,550 | $2,951 | $5,501 |
| Orem | $2,968 | $2,517 | $5,485 |
| Provo | $3,073 | $2,300 | $5,373 |
| Kaysville | $3,620 | $1,724 | $5,344 |
| Bountiful | $3,394 | $1,500 | $4,894 |
| Salt Lake City | $2,406 | $2,300 | $4,706 |
| Midvale | $1,600 | $2,948 | $4,548 |
| Holladay | $2,116 | $2,300 | $4,416 |
| South Salt Lake | $1,310 | $2,300 | $3,610 |
| Ogden | $1,027 | $2,092 | $3,119 |
| Riverdale | $525 | $1,616 | $2,141 |

**Table 12**
**Building Fees as Percent of Median Price of New Home**

| City | Building Fees | Median Price | Fees as % of Price |
|---|---|---|---|
| Payson | $12,166 | $136,731 | 8.9% |
| Riverton | $14,009 | $188,884 | 7.4% |
| West Valley | $8,643 | $122,885 | 7.0% |
| Draper | $11,321 | $187,348 | 6.0% |
| Tooele | $10,620 | $177,102 | 6.0% |
| St. George | $9,218 | $155,645 | 5.9% |
| Lehi | $9,848 | $179,704 | 5.5% |
| Washington Terrace | $9,899 | $186,157 | 5.3% |
| Hurricane | $7,478 | $146,744 | 5.1% |
| Syracuse | $7,998 | $158,663 | 5.0% |
| Woods Cross | $6,713 | $140,595 | 4.8% |
| Grantsville | $8,023 | $190,315 | 4.2% |
| Alpine | $14,515 | $354,642 | 4.1% |
| American Fork | $10,453 | $256,531 | 4.1% |
| Layton | $6,282 | $156,827 | 4.0% |
| Roy | $5,956 | $150,253 | 4.0% |
| Clearfield | $6,178 | $156,071 | 4.0% |
| Spanish Fork | $8,322 | $212,141 | 3.9% |
| West Point | $7,481 | $193,077 | 3.9% |
| South Jordan | $10,271 | $267,261 | 3.8% |
| Clinton | $6,396 | $168,760 | 3.8% |
| Springville | $7,563 | $202,858 | 3.7% |
| Highland | $12,021 | $326,052 | 3.7% |
| Pleasant Grove | $8,817 | $242,210 | 3.6% |
| Farmington | $8,783 | $253,226 | 3.5% |
| Sunset | $5,501 | $161,290 | 3.4% |
| Lindon | $11,629 | $342,605 | 3.4% |
| West Jordan | $7,042 | $216,215 | 3.3% |
| South Salt Lake City | $3,610 | $114,516 | 3.2% |
| Cedar City | $6,003 | $192,742 | 3.1% |
| North Ogden | $7,039 | $226,692 | 3.1% |
| Bluffdale | $12,176 | $420,691 | 2.9% |
| Sandy | $7,334 | $253,618 | 2.9% |
| South Ogden | $5,702 | $201,613 | 2.8% |
| Fruit Heights | $7,769 | $290,700 | 2.7% |
| Salt Lake City | $4,706 | $182,147 | 2.6% |
| Midvale | $4,548 | $182,218 | 2.5% |
| Taylorsville | $6,698 | $270,216 | 2.5% |
| Provo | $5,373 | $233,387 | 2.3% |
| Kaysville | $5,344 | $241,269 | 2.2% |
| Mapleton | $8,353 | $382,318 | 2.2% |
| Park City | $13,916 | $637,324 | 2.2% |
| Centerville | $5,532 | $254,634 | 2.2% |
| North Salt Lake | $8,256 | $392,742 | 2.1% |
| Orem | $5,485 | $262,984 | 2.1% |
| Murray | $6,750 | $344,834 | 2.0% |
| Ogden | $3,119 | $168,779 | 1.8% |
| Pleasant View | $6,263 | $354,642 | 1.8% |
| Washington City | $2,299 | $196,894 | 1.2% |
| Bountiful | $4,894 | $437,097 | 1.1% |
| Riverdale | $2,141 | $208,065 | 1.0% |
| Holladay | $4,416 | $487,161 | 0.9% |

## IV. Zoning and Affordable Housing

Favorable zoning ordinances are paramount to the development of new affordable housing units but the relationship between a city's zoning ordinances and new affordable housing is often unclear. From interviews with city planners the exceptions, nuances and complexities of zoning became apparent and effectively rendered a city-by-city comparison not only unwieldy but also meaningless. Most challenging was sorting out the actual effect of zoning ordinances on the production of affordable housing. There were many cases where the zoning ordinances appeared amenable to affordable housing but in reality the city approved little or no new affordable housing. Several cities had the same general characteristics: zoning ordinances that allow 8,000 square foot single-family lots and/or 12 to 15 rental units per acre but in fact the city produced very little in the way of new affordable housing.

For a developer to get from the abstract state of an ordinance to the actual approval of an affordable project, as reported by many developers and builders, is almost always a long and difficult path. This is particularly the case for high-density projects. The details of a zoning ordinance do not capture the conditional use and board of adjustment process, the additional requirements and conditions often imposed by a planning and zoning commission nor the political opposition the city council most confront when a new affordable project is proposed.

Cities were surveyed regarding the minimum lot size for detached single-family homes, minimum size of new single-family home, required exterior building materials, PUD zoning, maximum density for multifamily units and fee waivers for affordable housing. Most cities had a minimum lot size. The largest, minimum lot size was one acre in Bluffdale. Although Bluffdale's single-family ordinance is not friendly to affordable housing the recent approval of a high density 168-unit apartment project gives the city a relatively high ranking in the production of total affordable units. Over the 1997-2002 period, affordable units in Bluffdale account for a commendable 30% of all new housing units. However, the new apartment community, which is a tax credit project, accounts for 96% of Bluffdale's new affordable units. Bluffdale has met the intent of HB 295 by allowing rental units but remains an unlikely city for affordable single-family housing.

Only a small minority of cities had minimum requirements for the size of a home. For most cities such a requirement was left to the Covenants, Conditions and Restrictions (CC&R) of subdivisions. Even fewer cities had requirements regarding exterior building materials. In general, minimum home size and exterior material requirements do not impose serious impediments to affordable housing in the study cities.

All but a few cities have cluster and/or PUD zoning, which generally allows a developer to achieve higher density, which presumably raises the possibility of more affordable housing. However, in the negotiations with the city achieving higher density often leads to concessions by the developer regarding open space, width of road, building materials, etc. all of which often drive the cost of the new home beyond the affordability threshold. PUD or cluster zoning too often results in high priced, high density housing.

While density requirements for condominiums and apartments range from 6 units per acre to over 15 units per acre very few cities allow more than 12 units per acre. Certainly one of the most serious impediments to affordable housing is the density limit imposed by many cities for condominium and apartment development. Most extreme were a few cities that had no multifamily zone. Since roughly half of all low and moderate-income households are renters, additions to the rental inventory are critical to meet housing needs.

Less than 10% of the cities interviewed had waived impact or building permit fees for affordable housing.

HB 295 encourages cities to give "consideration to waiving construction related fees generally imposed by the municipality." In defense of the cities, many planners noted that waivers are possible but the burden is on the developer to appeal to the city council for relief.

A city's participation in the production of affordable housing allowed by zoning ordinances and approved by city councils can be divided into four general categories shown below. Prominent examples of cities in each category are given.

(1) Allows affordable single-family and affordable multifamily
    West Valley, Lehi, Salt Lake City and Layton

(2) Allows affordable single-family but restricts affordable multifamily
    Syracuse and Woods Cross

(3) Restricts affordable single-family but allows affordable multifamily
    West Jordan, Provo, Orem, Bluffdale

(4) Restricts affordable single-family and restricts affordable multifamily
    Fruit Heights, Alpine, Highland, Centerville

## V. Definitions and Methodology

This section defines the terms used in this study and describes the methodologies used to derive the measures of affordability and the number of new affordable residential units.

***Moderate-Income Housing and Affordable Housing***

HB 295 uses the term moderate-income housing and defines that term as “housing occupied or reserved for occupancy by households with a gross household income equal to or less than 80% of the median gross income of the metropolitan area.” The term affordable housing, which is used throughout this study, is the more commonly used term. The term affordable housing is approximately synonymous with moderate-income housing. While moderate-income housing as defined by HB 295 includes “household income equal to or less than 80% of the median”, the term moderate-income is generally used by HUD and affordable housing advocates to identify those households between 50% and 80% of the median income. HUD defines households between 30% and 50% as low-income households and those below 30% of the median income as very low-income households. The use of the term moderate-income housing could be misconstrued to include only those households between 50% and 80% of the median income, whereas HB 295 clearly intended that term to include all income groups below 80% of the median income. Hence, the term affordable housing is used throughout the study rather than moderate-income housing.

***Median Income***

HB 295 refers to the “median gross income of the metropolitan area” but affordable housing programs generally use the median income for a county not a metropolitan area. Therefore, the median income calculations used to determine affordable housing uses the median household income of the respective county. For example, the determination of the price of an affordable home in Salt Lake City uses the median household income for Salt Lake County.

The median household income for the eight counties in which the 52 study cities are located was calculated for each year from 1997 through 2002. The 2000 Census provided the baseline median household income (1999) for each of the counties. For years on each side of the baseline the median household income was calculated using the relationship between changes in the average nonagricultural wage rate in Utah and changes in median household income of a given county.

***Affordable Residential Units at 80% of Median Income***

The methodology for determining the upper bound for an affordable residential unit used the following sequence of calculations:

(1) Start with median household income for a county.
(2) Calculate 80% of median, which equals upper income bound for all households and referred to as moderate income.
(3) 30% of income reserved for housing costs.
(4) Principal and interest require 79% of that allocated for housing costs (30% of income), remainder is required for property taxes, home insurance and mortgage insurance.
(5) Using the average mortgage rate for the specific year (Freddie Mac) and the amount of income available for principal and interest payments the mortgage loan amount was calculated.
(6) A 4% down payment was assumed and added to the mortgage amount to yield the total value of the home. This value represents the upper bound of housing costs for that group at 80% or less of the median household income. This value is the affordability threshold.

***Single-family Units***

The data source for single-family units was the Utah Construction Monitor. The Construction Monitor provides the building permit value on-line for each new home in the 52 study cities. The single-family data include the 1997 to 2002 (August) period. The building permit value had to be adjusted to a market value. A survey of several builders (Ivory, Perry, Woodside and others) provided a ratio between the building permit value and market value. Once the market values for all homes in a specific city for a specific year were calculated those homes below the affordability threshold qualified as new affordable homes. For each city the homes qualifying as affordable were scrutinized to minimize reporting errors and eliminate anomalies. This process was lengthy and tedious but necessary to ensure the integrity of the data.

***Other Residential Units***

The data source for twin homes, condominiums/town homes, manufactured homes and apartment units was the construction database maintained by the Bureau of Economic and Business Research (BEBR), David Eccles School of Business, University of Utah. Each month over 200 cities send report forms to BEBR with their city’s residential construction activity by type of unit. The report forms for each month over the 1997 to 2002 (August) period for each of the 52 study cities were examined to determine the number of residential units by type. See footnotes in Section II for definitions of each type of residential unit.

For the condominium/town home sector specific projects by city were matched against condominium data in the Utah Construction Monitor. From the Construction Monitor data the market value of condominium units was determined and sorted by affordability. To ensure accuracy many condominium developers were contacted regarding the price characteristics of their specific projects.

Twin home data by community were examined and estimates regarding the number of affordable units for each city made. It was assumed that all manufactured homes, which includes modular homes, were affordable. Most new apartment units were also considered affordable. Only those apartment projects that were market rate developments (no tax credit subsidy) with more than 300 units were excluded, e.g. projects by Archstone, BRE and other major developers.

# VI. CITY PROFILES

Profiles of each of the 52 study cities are given in this section. The source for demographic, tenure and income data was the 2000 Census—SF (1) for population and SF (3) for households, tenure and income data. The derivation of the affordable home price is described in Section V Definitions and Methodology. The data source for new home prices and residential construction by type of units is the Construction Monitor and Bureau of Economic and Business Research, David Eccles School of Business, University of Utah. All construction data are for the period 1997 to August of 2002. The building fee data were collected through interviews with city planners and building inspectors.

The number and percent of moderate and low income households were calculated from Census data for each city, see households "@ or < 80% AMI." This category allows for a quick comparison between the percent of moderate and low-income households in a city versus the percent of affordable housing built over the past six years. For example, Alpine's moderate and low-income households account for 16% of all households but during the 1997 to 2002 period no new affordable housing units were built.

*PROFILE OF ALPINE*

| *Demographics, Tenure and Income - 2000* | | | *Measures of Affordability* | | | |
|---|---|---|---|---|---|---|
| *Demographics* | *Total* | | *Affordable Home Price (County) – 2002* | <$127,714 | --- | --- |
| Population | 7,146 | --- | *New Home Cost (City) – 2002* | | | |
| Households | 1,672 | --- | Median Price | $367,118 | --- | --- |
| *Tenure* | *Total* | *%* | *New Residential Units Built 1997 – 2002* | *Total* | *# Afford.* | *% Affordable* |
| Homeowners | 1,500 | 89% | Single-family Homes | 554 | 0 | 0% |
| Renters | 172 | 11% | Twin Homes | 0 | 0 | --- |
| Total Occupied Units | 1,672 | 100% | Condominiums/Town Homes | 0 | 0 | --- |
| *Tenure by Income* | *Total* | *%* | Manufactured/Modular Homes | 0 | 0 | --- |
| @ or < 80% AMI* | --- | --- | Apartments | 0 | 0 | --- |
| Homeowners | 201 | 13% | Total | 554 | 0 | 0% |
| Renters | 65 | 38% | *Fees – 2002* | *Total* | *Rank* | *% Home Cost* |
| *Households by Income* | *Total* | *%* | Hook-up and Impact Fees | $10,199 | 3 | 2.8% |
| Total Households | 1,672 | 100% | Building Permit Fee | $4,316 | 1 | 1.2% |
| @ or < 80% AMI | 266 | 16% | Total | $14,515 | 1 | 4.0% |

*AMI = area median income (county)

*PROFILE OF AMERICAN FORK*

| *Demographics, Tenure and Income – 2000* | | | *Measures of Affordability* | | | |
|---|---|---|---|---|---|---|
| *Demographics* | *Total* | | *Affordable Home Price (County) – 2002* | <$127,714 | --- | --- |
| Population | 21,941 | --- | *New Home Cost (City) – 2002* | | | |
| Households | 5,934 | --- | Median Price | $216,460 | --- | --- |
| *Tenure* | *Total* | *%* | *New Residential Units Built 1997 – 2002* | *Total* | *# Afford.* | *% Affordable* |
| Homeowners | 4,630 | 78% | Single-family Homes | 807 | 16 | 2.0% |
| Renters | 1,340 | 22% | Twin Homes | 100 | 0 | 0.0% |
| Total Occupied Units | 5,934 | 100% | Condominiums/Town Homes | 25 | 0 | 0.0% |
| *Tenure by Income* | *Total* | *%* | Manufactured/Modular Homes | 10 | 10 | 100.0% |
| @ or < 80% AMI* | --- | --- | Apartments | 101 | 101 | 100.0% |
| Homeowners | 1,033 | 22% | Total | 1,043 | 127 | 12.2% |
| Renters | 676 | 50% | *Fees – 2002* | *Total* | *Rank* | *% Home Cost* |
| *Households by Income* | *Total* | *%* | Hook-up and Impact Fees | $8,788 | 10 | 4.1% |
| Total Households | 5,934 | 100% | Building Permit Fee | $1,665 | 39 | 0.7% |
| @ or < 80% AMI | 1,709 | 29% | Total | $10,453 | 10 | 4.8% |

*AMI = area median income (county)

*PROFILE OF BLUFFDALE*

| *Demographics, Tenure and Income – 2000* | | | *Measures of Affordability* | | | |
|---|---|---|---|---|---|---|
| *Demographics* | *Total* | | *Affordable Home Price (County) – 2002* | <$133,936 | --- | --- |
| Population | 4,700 | --- | *New Home Cost (City) – 2002* | | | |
| Households | 1,105 | --- | Median Price | $363,039 | --- | --- |
| *Tenure* | *Total* | *%* | *New Residential Units Built 1997 – 2002* | *Total* | *# Afford.* | *% Affordable* |
| Homeowners | 1,081 | 98% | Single-family Homes | 434 | 6 | 1.4% |
| Renters | 24 | 2% | Twin Homes | 0 | 0 | --- |
| Total Occupied Units | 1,105 | 100% | Condominiums/Town Homes | 0 | 0 | --- |
| *Tenure by Income* | *Total* | *%* | Manufactured/Modular Homes | 1 | 1 | 100.0% |
| @ or < 80% AMI* | --- | --- | Apartments | 168 | 168 | 100.0% |
| Homeowners | 133 | 12% | Total | 603 | 175 | 29.0% |
| Renters | 16 | 67% | *Fees – 2002* | *Total* | *Rank* | *% Home Cost* |
| *Households by Income* | *Total* | *%* | Hook-up and Impact Fees | $9,724 | 7 | 2.7% |
| Total Households | 1,105 | 100% | Building Permit Fee | $2,452 | 8 | 0.7% |
| @ or < 80% AMI | 149 | 13% | Total | $12,176 | 4 | 3.4% |

*AMI = area median income (county)

*PROFILE OF BOUNTIFUL*

| *Demographics, Tenure and Income – 2000* | | | *Measures of Affordability* | | | |
|---|---|---|---|---|---|---|
| *Demographics* | *Total* | | *Affordable Home Price (County) – 2002* | <$147,526 | --- | --- |
| Population | 41,301 | --- | *New Single-Family Housing Cost – 2002* | | | |
| Households | 13,323 | --- | Median Price | $494,355 | --- | --- |
| *Tenure* | *Total* | *%* | *New Residential Units Built 1997 – 2002* | *Total* | *# Afford.* | *% Affordable* |
| Homeowners | 10,380 | 78% | Single-family Homes | 584 | 5 | 0.9% |
| Renters | 2,943 | 22% | Twin Homes | 42 | 0 | 0.0% |
| Total Occupied Units | 13,323 | 100% | Condominiums/Town Homes | 138 | 0 | --- |
| *Tenure by Income* | *Total* | *%* | Manufactured/Modular Homes | 1 | 1 | 100.0% |
| @ or < 80% AMI* | --- | --- | Apartments | 231 | 231 | 100.0% |
| Homeowners | 2,878 | 28% | Total | 996 | 237 | 23.8% |
| Renters | 1,801 | 61% | *Fees – 2002* | *Total* | *Rank* | *% Home Cost* |
| *Households by Income* | *Total* | *%* | Hook-up and Impact Fees | $3,394 | 43 | 0.7% |
| Total Households | 13,323 | 100% | Building Permit Fee | $1,500 | 43 | 0.3% |
| @ or < 80% AMI | 4,679 | 35% | Total | $4,894 | 46 | 1.0% |

*AMI = area median income (county)

*PROFILE OF CEDAR CITY*

| *Demographics, Tenure and Income – 2000* | | | *Measures of Affordability* | | | |
|---|---|---|---|---|---|---|
| *Demographics* | *Total* | | *Affordable Home Price (County) – 2002* | < $89,891 | --- | --- |
| Population | 20,527 | --- | *New Home Cost (City) – 2002* | | | |
| Households | 6,536 | --- | Median Price | $191,935 | --- | --- |
| *Tenure* | *Total* | *%* | *New Residential Units Built 1997 – 2002* | *Total* | *# Afford.* | *% Affordable* |
| Homeowners | 3,620 | 55% | Single-family Homes | 593 | 11 | 2% |
| Renters | 2,916 | 45% | Twin Homes | 234 | 234 | 100% |
| Total Occupied Units | 6,536 | 100% | Condominiums/Town Homes | 3 | 3 | 100% |
| *Tenure by Income* | *Total* | *%* | Manufactured/Modular Homes | 3 | 3 | 100% |
| @ or < 80% AMI* | --- | --- | Apartments | 309 | 309 | 100% |
| Homeowners | 851 | 24% | Total | 1,142 | 560 | 49% |
| Renters | 1,768 | 61% | *Fees – 2002* | *Total* | *Rank* | *% Home Cost* |
| *Households by Income* | *Total* | *%* | Hook-up and Impact Fees | $4,609 | 37 | 2.4% |
| Total Households | 6,536 | 100% | Building Permit Fee | $1,394 | 46 | 0.7% |
| @ or < 80% AMI | 2,619 | 40% | Total | $6,003 | 38 | 3.1% |

*AMI = area median income (county)

*PROFILE OF CENTERVILLE*

| *Demographics, Tenure and Income – 2000* | | | *Measures of Affordability* | | | |
|---|---|---|---|---|---|---|
| *Demographics* | *Total* | | *Affordable Home Price (County) – 2002* | <$147,526 | --- | --- |
| Population | 14,585 | --- | *New Home Cost (City) – 2002* | | | |
| Households | 4,101 | --- | Median Price | $245,252 | --- | --- |
| *Tenure* | *Total* | *%* | *New Residential Units Built 1997 – 2002* | *Total* | *# Afford.* | *% Affordable* |
| Homeowners | 3,652 | | Single-family Homes | 321 | 3 | 1% |
| Renters | 449 | | Twin Homes | 12 | 0 | 0% |
| Total Occupied Units | 4,101 | | Condominiums/Town Homes | 78 | 0 | 0% |
| *Tenure by Income* | *Total* | *%* | Manufactured/Modular Homes | 0 | 0 | --- |
| @ or < 80% AMI* | --- | --- | Apartments | 9 | 9 | 100% |
| Homeowners | 876 | 24% | Total | 420 | 12 | 3% |
| Renters | 267 | 59% | *Fees – 2002* | *Total* | *Rank* | *% Home Cost* |
| *Households by Income* | *Total* | *%* | Hook-up and Impact Fees | $3,786 | 41 | 1.5% |
| Total Households | 4,101 | 100% | Building Permit Fee | $1,746 | 35 | 0.7% |
| @ or < 80% AMI | 1,143 | 28% | Total | $5,532 | 41 | 2.2% |

*AMI = area median income (county)

*PROFILE OF CLEARFIELD*

| *Demographics, Tenure and Income - 2000* | | | *Measures of Affordability* | | | |
|---|---|---|---|---|---|---|
| *Demographics* | *Total* | | *Affordable Home Price (County) – 2002* | <$147,526 | --- | --- |
| Population | 25,974 | --- | *New Home Cost (City) – 2002* | | | |
| Households | 7,918 | --- | Median Price | $165,602 | --- | --- |
| *Tenure* | *Total* | *%* | *New Residential Units Built 1997 – 2002* | *Total* | *# Afford.* | *% Affordable* |
| Homeowners | 4,402 | 56% | Single-family Homes | 889 | 300 | 34% |
| Renters | 3,516 | 44% | Twin Homes | 2 | 2 | 100% |
| Total Occupied Units | 7,918 | 100% | Condominiums/Town Homes | 56 | 56 | 100% |
| *Tenure by Income* | *Total* | *%* | Manufactured/Modular Homes | 0 | 0 | --- |
| @ or < 80% AMI* | --- | --- | Apartments | 794 | 470 | 59% |
| Homeowners | 1,831 | 42% | Total | 1,741 | 828 | 48% |
| Renters | 2,520 | 72% | *Fees – 2002* | *Total* | *Rank* | *% Home Cost* |
| *Households by Income* | *Total* | *%* | Hook-up and Impact Fees | $4,847 | 34 | 2.9% |
| Total Households | 7,918 | 100% | Building Permit Fee | $1,331 | 47 | 0.8% |
| @ or < 80% AMI | 4,351 | 55% | Total | $6,178 | 37 | 3.7% |

*AMI = area median income (county)

*PROFILE OF CLINTON*

| *Demographics, Tenure and Income – 2000* | | | *Measures of Affordability* | | | |
|---|---|---|---|---|---|---|
| *Demographics* | *Total* | | *Affordable Home Price (County) – 2002* | <$147,526 | --- | --- |
| Population | 12,585 | --- | *New Home Cost (City) – 2002* | | | |
| Households | 3,533 | --- | Median Price | $180,860 | --- | --- |
| *Tenure* | *Total* | *%* | *New Residential Units Built 1997 – 2002* | *Total* | *# Afford.* | *% Affordable* |
| Homeowners | 3,225 | 91% | Single-family Homes | 1,613 | 226 | 14% |
| Renters | 308 | 100% | Twin Homes | 0 | 0 | --- |
| Total Occupied Units | 3,533 | | Condominiums/Town Homes | 0 | 0 | --- |
| *Tenure by Income* | *Total* | *%* | Manufactured/Modular Homes | 0 | 0 | --- |
| @ or < 80% AMI* | --- | --- | Apartments | 124 | 124 | 100% |
| Homeowners | 887 | 28% | Total | 1,737 | 350 | 20% |
| Renters | 190 | 62% | *Fees – 2002* | *Total* | *Rank* | *% Home Cost* |
| *Households by Income* | *Total* | *%* | Hook-up and Impact Fees | $5,187 | 29 | 2.9% |
| Total Households | 3,533 | 100% | Building Permit Fee | $1,209 | 49 | 0.7% |
| @ or < 80% AMI | 1,077 | 30% | Total | $6,396 | 34 | 3.6% |

*AMI = area median income (county)

PROFILE OF DRAPER

| Demographics, Tenure and Income - 2000 | | | Measures of Affordability | | | |
|---|---|---|---|---|---|---|
| *Demographics* | *Total* | | *Affordable Home Price (County) – 2002* | <$133,936 | --- | --- |
| Population | 25,220 | --- | *New Home Cost (City) – 2002* | | | |
| Households | 6,319 | --- | Median Price | $197,359 | --- | --- |
| *Tenure* | *Total* | *%* | *New Residential Units Built 1997 – 2002* | *Total* | *# Afford.* | *% Affordable* |
| Homeowners | 5,301 | 84% | Single-family Homes | 3,459 | 200 | 6% |
| Renters | 1,018 | 16% | Twin Homes | 88 | 0 | 0% |
| Total Occupied Units | 6,319 | 100% | Condominiums/Town Homes | 404 | 133 | 33% |
| *Tenure by Income* | *Total* | *%* | Manufactured/Modular Homes | 10 | 10 | 100% |
| @ or < 80% AMI* | --- | --- | Apartments | 472 | 204 | 43% |
| Homeowners | 665 | 13% | Total | 4,433 | 547 | 12% |
| Renters | 567 | 56% | *Fees – 2002* | *Total* | *Rank* | *% Home Cost* |
| *Households by Income* | *Total* | *%* | Hook-up and Impact Fees | $9,513 | 8 | 4.8% |
| Total Households | 6,319 | 100% | Building Permit Fee | $1,808 | 32 | 0.9% |
| @ or < 80% AMI | 1,232 | 20% | Total | $11,321 | 8 | 5.7% |

*AMI = area median income (county)

PROFILE OF FARMINGTON

| Demographics, Tenure and Income – 2000 | | | Measures of Affordability | | | |
|---|---|---|---|---|---|---|
| *Demographics* | *Total* | | *Affordable Home Price (County) – 2002* | <$147,526 | --- | --- |
| Population | 12,081 | --- | *New Home Cost (City) – 2002* | | | |
| Households | 3,106 | --- | Median Price | $201,613 | --- | --- |
| *Tenure* | *Total* | *%* | *New Residential Units Built 1997 – 2002* | *Total* | *# Afford.* | *% Affordable* |
| Homeowners | 2,705 | 87% | Single-family Homes | 590 | 11 | 2% |
| Renters | 401 | 13% | Twin Homes | 48 | 0 | 0% |
| Total Occupied Units | 3,106 | | Condominiums/Town Homes | 48 | 0 | 0% |
| *Tenure by Income* | *Total* | *%* | Manufactured/Modular Homes | 0 | 0 | --- |
| @ or < 80% AMI* | --- | --- | Apartments | 127 | 127 | 100% |
| Homeowners | 459 | 17% | Total | 813 | 138 | 17% |
| Renters | 223 | 56% | *Fees – 2002* | *Total* | *Rank* | *% Home Cost* |
| *Households by Income* | *Total* | *%* | Hook-up and Impact Fees | $7,342 | 15 | 3.6% |
| Total Households | 3,106 | 100% | Building Permit Fee | $1,441 | 45 | 0.7% |
| @ or < 80% AMI | 682 | 22% | Total | $8,783 | 16 | 4.3% |

*AMI = area median income (county)

*PROFILE OF FRUIT HEIGHTS*

| *Demographics, Tenure and Income - 2000* | | | *Measures of Affordability* | | | |
|---|---|---|---|---|---|---|
| *Demographics* | *Total* | | *Affordable Home Price (County) – 2002* | <$147,526 | --- | --- |
| Population | 4,701 | --- | *New Home Cost (City) – 2002* | | | |
| Households | 1,249 | --- | Median Price | $258,959 | --- | --- |
| *Tenure* | *Total* | *%* | *New Residential Units Built 1997 – 2002* | *Total* | *# Afford.* | *% Affordable* |
| Homeowners | 1,196 | 96% | Single-family Homes | 94 | 0 | 0% |
| Renters | 53 | 4% | Twin Homes | 0 | 0 | 0% |
| Total Occupied Units | 1,249 | 100% | Condominiums/Town Homes | 4 | 0 | 0% |
| *Tenure by Income* | *Total* | *%* | Manufactured/Modular Homes | 0 | 0 | 0% |
| @ or < 80% AMI* | --- | --- | Apartments | 0 | 0 | 0% |
| Homeowners | 228 | 19% | Total | 98 | 0 | 0% |
| Renters | 28 | 53% | *Fees – 2002* | *Total* | *Rank* | *% Home Cost* |
| *Households by Income* | *Total* | *%* | Hook-up and Impact Fees | $5,246 | 27 | 2.0% |
| Total Households | 1,249 | 100% | Building Permit Fee | $2,523 | 5 | 1.0% |
| @ or < 80% AMI | 256 | 21% | Total | $7,769 | 24 | 3.0% |

*AMI = area median income (county)

*PROFILE OF GRANTSVILLE*

| *Demographics, Tenure and Income – 2000* | | | *Measures of Affordability* | | | |
|---|---|---|---|---|---|---|
| *Demographics* | *Total* | | *Affordable Home Price (County) – 2002* | <$125,585 | --- | --- |
| Population | 6,015 | --- | *New Home Cost (City) – 2002* | | | |
| Households | 1,851 | --- | Median Price | $190,060 | --- | --- |
| *Tenure* | *Total* | *%* | *New Residential Units Built 1997 – 2002* | *Total* | *# Afford.* | *% Affordable* |
| Homeowners | 1,487 | 80% | Single-family Homes | 424 | 17 | 4% |
| Renters | 364 | 20% | Twin Homes | 12 | 12 | 100% |
| Total Occupied Units | 1,851 | 100% | Condominiums/Town Homes | 10 | 10 | 100% |
| *Tenure by Income* | *Total* | *%* | Manufactured/Modular Homes | 30 | 30 | 100% |
| @ or < 80% AMI* | --- | --- | Apartments | 28 | 28 | 100% |
| Homeowners | 436 | 29% | Total | 504 | 97 | 19% |
| Renters | 240 | 66% | *Fees – 2002* | *Total* | *Rank* | *% Home Cost* |
| *Households by Income* | *Total* | *%* | Hook-up and Impact Fees | $5,723 | 23 | 3.0% |
| Total Households | 1,851 | 100% | Building Permit Fee | $2,300 | 10 | 1.2% |
| @ or < 80% AMI | 676 | 37% | Total | $8,023 | 21 | 4.2% |

*AMI = area median income (county)

*PROFILE OF HIGHLAND*

| *Demographics, Tenure and Income - 2000* | | | *Measures of Affordability* | | | |
|---|---|---|---|---|---|---|
| *Demographics* | *Total* | | *Affordable Home Price (County) – 2002* | <$127,714 | --- | --- |
| Population | 8,172 | --- | *New Home Cost (City) – 2002* | | | |
| Households | 1,759 | --- | Median Price | $319,887 | --- | --- |
| *Tenure* | *Total* | *%* | *New Residential Units Built 1997 – 2002* | *Total* | *# Afford.* | *% Affordable* |
| Homeowners | 1,658 | 94% | Single-family Homes | 881 | 4 | 0.5% |
| Renters | 101 | 6% | Twin Homes | 0 | 0 | --- |
| Total Occupied Units | 1,759 | 100% | Condominiums/Town Homes | 0 | 0 | --- |
| *Tenure by Income* | *Total* | *%* | Manufactured/Modular Homes | 0 | 0 | --- |
| @ or < 80% AMI* | --- | --- | Apartments | 0 | 0 | --- |
| Homeowners | 154 | 9% | Total | 881 | 4 | 0.5% |
| Renters | 37 | 37% | *Fees – 2002* | *Total* | *Rank* | *% Home Cost* |
| *Households by Income* | *Total* | *%* | Hook-up and Impact Fees | $10,187 | 4 | 3.2% |
| Total Households | 1,759 | 100% | Building Permit Fee | $1,834 | 31 | 0.6% |
| @ or < 80% AMI | 191 | 11% | Total | $12,021 | 6 | 3.8% |

*AMI = area median income (county)

*PROFILE OF HOLLADAY*

| *Demographics, Tenure and Income – 2000* | | | *Measures of Affordability* | | | |
|---|---|---|---|---|---|---|
| *Demographics* | *Total* | | *Affordable Home Price (County) – 2002* | <$133,936 | --- | --- |
| Population | 14,561 | --- | *New Home Cost (City) – 2002* | | | |
| Households | 5,062 | --- | Median Price | $772,256 | --- | --- |
| *Tenure* | *Total* | *%* | *New Residential Units Built 1997 – 2002* | *Total* | *# Afford.* | *% Affordable* |
| Homeowners | 4,210 | 83% | Single-family Homes | 30 | 0 | 0% |
| Renters | 852 | 17% | Twin Homes | 0 | 0 | --- |
| Total Occupied Units | 5,062 | 100% | Condominiums/Town Homes | 0 | 0 | --- |
| *Tenure by Income* | *Total* | *%* | Manufactured/Modular Homes | 0 | 0 | --- |
| @ or < 80% AMI* | --- | --- | Apartments | 0 | 0 | --- |
| Homeowners | 970 | 23% | Total | 30 | 0 | --- |
| Renters | 387 | 45% | *Fees – 2002* | *Total* | *Rank* | *% Home Cost* |
| *Households by Income* | *Total* | *%* | Hook-up and Impact Fees | $2,116 | 48 | 0.3% |
| Total Households | 5,062 | 100% | Building Permit Fee | $2,300 | 14 | 0.3% |
| @ or < 80% AMI | 1,357 | 27% | Total | $4,416 | 49 | 0.6% |

*AMI = area median income (county)

*PROFILE OF HURRICANE*

| *Demographics, Tenure and Income - 2000* | | | *Measures of Affordability* | | | |
|---|---|---|---|---|---|---|
| *Demographics* | *Total* | | *Affordable Home Price (County) – 2002* | <$102,007 | --- | --- |
| Population | 8,250 | --- | *New Home Cost (City) – 2002* | | | |
| Households | 2,753 | --- | Median Price | $136,796 | --- | --- |
| *Tenure* | *Total* | *%* | *New Residential Units Built 1997 – 2002* | *Total* | *# Afford.* | *% Affordable* |
| Homeowners | 2,146 | 78% | Single-family Homes | 692 | 60 | 9% |
| Renters | 607 | 22% | Twin Homes | 58 | 58 | 100% |
| Total Occupied Units | 2,753 | 100% | Condominiums/Town Homes | 37 | 37 | 100% |
| *Tenure by Income* | *Total* | *%* | Manufactured/Modular Homes | 92 | 92 | 100% |
| @ or < 80% AMI* | --- | --- | Apartments | 108 | 108 | 100% |
| Homeowners | 811 | 38% | Total | 987 | 355 | 36% |
| Renters | 543 | 89% | *Fees – 2002* | *Total* | *Rank* | *% Home Cost* |
| *Households by Income* | *Total* | *%* | Hook-up and Impact Fees | $6,435 | 18 | 4.7% |
| Total Households | 2,753 | 100% | Building Permit Fee | $1,043 | 51 | 0.8% |
| @ or < 80% AMI | 1,354 | 49% | Total | $7,478 | 27 | 5.5% |

*AMI = area median income (county)

*PROFILE OF IVINS*

| *Demographics, Tenure and Income – 2000* | | | *Measures of Affordability* | | | |
|---|---|---|---|---|---|---|
| *Demographics* | *Total* | | *Affordable Home Price (County) – 2002* | <$102,007 | --- | --- |
| Population | 4,450 | --- | *New Home Cost (City) – 2002* | | | |
| Households | 1,432 | --- | Median Price | $222,581 | --- | --- |
| *Tenure* | *Total* | *%* | *New Residential Units Built 1997 – 2002* | *Total* | *# Afford.* | *% Affordable* |
| Homeowners | 1,264 | 88% | Single-family Homes | 907 | 13 | 1.5% |
| Renters | 168 | 12% | Twin Homes | 2 | 2 | 100% |
| Total Occupied Units | 1,432 | 100% | Condominiums/Town Homes | 36 | 0 | 0% |
| *Tenure by Income* | *Total* | *%* | Manufactured/Modular Homes | 2 | 2 | 100% |
| @ or < 80% AMI* | --- | --- | Apartments | 0 | 0 | --- |
| Homeowners | 332 | 26% | Total | 947 | 17 | 1.8% |
| Renters | 102 | 61% | *Fees – 2002* | *Total* | *Rank* | *% Home Cost* |
| *Households by Income* | *Total* | *%* | Hook-up and Impact Fees | $9,110 | 9 | 4.1% |
| Total Households | 1,432 | 100% | Building Permit Fee | $1,285 | 48 | 0.6% |
| @ or < 80% AMI | 434 | 30% | Total | $10,395 | 11 | 4.7% |

*AMI = area median income (county)

*PROFILE OF KAYSVILLE*

| *Demographics, Tenure and Income - 2000* | | | *Measures of Affordability* | | | |
|---|---|---|---|---|---|---|
| *Demographics* | *Total* | | *Affordable Home Price (County) – 2002* | <$147,526 | --- | --- |
| Population | 20,351 | --- | *New Home Cost (City) – 2002* | | | |
| Households | 5,575 | --- | Median Price | $289,974 | --- | --- |
| *Tenure* | *Total* | *%* | *New Residential Units Built 1997 – 2002* | *Total* | *# Afford.* | *% Affordable* |
| Homeowners | 4,680 | 84% | Single-family Homes | 692 | 47 | 7% |
| Renters | 895 | 16% | Twin Homes | 26 | 0 | 0% |
| Total Occupied Units | 5,575 | 100% | Condominiums/Town Homes | 2 | 2 | 100% |
| *Tenure by Income* | *Total* | *%* | Manufactured/Modular Homes | 11 | 11 | 100% |
| @ or < 80% AMI* | --- | --- | Apartments | 4 | 4 | 100% |
| Homeowners | 1,116 | 24% | Total | 735 | 64 | 8.7% |
| Renters | 626 | 70% | *Fees – 2002* | *Total* | *Rank* | *% Home Cost* |
| *Households by Income* | *Total* | *%* | Hook-up and Impact Fees | $3,620 | 42 | 1.3% |
| Total Households | 5,575 | 100% | Building Permit Fee | $1,724 | 36 | 0.6% |
| @ or < 80% AMI | 1,742 | 31% | Total | $5,344 | 45 | 1.9% |

*AMI = area median income (county)

*PROFILE OF LAYTON*

| *Demographics, Tenure and Income – 2000* | | | *Measures of Affordability* | | | |
|---|---|---|---|---|---|---|
| *Demographics* | *Total* | | *Affordable Home Price (County) – 2002* | <$147,526 | --- | --- |
| Population | 58,474 | --- | *New Home Cost (City) – 2002* | | | |
| Households | 18,250 | --- | Median Price | $157,645 | --- | --- |
| *Tenure* | *Total* | *%* | *New Residential Units Built 1997 – 2002* | *Total* | *# Afford.* | *% Affordable* |
| Homeowners | 13,614 | 75% | Single-family Homes | 2,649 | 800 | 30% |
| Renters | 4,636 | 25% | Twin Homes | 14 | 14 | 100% |
| Total Occupied Units | 18,250 | 100% | Condominiums/Town Homes | 81 | 81 | 100% |
| *Tenure by Income* | *Total* | *%* | Manufactured/Modular Homes | 0 | 0 | --- |
| @ or < 80% AMI* | --- | --- | Apartments | 314 | 314 | 100% |
| Homeowners | 3,758 | 28% | Total | 3,058 | 1,209 | 40% |
| Renters | 3,194 | 69% | *Fees – 2002* | *Total* | *Rank* | *% Home Cost* |
| *Households by Income* | *Total* | *%* | Hook-up and Impact Fees | $5,200 | 28 | 3.3% |
| Total Households | 18,250 | 100% | Building Permit Fee | $1,082 | 50 | 0.7% |
| @ or < 80% AMI | 6,952 | 38% | Total | $6,282 | 35 | 4.0% |

*AMI = area median income (county)

*PROFILE OF LEHI*

| *Demographics, Tenure and Income – 2000* | | | *Measures of Affordability* | | | |
|---|---|---|---|---|---|---|
| *Demographics* | *Total* | | *Affordable Home Price (County) – 2002* | <$127,714 | --- | --- |
| Population | 19,028 | --- | *New Home Cost (City) – 2002* | | | |
| Households | 5,137 | --- | Median Price | $200,745 | --- | --- |
| *Tenure* | *Total* | *%* | *New Residential Units Built 1997 – 2002* | *Total* | *# Afford.* | *% Affordable* |
| Homeowners | 4,149 | 81% | Single-family Homes | 1,957 | 400 | 20% |
| Renters | 988 | 19% | Twin Homes | 38 | 38 | 100% |
| Total Occupied Units | 5,137 | 100% | Condominiums/Town Homes | 145 | 72 | 50% |
| *Tenure by Income* | *Total* | *%* | Manufactured/Modular Homes | 3 | 3 | 100% |
| @ or < 80% AMI* | --- | --- | Apartments | 201 | 201 | 100% |
| Homeowners | 887 | 21% | Total | 2,344 | 714 | 30% |
| Renters | 529 | 54% | *Fees – 2002* | *Total* | *Rank* | *% Home Cost* |
| *Households by Income* | *Total* | *%* | Hook-up and Impact Fees | $7,618 | 14 | 3.8% |
| Total Households | 5,137 | 100% | Building Permit Fee | $2,230 | 18 | 1.1% |
| @ or < 80% AMI | 1,416 | 28% | Total | $9,848 | 13 | 4.9% |

*AMI = area median income (county)

*PROFILE OF LINDON*

| *Demographics, Tenure and Income – 2000* | | | *Measures of Affordability* | | | |
|---|---|---|---|---|---|---|
| *Demographics* | *Total* | | *Affordable Home Price (County) – 2002* | <$127,714 | --- | --- |
| Population | 8,363 | --- | *New Home Cost (City) – 2002* | | | |
| Households | 1,937 | --- | Median Price | $336,431 | --- | --- |
| *Tenure* | *Total* | *%* | *New Residential Units Built 1997 – 2002* | *Total* | *# Afford.* | *% Affordable* |
| Homeowners | 1,703 | 88% | Single-family Homes | 445 | 4 | 1% |
| Renters | 234 | 12% | Twin Homes | 12 | 12 | 100% |
| Total Occupied Units | 1,937 | 100% | Condominiums/Town Homes | 10 | 0 | 0% |
| *Tenure by Income* | *Total* | *%* | Manufactured/Modular Homes | 0 | 0 | --- |
| @ or < 80% AMI* | --- | --- | Apartments | 6 | 6 | 100% |
| Homeowners | 289 | 17% | Total | 473 | 22 | 5% |
| Renters | 142 | 61% | *Fees – 2002* | *Total* | *Rank* | *% Home Cost* |
| *Households by Income* | *Total* | *%* | Hook-up and Impact Fees | $10,180 | 5 | 3.0% |
| Total Households | 1,937 | 100% | Building Permit Fee | $1,449 | 44 | 0.4% |
| @ or < 80% AMI | 431 | 22% | Total | $11,629 | 7 | 3.4% |

*AMI = area median income (county)

*PROFILE OF MAPLETON*

| *Demographics, Tenure and Income - 2000* | | | *Measures of Affordability* | | | |
|---|---|---|---|---|---|---|
| *Demographics* | *Total* | | *Affordable Home Price (County) – 2002* | <$127,714 | --- | --- |
| Population | 5,809 | --- | *New Home Cost (City) – 2002* | | | |
| Households | 1,447 | --- | Median Price | $435,880 | --- | --- |
| *Tenure* | *Total* | *%* | *New Residential Units Built 1997 – 2002* | *Total* | *# Afford.* | *% Affordable* |
| Homeowners | 1,329 | 92% | Single-family Homes | 354 | 2 | .5% |
| Renters | 118 | 8% | Twin Homes | 2 | 2 | 100% |
| Total Occupied Units | 1,447 | 100% | Condominiums/Town Homes | 0 | 0 | --- |
| *Tenure by Income* | *Total* | *%* | Manufactured/Modular Homes | 1 | 1 | 100% |
| @ or < 80% AMI* | --- | --- | Apartments | 0 | 0 | --- |
| Homeowners | 251 | 19% | Total | 357 | 5 | 1% |
| Renters | 63 | 53% | *Fees – 2002* | *Total* | *Rank* | *% Home Cost* |
| *Households by Income* | *Total* | *%* | Hook-up and Impact Fees | $6,296 | 20 | 1.4% |
| Total Households | 1,447 | 100% | Building Permit Fee | $2,057 | 25 | 0.5% |
| @ or < 80% AMI | 314 | 22% | Total | $8,353 | 18 | 1.9% |

*AMI = area median income (county)

*PROFILE OF MIDVALE*

| *Demographics, Tenure and Income – 2000* | | | *Measures of Affordability* | | | |
|---|---|---|---|---|---|---|
| *Demographics* | *Total* | | *Affordable Home Price (County) – 2002* | <$133,936 | --- | --- |
| Population | 27,029 | --- | *New Home Cost (City) – 2002* | | | |
| Households | 10,125 | --- | Median Price | $243,815 | --- | --- |
| *Tenure* | *Total* | *%* | *New Residential Units Built 1997 – 2002* | *Total* | *# Afford.* | *% Affordable* |
| Homeowners | 4,846 | 48% | Single-family Homes | 210 | 25 | 12% |
| Renters | 5,279 | 52% | Twin Homes | 82 | 0 | 0% |
| Total Occupied Units | 10,125 | 100% | Condominiums/Town Homes | 98 | 0 | 0% |
| *Tenure by Income* | *Total* | *%* | Manufactured/Modular Homes | 19 | 19 | 100% |
| @ or < 80% AMI* | --- | --- | Apartments | 72 | 72 | 100% |
| Homeowners | 1,877 | 39% | Total | 481 | 116 | 24% |
| Renters | 3,135 | 59% | *Fees – 2002* | *Total* | *Rank* | *% Home Cost* |
| *Households by Income* | *Total* | *%* | Hook-up and Impact Fees | $1,600 | 49 | 0.7% |
| Total Households | 10,125 | 100% | Building Permit Fee | $2,948 | 3 | 1.2% |
| @ or < 80% AMI | 5,012 | 50% | Total | $4,548 | 48 | 1.9% |

*AMI = area median income (county)

*PROFILE OF MURRAY*

| *Demographics, Tenure and Income – 2000* | | | *Measures of Affordability* | | | |
|---|---|---|---|---|---|---|
| *Demographics* | *Total* | | *Affordable Home Price (County) – 2002* | <$133,936 | --- | --- |
| Population | 34,024 | --- | *New Home Cost (City) – 2002* | | | |
| Households | 12,654 | --- | Median Price | $362,313 | --- | --- |
| *Tenure* | *Total* | *%* | *New Residential Units Built 1997 – 2002* | *Total* | *# Afford.* | *% Affordable* |
| Homeowners | 8,473 | 67% | Single-family Homes | 477 | 3 | 0.6% |
| Renters | 4,181 | 33% | Twin Homes | 2 | 2 | 100% |
| Total Occupied Units | 12,654 | 100% | Condominiums/Town Homes | 58 | 0 | 0% |
| *Tenure by Income* | *Total* | *%* | Manufactured/Modular Homes | 7 | 7 | 100% |
| @ or < 80% AMI* | --- | --- | Apartments | 0 | 0 | --- |
| Homeowners | 2,796 | 33% | Total | 544 | 12 | 2% |
| Renters | 2,381 | 57% | *Fees – 2002* | *Total* | *Rank* | *% Home Cost* |
| *Households by Income* | *Total* | *%* | Hook-up and Impact Fees | $4,867 | 33 | 1.3% |
| Total Households | 12,654 | 100% | Building Permit Fee | $1,883 | 30 | 0.5% |
| @ or < 80% AMI | 5,177 | 41% | Total | $6,750 | 31 | 1.8% |

*AMI = area median income (county)

*PROFILE OF NORTH OGDEN*

| *Demographics, Tenure and Income – 2000* | | | *Measures of Affordability* | | | |
|---|---|---|---|---|---|---|
| *Demographics* | *Total* | | *Affordable Home Price (County) – 2002* | <$120,019 | --- | --- |
| Population | 15,026 | --- | *New Home Cost (City) – 2002* | | | |
| Households | 4,401 | --- | Median Price | $204,361 | --- | --- |
| *Tenure* | *Total* | *%* | *New Residential Units Built 1997 – 2002* | *Total* | *# Afford.* | *% Affordable* |
| Homeowners | 3,991 | 91% | Single-family Homes | 788 | 0 | 0% |
| Renters | 410 | 9% | Twin Homes | 42 | 0 | 0% |
| Total Occupied Units | 4,401 | 100% | Condominiums/Town Homes | 72 | 72 | 100% |
| *Tenure by Income* | *Total* | *%* | Manufactured/Modular Homes | 0 | 0 | 0% |
| @ or < 80% AMI* | --- | --- | Apartments | 12 | 12 | 100% |
| Homeowners | 723 | 18% | Total | 914 | 84 | 9% |
| Renters | 218 | 53% | *Fees – 2002* | *Total* | *Rank* | *% Home Cost* |
| *Households by Income* | *Total* | *%* | Hook-up and Impact Fees | $4,947 | 31 | 2.4% |
| Total Households | 4,401 | 100% | Building Permit Fee | $2,092 | 22 | 1.0% |
| @ or < 80% AMI | 941 | 21% | Total | $7,039 | 30 | 3.4% |

*AMI = area median income (county)

*PROFILE OF NORTH SALT LAKE*

| *Demographics, Tenure and Income - 2000* | | | *Measures of Affordability* | | | |
|---|---|---|---|---|---|---|
| *Demographics* | *Total* | | *Affordable Home Price (County) – 2002* | <$147,526 | --- | --- |
| Population | 8,749 | --- | *New Home Cost (City) – 2002* | | | |
| Households | 2,920 | --- | Median Price | $429,032 | --- | --- |
| *Tenure* | *Total* | *%* | *New Residential Units Built 1997 – 2002* | *Total* | *# Afford.* | *% Affordable* |
| Homeowners | 2,104 | 72% | Single-family Homes | 408 | 17 | 4% |
| Renters | 816 | 28% | Twin Homes | 42 | 21 | 50% |
| Total Occupied Units | 2,920 | 100% | Condominiums/Town Homes | 0 | 0 | --- |
| *Tenure by Income* | *Total* | *%* | Manufactured/Modular Homes | 20 | 20 | 100% |
| @ or < 80% AMI* | --- | --- | Apartments | 19 | 19 | 100% |
| Homeowners | 745 | 35% | Total | 489 | 77 | 16% |
| Renters | 531 | 65% | *Fees – 2002* | *Total* | *Rank* | *% Home Cost* |
| *Households by Income* | *Total* | *%* | Hook-up and Impact Fees | $6,036 | 22 | 1.4% |
| Total Households | 2,920 | 100% | Building Permit Fee | $2,220 | 19 | 0.5% |
| @ or < 80% AMI | 1,276 | 44% | Total | $8,256 | 20 | 1.9% |

*AMI = area median income (county)

*PROFILE OF OGDEN*

| *Demographics, Tenure and Income – 2000* | | | *Measures of Affordability* | | | |
|---|---|---|---|---|---|---|
| *Demographics* | *Total* | | *Affordable Home Price (County) – 2002* | <$120,019 | --- | --- |
| Population | 77,226 | --- | *New Home Cost (City) – 2002* | | | |
| Households | 27,393 | --- | Median Price | $165,703 | --- | --- |
| *Tenure* | *Total* | *%* | *New Residential Units Built 1997 – 2002* | *Total* | *# Afford.* | *% Affordable* |
| Homeowners | 16,751 | 61% | Single-family Homes | 1,516 | 40 | 2.6% |
| Renters | 10,642 | 39% | Twin Homes | 120 | 60 | 50% |
| Total Occupied Units | 27,393 | 100% | Condominiums/Town Homes | 95 | 42 | 44% |
| *Tenure by Income* | *Total* | *%* | Manufactured/Modular Homes | 7 | 7 | 100% |
| @ or < 80% AMI* | --- | --- | Apartments | 656 | 656 | 100% |
| Homeowners | 6,320 | 38% | Total | 2,394 | 805 | 34% |
| Renters | 7,697 | 72% | *Fees – 2002* | *Total* | *Rank* | *% Home Cost* |
| *Households by Income* | *Total* | *%* | Hook-up and Impact Fees | $1,027 | 51 | 0.6% |
| Total Households | 27,393 | 100% | Building Permit Fee | $2,092 | 24 | 1.3% |
| @ or < 80% AMI | 14,017 | 51% | Total | $3,119 | 51 | 1.9% |

*AMI = area median income (county)

*PROFILE OF OREM*

| *Demographics, Tenure and Income - 2000* | | | *Measures of Affordability* | | | |
|---|---|---|---|---|---|---|
| *Demographics* | *Total* | | *Affordable Home Price (County) – 2002* | <$127,714 | --- | --- |
| Population | 84,324 | --- | *New Home Cost (City) – 2002* | | | |
| Households | 23,386 | --- | Median Price | $222,098 | --- | --- |
| *Tenure* | *Total* | *%* | *New Residential Units Built 1997 – 2002* | *Total* | *# Afford.* | *% Affordable* |
| Homeowners | 15,679 | 67% | Single-family Homes | 902 | 77 | 8.5% |
| Renters | 7,707 | 33% | Twin Homes | 94 | 47 | 50% |
| Total Occupied Units | 23,386 | 100% | Condominiums/Town Homes | 1,002 | 100 | 10% |
| *Tenure by Income* | *Total* | *%* | Manufactured/Modular Homes | 9 | 9 | 100% |
| @ or < 80% AMI* | --- | --- | Apartments | 870 | 582 | 67% |
| Homeowners | 3,708 | 16% | Total | 2,877 | 815 | 28% |
| Renters | 4,781 | 62% | *Fees – 2002* | *Total* | *Rank* | *% Home Cost* |
| *Households by Income* | *Total* | *%* | Hook-up and Impact Fees | $2,968 | 45 | 1.3% |
| Total Households | 23,386 | 100% | Building Permit Fee | $2,517 | 6 | 1.1% |
| @ or < 80% AMI | 8,489 | 36% | Total | $5,458 | 43 | 2.4% |

*AMI = area median income (county)

*PROFILE OF PARK CITY*

| *Demographics, Tenure and Income – 2000* | | | *Measures of Affordability* | | | |
|---|---|---|---|---|---|---|
| *Demographics* | *Total* | | *Affordable Home Price (County) – 2002* | $182,730 | --- | --- |
| Population | 7,371 | --- | *New Home Cost (City) – 2002* | | | |
| Households | 2,741 | --- | Median Price | $704,516 | --- | --- |
| *Tenure* | *Total* | *%* | *New Residential Units Built 1997 – 2002* | *Total* | *# Afford.* | *% Affordable* |
| Homeowners | 1,681 | 61% | Single-family Homes | 499 | 20 | 4% |
| Renters | 1,060 | 39% | Twin Homes | 42 | 0 | 0% |
| Total Occupied Units | 2,741 | 100% | Condominiums/Town Homes | 388 | 0 | 0% |
| *Tenure by Income* | *Total* | *%* | Manufactured/Modular Homes | 0 | 0 | --- |
| @ or < 80% AMI* | --- | --- | Apartments | 6 | 6 | 100% |
| Homeowners | 379 | 23% | Total | 935 | 26 | 3% |
| Renters | 472 | 45% | *Fees – 2002* | *Total* | *Rank* | *% Home Cost* |
| *Households by Income* | *Total* | *%* | Hook-up and Impact Fees | $11,799 | 2 | 1.7% |
| Total Households | 2,741 | 100% | Building Permit Fee | $2,117 | 20 | 0.3% |
| @ or < 80% AMI | 851 | 31% | Total | $13,916 | 3 | 2.0% |

*AMI = area median income (county)

*PROFILE OF PAYSON*

| Demographics, Tenure and Income - 2000 | | | Measures of Affordability | | | |
|---|---|---|---|---|---|---|
| *Demographics* | *Total* | | *Affordable Home Price (County) – 2002* | <$127,714 | --- | --- |
| Population | 12,716 | --- | *New Home Cost (City) – 2002* | | | |
| Households | 3,689 | --- | Median Price | $136,731 | --- | --- |
| *Tenure* | *Total* | *%* | *New Residential Units Built 1997 – 2002* | *Total* | *# Afford.* | *% Affordable* |
| Homeowners | 2,862 | 78% | Single-family Homes | 1,154 | 227 | 20% |
| Renters | 827 | 22% | Twin Homes | 84 | 42 | 50% |
| Total Occupied Units | 3,689 | 100% | Condominiums/Town Homes | 229 | 115 | 49% |
| *Tenure by Income* | *Total* | *%* | Manufactured/Modular Homes | 6 | 6 | 100% |
| @ or < 80% AMI* | --- | --- | Apartments | 18 | 18 | 100% |
| Homeowners | 933 | 33% | Total | 1,491 | 408 | 27% |
| Renters | 526 | 64% | *Fees – 2002* | *Total* | *Rank* | *% Home Cost* |
| *Households by Income* | *Total* | *%* | Hook-up and Impact Fees | $10,073 | 6 | 7.4% |
| Total Households | 3,689 | 100% | Building Permit Fee | $2,092 | 21 | 1.5% |
| @ or < 80% AMI | 1,459 | 40% | Total | $12,166 | 5 | 8.9% |

*AMI = area median income (county)

*PROFILE OF PLEASANT GROVE*

| Demographics, Tenure and Income – 2000 | | | Measures of Affordability | | | |
|---|---|---|---|---|---|---|
| *Demographics* | *Total* | | *Affordable Home Price (County) – 2002* | <$127,714 | --- | --- |
| Population | 23,468 | --- | *New Home Cost (City) – 2002* | | | |
| Households | 6,121 | --- | Median Price | $276,994 | --- | --- |
| *Tenure* | *Total* | *%* | *New Residential Units Built 1997 – 2002* | *Total* | *# Afford.* | *% Affordable* |
| Homeowners | 4,765 | 78% | Single-family Homes | 867 | 7 | 0.8% |
| Renters | 1,356 | 22% | Twin Homes | 22 | 11 | 50% |
| Total Occupied Units | 6,121 | 100% | Condominiums/Town Homes | 8 | 0 | 0% |
| *Tenure by Income* | *Total* | *%* | Manufactured/Modular Homes | 7 | 7 | 100% |
| @ or < 80% AMI* | --- | --- | Apartments | 499 | 499 | 100% |
| Homeowners | 1,078 | 23% | Total | 1,403 | 524 | 37% |
| Renters | 726 | 54% | *Fees – 2002* | *Total* | *Rank* | *% Home Cost* |
| *Households by Income* | *Total* | *%* | Hook-up and Impact Fees | $7,121 | 16 | 2.6% |
| Total Households | 6,121 | 100% | Building Permit Fee | $1,696 | 37 | 0.6% |
| @ or < 80% AMI | 1,804 | 29% | Total | $8,817 | 15 | 3.2% |

*AMI = area median income (county)

*PROFILE OF PLEASANT VIEW*

| *Demographics, Tenure and Income - 2000* | | | *Measures of Affordability* | | | |
|---|---|---|---|---|---|---|
| *Demographics* | *Total* | | *Affordable Home Price (County) – 2002* | <$120,019 | --- | --- |
| Population | 5,632 | --- | *New Home Cost (City) – 2002* | | | |
| Households | 1,743 | --- | Median Price | $301,440 | --- | --- |
| *Tenure* | *Total* | *%* | *New Residential Units Built 1997 – 2002* | *Total* | *# Afford.* | *% Affordable* |
| Homeowners | 1,684 | 97% | Single-family Homes | 322 | 41 | 13% |
| Renters | 59 | 3% | Twin Homes | 42 | 42 | 100% |
| Total Occupied Units | 1,743 | 100% | Condominiums/Town Homes | 0 | 0 | --- |
| *Tenure by Income* | *Total* | *%* | Manufactured/Modular Homes | 70 | 70 | 100% |
| @ or < 80% AMI* | --- | --- | Apartments | 0 | 0 | --- |
| Homeowners | 309 | 18% | Total | 434 | 153 | 35% |
| Renters | 21 | 36% | *Fees – 2002* | *Total* | *Rank* | *% Home Cost* |
| *Households by Income* | *Total* | *%* | Hook-up and Impact Fees | $4,171 | 39 | 1.4% |
| Total Households | 1,743 | 100% | Building Permit Fee | $2,092 | 23 | 0.7% |
| @ or < 80% AMI | 330 | 19% | Total | $6,263 | 36 | 2.1% |

*AMI = area median income (county)

*PROFILE OF PROVO*

| *Demographics, Tenure and Income – 2000* | | | *Measures of Affordability* | | | |
|---|---|---|---|---|---|---|
| *Demographics* | *Total* | | *Affordable Home Price (County) – 2002* | <$127,714 | --- | --- |
| Population | 105,166 | --- | *New Home Cost (City) – 2002* | | | |
| Households | 29,225 | --- | Median Price | $225,806 | --- | --- |
| *Tenure* | *Total* | *%* | *New Residential Units Built 1997 – 2002* | *Total* | *# Afford.* | *% Affordable* |
| Homeowners | 12,478 | 43% | Single-family Homes | 1,140 | 25 | 2% |
| Renters | 16,747 | 57% | Twin Homes | 122 | 61 | 50% |
| Total Occupied Units | 29,225 | 100% | Condominiums/Town Homes | 298 | 100 | 33% |
| *Tenure by Income* | *Total* | *%* | Manufactured/Modular Homes | 78 | 78 | 100% |
| @ or < 80% AMI* | --- | --- | Apartments | 1,257 | 829 | 66% |
| Homeowners | 3,658 | 29% | Total | 2,895 | 1,093 | 38% |
| Renters | 11,935 | 71% | *Fees – 2002* | *Total* | *Rank* | *% Home Cost* |
| *Households by Income* | *Total* | *%* | Hook-up and Impact Fees | $3,073 | 44 | 1.4% |
| Total Households | 29,225 | 100% | Building Permit Fee | $2,300 | 12 | 1.0% |
| @ or < 80% AMI | 15,593 | 53% | Total | $5,373 | 44 | 2.4% |

*AMI = area median income (county)

PROFILE OF RIVERDALE

| Demographics, Tenure and Income - 2000 | | | Measures of Affordability | | | |
|---|---|---|---|---|---|---|
| *Demographics* | *Total* | | *Affordable Home Price (County) – 2002* | <$120,019 | --- | --- |
| Population | 7,656 | --- | *New Home Cost (City) – 2002* | | | |
| Households | 2,822 | --- | Median Price | $209,667 | --- | --- |
| *Tenure* | *Total* | *%* | *New Residential Units Built 1997 – 2002* | *Total* | *# Afford.* | *% Affordable* |
| Homeowners | 2,024 | 72% | Single-family Homes | 365 | 1 | 0.3% |
| Renters | 798 | 28% | Twin Homes | 14 | 14 | 100% |
| Total Occupied Units | 2,822 | 100% | Condominiums/Town Homes | 8 | 8 | 100% |
| *Tenure by Income* | *Total* | *%* | Manufactured/Modular Homes | 1 | 1 | 100% |
| @ or < 80% AMI* | --- | --- | Apartments | 6 | 6 | 100% |
| Homeowners | 583 | 29% | Total | 394 | 30 | 7.6% |
| Renters | 462 | 58% | *Fees – 2002* | *Total* | *Rank* | *% Home Cost* |
| *Households by Income* | *Total* | *%* | Hook-up and Impact Fees | $525 | 52 | 0.3% |
| Total Households | 2,822 | 100% | Building Permit Fee | $1,616 | 42 | 0.8% |
| @ or < 80% AMI | 1,045 | 37% | Total | $2,141 | 52 | 1.1% |

*AMI = area median income (county)

PROFILE OF RIVERTON

| Demographics, Tenure and Income – 2000 | | | Measures of Affordability | | | |
|---|---|---|---|---|---|---|
| *Demographics* | *Total* | | *Affordable Home Price (County) – 2002* | <$133,936 | --- | --- |
| Population | 25,011 | --- | *New Home Cost (City) – 2002* | | | |
| Households | 6,395 | --- | Median Price | $209,516 | --- | --- |
| *Tenure* | *Total* | *%* | *New Residential Units Built 1997 – 2002* | *Total* | *# Afford.* | *% Affordable* |
| Homeowners | 6,064 | 95% | Single-family Homes | 1,881 | 38 | 2.0% |
| Renters | 331 | 5% | Twin Homes | 36 | 0 | 0% |
| Total Occupied Units | 6,395 | 100% | Condominiums/Town Homes | 118 | 0 | 0% |
| *Tenure by Income* | *Total* | *%* | Manufactured/Modular Homes | 5 | 5 | 100% |
| @ or < 80% AMI* | --- | --- | Apartments | 228 | 228 | 100% |
| Homeowners | 1,019 | 17% | Total | 2,268 | 271 | 12% |
| Renters | 171 | 52% | *Fees – 2002* | *Total* | *Rank* | *% Home Cost* |
| *Households by Income* | *Total* | *%* | Hook-up and Impact Fees | $12,051 | 1 | 5.8% |
| Total Households | 6,395 | 100% | Building Permit Fee | $1,958 | 27 | 0.9% |
| @ or < 80% AMI | 1,190 | 19% | Total | $14,009 | 2 | 6.7% |

*AMI = area median income (county)

*PROFILE OF ROY*

| *Demographics, Tenure and Income - 2000* | | | *Measures of Affordability* | | | |
|---|---|---|---|---|---|---|
| *Demographics* | *Total* | | *Affordable Home Price (County) – 2002* | <$133,936 | --- | --- |
| Population | 32,885 | --- | *New Home Cost (City) – 2002* | | | |
| Households | 10,663 | --- | Median Price | $156,692 | --- | --- |
| *Tenure* | *Total* | *%* | *New Residential Units Built 1997 – 2002* | *Total* | *# Afford.* | *% Affordable* |
| Homeowners | 8,969 | 84% | Single-family Homes | 2,031 | 13 | 0.6% |
| Renters | 1,694 | 16% | Twin Homes | 4 | 4 | 100% |
| Total Occupied Units | 10,663 | 100% | Condominiums/Town Homes | 64 | 64 | 100% |
| *Tenure by Income* | *Total* | *%* | Manufactured/Modular Homes | 20 | 20 | 100% |
| @ or < 80% AMI* | --- | --- | Apartments | 331 | 331 | 100% |
| Homeowners | 2,158 | 24% | Total | 2,450 | 432 | 18% |
| Renters | 886 | 52% | *Fees – 2002* | *Total* | *Rank* | *% Home Cost* |
| *Households by Income* | *Total* | *%* | Hook-up and Impact Fees | $4,327 | 38 | 2.8% |
| Total Households | 10,663 | 100% | Building Permit Fee | $1,629 | 41 | 1.0% |
| @ or < 80% AMI | 3,044 | 29% | Total | $5,956 | 39 | 3.8% |

*AMI = area median income (county)

*PROFILE OF SAINT GEORGE*

| *Demographics, Tenure and Income – 2000* | | | *Measures of Affordability* | | | |
|---|---|---|---|---|---|---|
| *Demographics* | *Total* | | *Affordable Home Price (County) – 2002* | <$102,007 | --- | --- |
| Population | 49,663 | --- | *New Home Cost (City) – 2002* | | | |
| Households | 17,359 | --- | Median Price | $174,194 | --- | --- |
| *Tenure* | *Total* | *%* | *New Residential Units Built 1997 – 2002* | *Total* | *# Afford.* | *% Affordable* |
| Homeowners | 11,795 | 68% | Single-family Homes | 3,855 | 120 | 3.1% |
| Renters | 5,564 | 32% | Twin Homes | 164 | 0 | 0% |
| Total Occupied Units | 17,359 | 100% | Condominiums/Town Homes | 435 | 0 | 0% |
| *Tenure by Income* | *Total* | *%* | Manufactured/Modular Homes | 84 | 84 | 100% |
| @ or < 80% AMI* | --- | --- | Apartments | 430 | 430 | 100% |
| Homeowners | 3,461 | 29% | Total | 4,968 | 634 | 13% |
| Renters | 4,129 | 74% | *Fees – 2002* | *Total* | *Rank* | *% Home Cost* |
| *Households by Income* | *Total* | *%* | Hook-up and Impact Fees | $8,325 | 11 | 4.8% |
| Total Households | 17,359 | 100% | Building Permit Fee | $893 | 52 | 0.5% |
| @ or < 80% AMI | 7,590 | 44% | Total | $9,218 | 14 | 5.3% |

*AMI = area median income (county)

*PROFILE OF SALT LAKE CITY*

| *Demographics, Tenure and Income – 2000* | | | *Measures of Affordability* | | | |
|---|---|---|---|---|---|---|
| *Demographics* | *Total* | | *Affordable Home Price (County) – 2002* | <$133,936 | --- | --- |
| Population | 181,743 | --- | *New Home Cost (City) – 2002* | | | |
| Households | 71,402 | --- | Median Price | $185,332 | --- | --- |
| *Tenure* | *Total* | *%* | *New Residential Units Built 1997 – 2002* | *Total* | *# Afford.* | *% Affordable* |
| Homeowners | 36,579 | 51% | Single-family Homes | 1,169 | 145 | 12% |
| Renters | 34,823 | 49% | Twin Homes | 53 | 26 | 49% |
| Total Occupied Units | 71,402 | 100% | Condominiums/Town Homes | 266 | 0 | 0% |
| *Tenure by Income* | *Total* | *%* | Manufactured/Modular Homes | 30 | 30 | 100% |
| @ or < 80% AMI* | --- | --- | Apartments | 801 | 801 | 100% |
| Homeowners | 12,420 | 34% | Total | 2,319 | 1,002 | 43% |
| Renters | 24,621 | 71% | *Fees – 2002* | *Total* | *Rank* | *% Home Cost* |
| *Households by Income* | *Total* | *%* | Hook-up and Impact Fees | $2,406 | 47 | 1.3% |
| Total Households | 71,402 | 100% | Building Permit Fee | $2,300 | 13 | 1.2% |
| @ or < 80% AMI | 37,041 | 52% | Total | $4,706 | 47 | 2.5% |

*AMI = area median income (county)

*PROFILE OF SANDY*

| *Demographics, Tenure and Income – 2000* | | | *Measures of Affordability* | | | |
|---|---|---|---|---|---|---|
| *Demographics* | *Total* | | *Affordable Home Price (County) – 2002* | <$133,936 | --- | --- |
| Population | 88,418 | --- | *New Home Cost (City) – 2002* | | | |
| Households | 25,701 | --- | Median Price | $242,332 | --- | --- |
| *Tenure* | *Total* | *%* | *New Residential Units Built 1997 – 2002* | *Total* | *# Afford.* | *% Affordable* |
| Homeowners | 21,663 | 84% | Single-family Homes | 1,009 | 30 | 3% |
| Renters | 4,038 | 16% | Twin Homes | 22 | 0 | 0% |
| Total Occupied Units | 25,701 | 100% | Condominiums/Town Homes | 288 | 0 | 0% |
| *Tenure by Income* | *Total* | *%* | Manufactured/Modular Homes | 60 | 60 | 100% |
| @ or < 80% AMI* | --- | --- | Apartments | 736 | 288 | 38% |
| Homeowners | 3,683 | 17% | Total | 2,115 | 378 | 18% |
| Renters | 1,979 | 49% | *Fees – 2002* | *Total* | *Rank* | *% Home Cost* |
| *Households by Income* | *Total* | *%* | Hook-up and Impact Fees | $4,783 | 35 | 2.0% |
| Total Households | 25,701 | 100% | Building Permit Fee | $2,551 | 4 | 1.1% |
| @ or < 80% AMI | 5,662 | 22% | Total | $7,334 | 28 | 3.1% |

*AMI = area median income (county)

PROFILE OF SOUTH JORDAN

| Demographics, Tenure and Income – 2000 | | | Measures of Affordability | | | |
|---|---|---|---|---|---|---|
| *Demographics* | *Total* | | *Affordable Home Price (County) – 2002* | <$133,936 | --- | --- |
| Population | 29,437 | --- | *New Home Cost (City) – 2002* | | | |
| Households | 7,556 | --- | Median Price | $193,548 | --- | --- |
| *Tenure* | *Total* | *%* | *New Residential Units Built 1997 – 2002* | *Total* | *# Afford.* | *% Affordable* |
| Homeowners | 6,765 | 90% | Single-family Homes | 2,128 | 56 | 3% |
| Renters | 791 | 10% | Twin Homes | 6 | 0 | 0% |
| Total Occupied Units | 7,556 | 100% | Condominiums/Town Homes | 66 | 0 | 0% |
| *Tenure by Income* | *Total* | *%* | Manufactured/Modular Homes | 1 | 1 | 100% |
| @ or < 80% AMI* | --- | --- | Apartments | 96 | 96 | 100% |
| Homeowners | 706 | 10% | Total | 2,297 | 153 | 7% |
| Renters | 361 | 46% | *Fees – 2002* | *Total* | *Rank* | *% Home Cost* |
| *Households by Income* | *Total* | *%* | Hook-up and Impact Fees | $7,995 | 13 | 4.1% |
| Total Households | 7,556 | 100% | Building Permit Fee | $2,276 | 17 | 1.2% |
| @ or < 80% AMI | 1,067 | 14% | Total | $10,271 | 12 | 5.3% |

*AMI = area median income (county)

PROFILE OF SOUTH OGDEN

| Demographics, Tenure and Income – 2000 | | | Measures of Affordability | | | |
|---|---|---|---|---|---|---|
| *Demographics* | *Total* | | *Affordable Home Price (County) – 2002* | <$120,019 | --- | --- |
| Population | 14,377 | --- | *New Home Cost (City) – 2002* | | | |
| Households | 5,222 | --- | Median Price | $266,223 | --- | --- |
| *Tenure* | *Total* | *%* | *New Residential Units Built 1997 – 2002* | *Total* | *# Afford.* | *% Affordable* |
| Homeowners | 4,027 | 77% | Single-family Homes | 186 | 3 | 2% |
| Renters | 1,195 | 23% | Twin Homes | 6 | 0 | 0% |
| Total Occupied Units | 5,222 | 100% | Condominiums/Town Homes | 48 | 0 | 0% |
| *Tenure by Income* | *Total* | *%* | Manufactured/Modular Homes | 0 | 0 | --- |
| @ or < 80% AMI* | --- | --- | Apartments | 280 | 280 | 100% |
| Homeowners | 911 | 23% | Total | 520 | 283 | 54% |
| Renters | 741 | 62% | *Fees – 2002* | *Total* | *Rank* | *% Home Cost* |
| *Households by Income* | *Total* | *%* | Hook-up and Impact Fees | $3,817 | 40 | 1.4% |
| Total Households | 5,222 | 100% | Building Permit Fee | $1,885 | 29 | 0.7% |
| @ or < 80% AMI | 1,652 | 32% | Total | $5,702 | 40 | 2.1% |

*AMI = area median income (county)

PROFILE OF SOUTH SALT LAKE

| Demographics, Tenure and Income – 2000 | | | Measures of Affordability | | | |
|---|---|---|---|---|---|---|
| *Demographics* | *Total* | | *Affordable Home Price (County) – 2002* | <$133,936 | --- | --- |
| Population | 22,038 | --- | *New Home Cost (City) – 2002* | | | |
| Households | 8,057 | --- | Median Price | (1) | --- | --- |
| *Tenure* | *Total* | *%* | *New Residential Units Built 1997 – 2002* | *Total* | *# Afford.* | *% Affordable* |
| Homeowners | 3,115 | 39% | Single-family Homes | 62 | 27 | 44% |
| Renters | 4,942 | 61% | Twin Homes | 20 | 20 | 100% |
| Total Occupied Units | 8,057 | 100% | Condominiums/Town Homes | 0 | 0 | --- |
| *Tenure by Income* | *Total* | *%* | Manufactured/Modular Homes | 5 | 5 | 100% |
| @ or < 80% AMI* | --- | --- | Apartments | 0 | 0 | --- |
| Homeowners | 1,560 | 50% | Total | 87 | 52 | 60% |
| Renters | 3,515 | 71% | *Fees – 2002* | *Total* | *Rank* | *% Home Cost* |
| *Households by Income* | *Total* | *%* | Hook-up and Impact Fees | $1,310 | 50 | na |
| Total Households | 8,057 | 100% | Building Permit Fee | $2,300 | 15 | na |
| @ or < 80% AMI | 5,075 | 63% | Total | $3,610 | 50 | na |

(1) Insufficient data.
*AMI = area median income (county)

PROFILE OF SPANISH FORK

| Demographics, Tenure and Income – 2000 | | | Measures of Affordability | | | |
|---|---|---|---|---|---|---|
| *Demographics* | *Total* | | *Affordable Home Price (County) – 2002* | <$127,714 | --- | --- |
| Population | 20,246 | --- | *New Home Cost (City) – 2002* | | | |
| Households | 5,515 | --- | Median Price | $208,069 | --- | --- |
| *Tenure* | *Total* | *%* | *New Residential Units Built 1997 – 2002* | *Total* | *# Afford.* | *% Affordable* |
| Homeowners | 4,344 | 79% | Single-family Homes | 1,309 | 15 | 1% |
| Renters | 1,171 | 21% | Twin Homes | 182 | 91 | 50% |
| Total Occupied Units | 5,515 | 100% | Condominiums/Town Homes | 90 | 45 | 50% |
| *Tenure by Income* | *Total* | *%* | Manufactured/Modular Homes | 0 | 0 | 0% |
| @ or < 80% AMI* | --- | --- | Apartments | 84 | 84 | 100% |
| Homeowners | 1,077 | 25% | Total | 1,665 | 235 | 14% |
| Renters | 641 | 55% | *Fees – 2002* | *Total* | *Rank* | *% Home Cost* |
| *Households by Income* | *Total* | *%* | Hook-up and Impact Fees | $6,656 | 17 | 3.2% |
| Total Households | 5,515 | 100% | Building Permit Fee | $1,666 | 38 | 0.8% |
| @ or < 80% AMI | 1,718 | 31% | Total | $8,322 | 19 | 4.0% |

*AMI = area median income (county)

*PROFILE OF SPRINGVILLE*

| *Demographics, Tenure and Income – 2000* | | | *Measures of Affordability* | | | |
|---|---|---|---|---|---|---|
| *Demographics* | *Total* | | *Affordable Home Price (County) – 2002* | <$127,714 | --- | --- |
| Population | 20,424 | --- | *New Home Cost (City) – 2002* | | | |
| Households | 6,019 | --- | Median Price | $203,752 | --- | --- |
| *Tenure* | *Total* | *%* | *New Residential Units Built 1997 – 2002* | *Total* | *# Afford.* | *% Affordable* |
| Homeowners | 4,460 | 74% | Single-family Homes | 1,256 | 41 | 3% |
| Renters | 1,559 | 26% | Twin Homes | 252 | 125 | 50% |
| Total Occupied Units | 6,019 | 100% | Condominiums/Town Homes | 87 | 43 | 49% |
| *Tenure by Income* | *Total* | *%* | Manufactured/Modular Homes | 84 | 84 | 100% |
| @ or < 80% AMI* | --- | --- | Apartments | 93 | 93 | 100% |
| Homeowners | 1,207 | 27% | Total | 1,772 | 386 | 22% |
| Renters | 933 | 60% | *Fees – 2002* | *Total* | *Rank* | *% Home Cost* |
| *Households by Income* | *Total* | *%* | Hook-up and Impact Fees | $5,263 | 26 | 2.6% |
| Total Households | 6,019 | 100% | Building Permit Fee | $2,300 | 11 | 1.1% |
| @ or < 80% AMI | 2,140 | 35% | Total | $7,563 | 25 | 3.7% |

*AMI = area median income (county)

*PROFILE OF SUNSET*

| *Demographics, Tenure and Income – 2000* | | | *Measures of Affordability* | | | |
|---|---|---|---|---|---|---|
| *Demographics* | *Total* | | *Affordable Home Price (County) – 2002* | <$147,526 | --- | --- |
| Population | 5,204 | --- | *New Home Cost (City) – 2002* | | | |
| Households | 1,786 | --- | Median Price | (1) | --- | --- |
| *Tenure* | *Total* | *%* | *New Residential Units Built 1997 – 2002* | *Total* | *# Afford.* | *% Affordable* |
| Homeowners | 1,324 | 74% | Single-family Homes | 19 | 16 | 84% |
| Renters | 462 | 26% | Twin Homes | 0 | 0 | --- |
| Total Occupied Units | 1,786 | 100% | Condominiums/Town Homes | 0 | 0 | --- |
| *Tenure by Income* | *Total* | *%* | Manufactured/Modular Homes | 0 | 0 | --- |
| @ or < 80% AMI* | --- | --- | Apartments | 12 | 12 | 100% |
| Homeowners | 586 | 44% | Total | 31 | 28 | 90% |
| Renters | 316 | 68% | *Fees – 2002* | *Total* | *Rank* | *% Home Cost* |
| *Households by Income* | *Total* | *%* | Hook-up and Impact Fees | $2,550 | 46 | Na |
| Total Households | 1,786 | 100% | Building Permit Fee | $2,951 | 2 | Na |
| @ or < 80% AMI | 902 | 51% | Total | $5,501 | 42 | Na |

(1) Insufficient data.

*PROFILE OF SYRACUSE*

| *Demographics, Tenure and Income - 2000* | | | *Measures of Affordability* | | | |
|---|---|---|---|---|---|---|
| *Demographics* | *Total* | | *Affordable Home Price (County) – 2002* | <$147,526 | --- | --- |
| Population | 9,398 | --- | *New Home Cost (City) – 2002* | | | |
| Households | 2,506 | --- | Median Price | $169,847 | --- | --- |
| *Tenure* | *Total* | *%* | *New Residential Units Built 1997 – 2002* | *Total* | *# Afford.* | *% Affordable* |
| Homeowners | 2,288 | 91% | Single-family Homes | 1,881 | 321 | 17% |
| Renters | 218 | 9% | Twin Homes | 30 | 30 | 100% |
| Total Occupied Units | 2,506 | 100% | Condominiums/Town Homes | 0 | 0 | --- |
| *Tenure by Income* | *Total* | *%* | Manufactured/Modular Homes | 1 | 1 | 100% |
| @ or < 80% AMI* | --- | --- | Apartments | 0 | 0 | --- |
| Homeowners | 512 | 22% | Total | 1,912 | 352 | 18% |
| Renters | 169 | 78% | *Fees – 2002* | *Total* | *Rank* | *% Home Cost* |
| *Households by Income* | *Total* | *%* | Hook-up and Impact Fees | $6,358 | 19 | 3.7% |
| Total Households | 2,506 | 100% | Building Permit Fee | $1,640 | 40 | 1.0% |
| @ or < 80% AMI | 681 | 27% | Total | $7,998 | 22 | 4.7% |

*AMI = area median income (county)

*PROFILE OF TAYLORSVILLE*

| *Demographics, Tenure and Income – 2000* | | | *Measures of Affordability* | | | |
|---|---|---|---|---|---|---|
| *Demographics* | *Total* | | *Affordable Home Price (County) – 2002* | <$133,936 | --- | --- |
| Population | 57,439 | --- | *New Home Cost (City) – 2002* | | | |
| Households | 18,578 | --- | Median Price | $298,268 | --- | --- |
| *Tenure* | *Total* | *%* | *New Residential Units Built 1997 – 2002* | *Total* | *# Afford.* | *% Affordable* |
| Homeowners | 13,205 | 71% | Single-family Homes | 371 | 4 | 1% |
| Renters | 5,373 | 29% | Twin Homes | 11 | 11 | 100% |
| Total Occupied Units | 18,578 | 100% | Condominiums/Town Homes | 0 | 0 | --- |
| *Tenure by Income* | *Total* | *%* | Manufactured/Modular Homes | 41 | 41 | 100% |
| @ or < 80% AMI* | --- | --- | Apartments | 13 | 13 | 100% |
| Homeowners | 3,715 | 28% | Total | 439 | 69 | 19% |
| Renters | 3,168 | 59% | *Fees – 2002* | *Total* | *Rank* | *% Home Cost* |
| *Households by Income* | *Total* | *%* | Hook-up and Impact Fees | $4,737 | 36 | 1.6% |
| Total Households | 18,578 | 100% | Building Permit Fee | $1,961 | 26 | 0.7% |
| @ or < 80% AMI | 6,883 | 37% | Total | $6,698 | 33 | 2.3% |

*AMI = area median income (county)

*PROFILE OF TOOELE*

| *Demographics, Tenure and Income - 2000* | | | *Measures of Affordability* | | | |
|---|---|---|---|---|---|---|
| *Demographics* | *Total* | | *Affordable Home Price (County) – 2002* | <$125,585 | --- | --- |
| Population | 22,502 | --- | *New Home Cost (City) – 2002* | | | |
| Households | 7,520 | --- | Median Price | $187,989 | --- | --- |
| *Tenure* | *Total* | *%* | *New Residential Units Built 1997 – 2002* | *Total* | *# Afford.* | *% Affordable* |
| Homeowners | 6,031 | 80% | Single-family Homes | 2,820 | 292 | 10% |
| Renters | 1,489 | 20% | Twin Homes | 78 | 78 | 100% |
| Total Occupied Units | 7,520 | 100% | Condominiums/Town Homes | 124 | 62 | 50% |
| *Tenure by Income* | *Total* | *%* | Manufactured/Modular Homes | 126 | 126 | 100% |
| @ or < 80% AMI* | --- | --- | Apartments | 177 | 177 | 100% |
| Homeowners | 1,876 | 31% | Total | 3,325 | 735 | 22% |
| Renters | 994 | 67% | *Fees – 2002* | *Total* | *Rank* | *% Home Cost* |
| *Households by Income* | *Total* | *%* | Hook-up and Impact Fees | $8,310 | 12 | 4.4% |
| Total Households | 7,520 | 100% | Building Permit Fee | $2,310 | 9 | 1.2% |
| @ or < 80% AMI | 2,870 | 38% | Total | $10,620 | 9 | 5.6% |

*AMI = area median income (county)

*PROFILE OF WASHINGTON TERRACE*

| *Demographics, Tenure and Income – 2000* | | | *Measures of Affordability* | | | |
|---|---|---|---|---|---|---|
| *Demographics* | *Total* | | *Affordable Home Price (County) – 2002* | <$120,019 | --- | --- |
| Population | 8,551 | --- | *New Home Cost (City) – 2002* | | | |
| Households | 3,016 | --- | Median Price | $186,157 | --- | --- |
| *Tenure* | *Total* | *%* | *New Residential Units Built 1997 – 2002* | *Total* | *# Afford.* | *% Affordable* |
| Homeowners | 2,190 | 73% | Single-family Homes | 98 | 0 | 0% |
| Renters | 826 | 27% | Twin Homes | 32 | 0 | 0% |
| Total Occupied Units | 3,016 | 100% | Condominiums/Town Homes | 14 | 0 | 0% |
| *Tenure by Income* | *Total* | *%* | Manufactured/Modular Homes | 0 | 0 | --- |
| @ or < 80% AMI* | --- | --- | Apartments | 0 | 0 | --- |
| Homeowners | 686 | 31% | Total | 144 | 0 | 0% |
| Renters | 518 | 63% | *Fees – 2002* | *Total* | *Rank* | *% Home Cost* |
| *Households by Income* | *Total* | *%* | Hook-up and Impact Fees | $5,549 | 25 | 3.0% |
| Total Households | 3,016 | 100% | Building Permit Fee | $2,299 | 16 | 1.2% |
| @ or < 80% AMI | 1,204 | 40% | Total | $7,848 | 23 | 4.2% |

*AMI = area median income (county)

*PROFILE OF WEST JORDAN*

| *Demographics, Tenure and Income - 2000* | | | *Measures of Affordability* | | | |
|---|---|---|---|---|---|---|
| *Demographics* | *Total* | | *Affordable Home Price (County) – 2002* | <$133,936 | --- | --- |
| Population | 68,336 | --- | *New Home Cost (City) – 2002* | | | |
| Households | 18,863 | --- | Median Price | $198,840 | --- | --- |
| *Tenure* | *Total* | *%* | *New Residential Units Built 1997 – 2002* | *Total* | *# Afford.* | *% Affordable* |
| Homeowners | 15,444 | 82% | Single-family Homes | 3,335 | 19 | <1.0% |
| Renters | 3,419 | 18% | Twin Homes | 54 | 27 | 50% |
| Total Occupied Units | 18,863 | 100% | Condominiums/Town Homes | 226 | 0 | 0% |
| *Tenure by Income* | *Total* | *%* | Manufactured/Modular Homes | 74 | 74 | 100% |
| @ or < 80% AMI* | --- | --- | Apartments | 1,822 | 1,702 | 93% |
| Homeowners | 3,246 | 21% | Total | 5,511 | 1,822 | 33% |
| Renters | 1,990 | 58% | *Fees – 2002* | *Total* | *Rank* | *% Home Cost* |
| *Households by Income* | *Total* | *%* | Hook-up and Impact Fees | $5,088 | 30 | 2.6% |
| Total Households | 18,863 | 100% | Building Permit Fee | $1,954 | 28 | 1.0% |
| @ or < 80% AMI | 5,236 | 28% | Total | $7,042 | 29 | 3.5% |

*AMI = area median income (county)

*PROFILE OF WEST POINT*

| *Demographics, Tenure and Income – 2000* | | | *Measures of Affordability* | | | |
|---|---|---|---|---|---|---|
| *Demographics* | *Total* | | *Affordable Home Price (County) – 2002* | <$147,526 | --- | --- |
| Population | 6,033 | --- | *New Home Cost (City) – 2002* | | | |
| Households | 1,602 | --- | Median Price | $194,480 | --- | --- |
| *Tenure* | *Total* | *%* | *New Residential Units Built 1997 – 2002* | *Total* | *# Afford.* | *% Affordable* |
| Homeowners | 1,436 | 90% | Single-family Homes | 330 | 10 | 3% |
| Renters | 166 | 10% | Twin Homes | 0 | 0 | --- |
| Total Occupied Units | 1,602 | 100% | Condominiums/Town Homes | 0 | 0 | --- |
| *Tenure by Income* | *Total* | *%* | Manufactured/Modular Homes | 0 | 0 | --- |
| @ or < 80% AMI* | --- | --- | Apartments | 0 | 0 | --- |
| Homeowners | 338 | 24% | Total | 330 | 10 | 3% |
| Renters | 135 | 81% | *Fees – 2002* | *Total* | *Rank* | *% Home Cost* |
| *Households by Income* | *Total* | *%* | Hook-up and Impact Fees | $5,717 | 24 | 2.9% |
| Total Households | 1,602 | 100% | Building Permit Fee | $1,764 | 34 | 0.9% |
| @ or < 80% AMI | 473 | 30% | Total | $7,481 | 26 | 3.8% |

*AMI = area median income (county)

*PROFILE OF WEST VALLEY*

| *Demographics, Tenure and Income – 2000* | | | *Measures of Affordability* | | | |
|---|---|---|---|---|---|---|
| *Demographics* | *Total* | | *Affordable Home Price (County) – 2002* | <$133,936 | --- | --- |
| Population | 108,896 | --- | *New Home Cost (City) – 2002* | | | |
| Households | 32,263 | --- | Median Price | $126,327 | --- | --- |
| *Tenure* | *Total* | *%* | *New Residential Units Built 1997 – 2002* | *Total* | *# Afford.* | *% Affordable* |
| Homeowners | 23,422 | 73% | Single-family Homes | 2,947 | 900 | 31% |
| Renters | 8,841 | 27% | Twin Homes | 22 | 22 | 100% |
| Total Occupied Units | 32,263 | 100% | Condominiums/Town Homes | 295 | 147 | 50% |
| *Tenure by Income* | *Total* | *%* | Manufactured/Modular Homes | 428 | 428 | 100% |
| @ or < 80% AMI* | --- | --- | Apartments | 198 | 198 | 100% |
| Homeowners | 7,166 | 31% | Total | 3,890 | 1,695 | 44% |
| Renters | 5,616 | 64% | *Fees – 2002* | *Total* | *Rank* | *% Home Cost* |
| *Households by Income* | *Total* | *%* | Hook-up and Impact Fees | $6,130 | 21 | 4.9% |
| Total Households | 32,263 | 100% | Building Permit Fee | $2,513 | 7 | 2.0% |
| @ or < 80% AMI | 12,782 | 40% | Total | $8,643 | 17 | 6.9% |

*AMI = area median income (county)

*PROFILE OF WOODS CROSS*

| *Demographics, Tenure and Income – 2000* | | | *Measures of Affordability* | | | |
|---|---|---|---|---|---|---|
| *Demographics* | *Total* | | *Affordable Home Price (County) – 2002* | <$147,526 | --- | --- |
| Population | 6,419 | --- | *New Home Cost (City) – 2002* | | | |
| Households | 1,939 | --- | Median Price | $168,476 | --- | --- |
| *Tenure* | *Total* | *%* | *New Residential Units Built 1997 – 2002* | *Total* | *# Afford.* | *% Affordable* |
| Homeowners | 1,363 | 70% | Single-family Homes | 700 | 309 | 44% |
| Renters | 576 | 30% | Twin Homes | 0 | 0 | --- |
| Total Occupied Units | 1,939 | 100% | Condominiums/Town Homes | 0 | 0 | --- |
| *Tenure by Income* | *Total* | *%* | Manufactured/Modular Homes | 3 | 3 | 100% |
| @ or < 80% AMI* | --- | --- | Apartments | 0 | 0 | --- |
| Homeowners | 425 | 31% | Total | 703 | 312 | 44% |
| Renters | 410 | 72% | *Fees – 2002* | *Total* | *Rank* | *% Home Cost* |
| *Households by Income* | *Total* | *%* | Hook-up and Impact Fees | $4,919 | 32 | 2.9% |
| Total Households | 1,939 | 100% | Building Permit Fee | $1,794 | 33 | 1.1% |
| @ or < 80% AMI | 835 | 43% | Total | $6,713 | 32 | 4.0% |

*AMI = area median income (county)