

To: Utah Housing Coalition
 From: Kem C. Gardner Policy Institute
 Date: August 27, 2019
 Re: Housing Cost Burden and Rental Assistance for Senior Households

Senior households face an increasing risk of housing affordability. Due to the aging of the baby boom generation and rapidly rising housing prices the number of cost-burdened senior households has increased significantly in recent years. Cost-burdened senior households, those spending more than 30 percent of their incomes on housing, totaled nearly 72,000 households in Utah in 2019. One in four senior households in Utah are cost-burdened and one in eight are severely cost burdened, those spending more than 50 percent of their incomes on housing. By 2025 the number of severely cost burdened senior households is projected to increase by over 8,900 households. To help inform the policy discussions for senior housing, this technical memorandum provides detailed cost-burdened data and enumerates housing assistance programs for Utah’s senior households.

Senior Homeowners (Tables 1-2 and Figure 1)

- In 2019, one quarter of all households in Utah are senior households; a total 276,992 households. A senior household is defined as a household whose head of household is at least 62 years old.
- Statewide 236,851 senior households, 85% of all senior households, are homeowners and half of senior homeowners are mortgage free.
- One in five senior homeowners, 51,113 households, pays at least 30 percent of their income for housing. A good share of these homeowners, 21,269 households face a severe housing cost burden; they pay at least 50% of their income for housing.
- The likelihood of a senior homeowner facing a severe housing cost burden is closely related to household income. Forty-five percent of extremely low income senior homeowners pay more than 50% of their income for housing; a total of 10,166 households. In contrast, the likelihood of a senior household with a median income paying at least 50% of their income for housing is less than 1 in 100.

Senior Renters (Tables 3-4 and Figure 2)

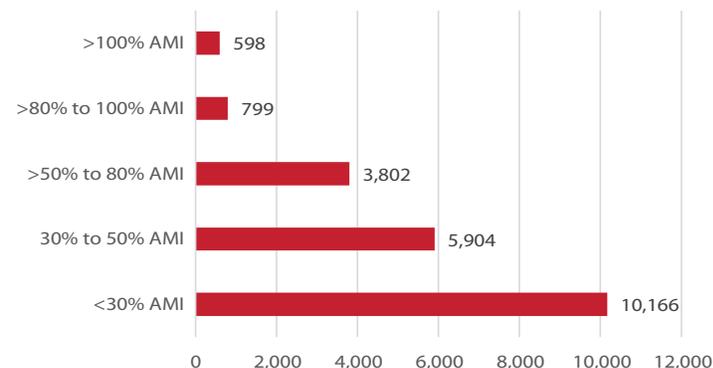
- In 2019, 15 percent of all senior households are renters; a total of 40,141 households. Nearly half of these senior renters pay at least 30% of their income for housing compared to only 20% of senior homeowners. The statewide number of senior renter households with a 30% housing cost burden is 20,702.

Table 1: Senior Homeowners by Housing Cost Burden in Utah, 2019

Income as % AMI*	Total Owners	Housing Cost Burden			
		None	≥30%-49% of Income	≥ 50% of Income	Combined Cost Burden >30%
<30%**	22,507	5,594	4,939	10,166	15,106
30-50%	32,422	20,088	6,430	5,904	12,334
>50%-80%	49,867	37,382	8,690	3,802	12,492
>80%-100%	27,727	22,774	4,147	799	4,946
100%+	106,128	99,900	5,638	598	6,235
Total	236,851	185,738	29,844	21,269	51,113

*AMI is acronym for area median income.
 **this row does not sum due to non-tabulated households.
 Source: Derived from HUD Comprehensive Housing Affordability Strategy (CHAS) 2012-2017.

Figure 1: Senior Homeowners with Severe Housing Cost Burden by Household Income, 2019



Source: HUD Comprehensive Housing Affordability Strategy (CHAS) 2012-2017.

Table 2: Percent Share of Senior Homeowners by Housing Cost Burden in Utah, 2019

Income as % AMI*	Percent	Housing Cost Burden			
		None	≥30%-49% of Income	≥ 50% of Income	Combined Cost Burden >30%
<30%	92.0%	24.9%	21.9%	45.2%	67.1%
30-50%	100.0%	62.0%	19.8%	18.2%	38.0%
>50%-80%	100.0%	75.0%	17.4%	7.6%	25.1%
>80%-100%	100.0%	82.1%	15.0%	2.9%	17.8%
100%+	100.0%	94.1%	5.3%	0.6%	5.9%
Total	100.0%	77.8%	12.5%	8.9%	21.4%

*AMI is acronym for area median income.
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 Source: Derived from HUD Comprehensive Housing Affordability Strategy (CHAS) 2012-2017.

Table 3: Senior Renters by Housing Cost Burdens in Utah, 2019

Income as % AMI*	Total	Housing Cost Burden			
		None	≥30%-49% of Income	≥ 50% of Income	Combined Cost Burden >30%
<30%**	13,597	3,467	2,248	6,979	9,227
30-50%	9,612	3,518	3,537	2,558	6,094
>50%-80%	8,147	4,415	2,627	1,099	3,726
>80%-100%	3,398	2,488	613	297	909
>100%	6,290	5,551	436	309	745
Total	40,141	19,439	9,460	11,242	20,702

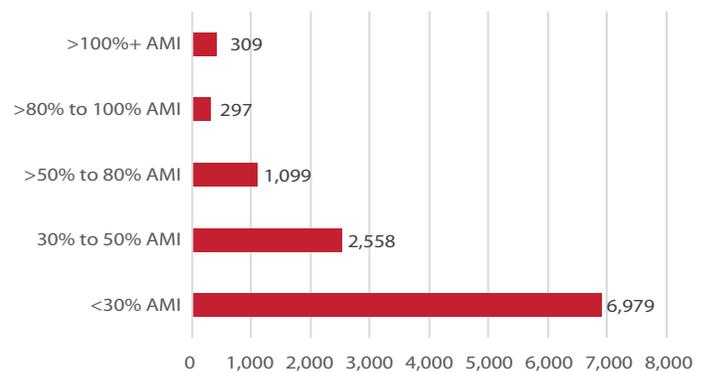
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 Source: Derived from HUD Comprehensive Housing Affordability Strategy (CHAS) 2012-2017.

Table 4: Percent Share of Senior Renters by Housing Cost Burden in Utah, 2019

Income as % AMI*	Total	Housing Cost Burden			
		None	≥30%-49% of Income	≥ 50% of Income	Combined Cost Burden >30%
<30%**	93.3%	25.5%	16.5%	51.3%	67.9%
30-50%	100.0%	36.6%	36.8%	26.6%	63.4%
>50%-80%	100.0%	54.2%	32.2%	13.5%	45.7%
>80%-100%	100.0%	73.2%	18.0%	8.7%	26.8%
>100%	100.0%	88.3%	6.9%	4.9%	11.8%
Total	100.0%	47.4%	23.0%	27.4%	50.4%

*AMI is acronym for area median income.
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 Source: Derived from HUD Comprehensive Housing Affordability Strategy (CHAS) 2012-2017.

Figure 2: Senior Renters in Utah with Severe Housing Cost Burden by Household Income, 2019



Source: Derived from HUD Comprehensive Housing Affordability Strategy (CHAS) 2012-2017.

- Twenty-seven percent of all senior renters in Utah face a severe housing cost burden; 11,242 renter households. The chances of facing a severe housing cost burden increases for extremely low income renters. In 2019, there were 13,597 extremely low income senior renters. Half of these renters pay at least 50% of their income for rent, 6,979 households.

Rent Assistance for Senior Renters (Table 5 and Figure 3)

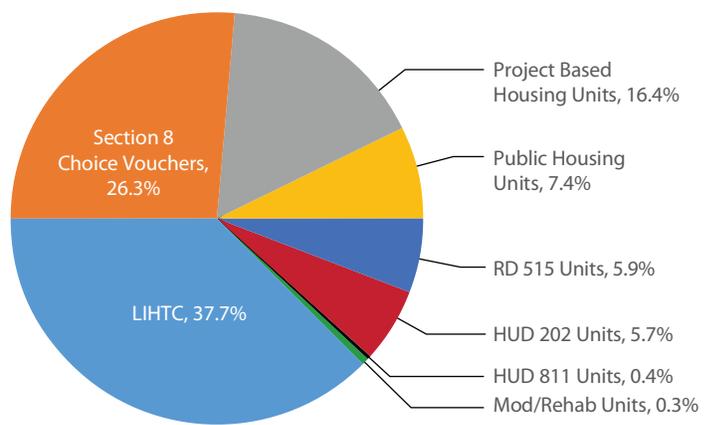
- Renters of all ages receive housing assistance through programs provided by U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture Rural Development, and Low Income Housing Tax Credits (LIHTC). Eight programs provide rental assistance for 49,186 rental units in Utah in 2019. Twenty-three percent of the rent assisted units and vouchers were awarded to senior renters, a total of 11,342 units and vouchers. Since some senior renters use housing vouchers in tax credit units and some RD 515 projects have tax credits the actual number of senior renters receiving assistance is somewhat less than 11,342.
- The LIHTC programs provides nearly 38 percent of the rent assisted senior units, a total of 4,280 units. The Section 8 housing vouchers program ranks second in senior assistance with nearly 3,000 housing vouchers awarded to senior renters, which amounts to 26 percent of rental assistance for senior renters. A brief description of each program is in the glossary of this report.

Table 5: Rent Assisted Units and Vouchers for Senior Households, 2019

Type of Assistance	Total Available	Number Awarded to Seniors	Percent Awarded to Seniors
Low Income Housing Tax Credits Units	28,404	4,280	15.1%
Section 8 Housing Choice Vouchers	11,925	2,981	25.0%
Project Based Housing Units	4,324	1,860	43.0%
Public Housing Units	1,816	835	46.0%
Rural Development 515 Units	1,776	671	37.9%
HUD 202 Units	641	641	100.0%
HUD 811 Units	114	42	36.8%
Mod/Rehab Units	186	32	17.2%
Total	49,186	11,342	23.1%

Source: Assisted Housing National and Local Estimates, HUD portal, Utah Housing Corporation, and USDA Rural Development.

Figure 3: Percent Share of Rent Assisted Units for Senior Renters by Type of Assistance, 2019



Source: Derived from HUD Comprehensive Housing Affordability Strategy (CHAS) 2012-2017.

Table 6: Projections of Change in Senior Households in Utah

Tenure	Households 2019	Households 2025	Change
Owner	236,851	303,998	67,147
Renter	40,141	52,283	12,142
Total	276,992	356,281	79,289

Source: Kem C. Gardner Policy Institute.

Table 7: Projections of Change in Senior Households with Severe Housing Cost Burdens

Tenure	Households 2019	Households 2025	Change
Owner	21,269	27,055	5,786
Renter	11,242	14,325	3,083
Total	32,511	41,380	8,869

Source: Kem C. Gardner Policy Institute.

Projections for Senior Households (Tables 6-7)

- The Kem C. Gardner Policy Institute provided projections for senior households. The number of senior households is projected to increase by 79,289 households by 2025, an annual rate of growth of 4.2%. The growth rate for senior households is much higher than the growth rate for all households of 2.3%. By 2025 the number of senior households facing a severe housing cost burden is projected to increase to 41,380 households, an increase of nearly 8,900 households.

Housing Cost Burdens and Rental Assistance for Senior's in Selected Counties

- The housing cost burden and rental assistance for seniors is provided below for Utah's five major counties; Davis, Salt Lake, Utah, Washington, and Weber counties.

Davis County

Table 1: Senior Homeowners by Housing Cost Burden in Davis County, 2019

Income as % AMI*	Total Owners	Housing Cost Burden			Combined Cost Burden >30%
		None	≥30%-49% of Income	≥ 50% of Income	
<30%**	2,196	634	526	914	1,440
30-50%	2,398	1,368	432	590	1,022
>50%-80%	4,910	3,521	943	446	1,389
>80%-100%	2,513	2,095	374	43	417
>100%	11,470	10,894	526	50	576
Total	23,356	18,512	2,801	2,043	4,844

*AMI is acronym for area median income.

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Source: Derived from HUD Comprehensive Housing Affordability Strategy (CHAS) 2012-2017.

Table 2: Percent Share of Senior Homeowners by Housing Cost Burden in Davis County, 2019

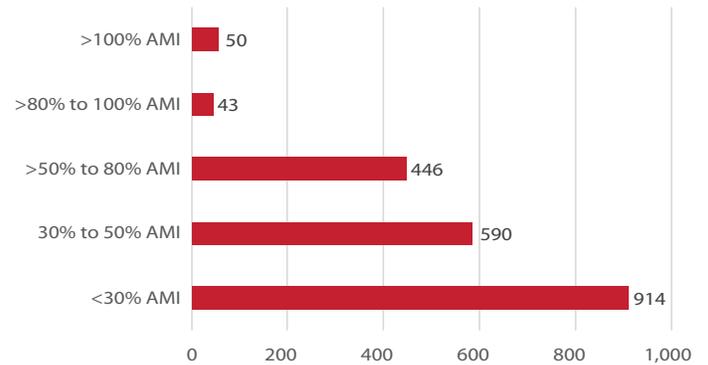
Income as % AMI*	Percent	Housing Cost Burden			Combined Cost Burden >30%
		None	≥30%-49% of Income	≥ 50% of Income	
<30%**	94.5%	28.9%	24.0%	41.6%	65.6%
30-50%	100.0%	57.0%	18.0%	24.6%	42.6%
>50%-80%	100.0%	71.7%	19.2%	9.1%	28.3%
>80%-100%	100.0%	83.4%	14.9%	1.7%	16.6%
>100%	100.0%	95.0%	4.6%	0.4%	5.0%
Total	100.0%	78.8%	11.9%	8.7%	20.6%

*AMI is acronym for area median income.

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Source: Derived from HUD Comprehensive Housing Affordability Strategy (CHAS) 2012-2017.

Figure 1: Senior Homeowners with Severe Housing Cost Burden by Household Income, 2019



Source: HUD Comprehensive Housing Affordability Strategy (CHAS) 2012-2017.

Table 3: Senior Renters by Housing Cost Burdens in Davis County, 2019

Income as % AMI*	Total	Housing Cost Burden			Combined Cost Burden >30%
		None	≥30%-49% of Income	≥ 50% of Income	
<30%**	1,050	126	119	735	854
30-50%	707	160	343	203	546
>50%-80%	819	441	284	91	375
>80%-100%	308	160	127	21	148
>100%	504	455	56	0	56
Total	3,321	1,342	929	1,050	1,979

*AMI is acronym for area median income.

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Source: Derived from HUD Comprehensive Housing Affordability Strategy (CHAS) 2012-2017.

Davis County (Continued)

Table 4: Percent Share of Senior Renters by Housing Cost Burden in Davis County, 2019

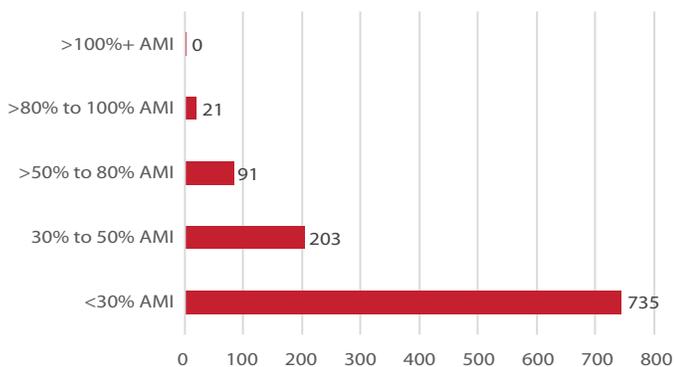
Income as % AMI*	Total	Housing Cost Burden			
		None	≥30%-49% of Income	≥ 50% of Income	Combined Cost Burden >30%
<30%**	93.3%	12.0%	11.3%	70.0%	81.3%
30-50%	100.0%	22.6%	48.5%	28.7%	77.2%
>50%-80%	100.0%	53.8%	34.7%	11.1%	45.8%
>80%-100%	100.0%	51.9%	41.2%	6.8%	48.1%
>100%	100.0%	90.3%	11.1%	0.0%	11.1%
Total	100.0%	39.6%	27.4%	31.0%	58.4%

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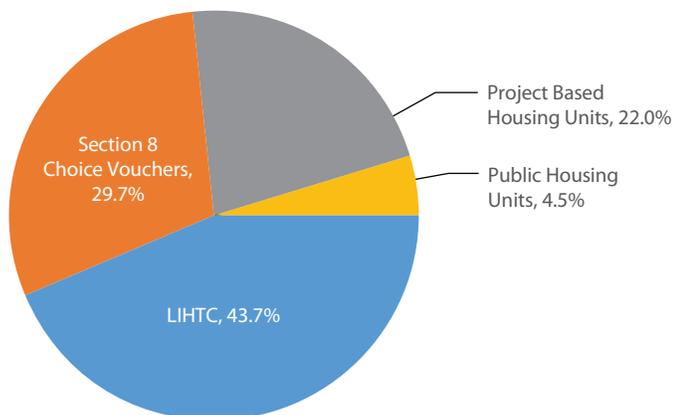
Source: Derived HUD Comprehensive Housing Affordability Strategy (CHAS) 2012-2017.

Figure 2: Senior Renters in Utah with Severe Housing Cost Burden by Household Income, 2019



Source: Derived from HUD Comprehensive Housing Affordability Strategy (CHAS) 2012-2017.

Figure 3: Percent Share of Rent Assisted Units for Senior Renters by Type of Assistance in Davis County, 2019



Source: Assisted Housing National and Local Estimates, HUD portal.

Table 5: Rent Assisted Units and Vouchers for Senior Households in Davis County, 2019

Type of Assistance	Total Available	Number Awarded to Seniors	Percent Awarded to Seniors
Low Income Housing Tax Credits Units	1,882	335	18%
Section 8 Housing Choice Vouchers	1,034	227	22%
Project Based Housing Units	703	169	24%
Public Housing Units	158	35	22%
HUD 202 Units	None		
RD 515 Units	None		
HUD 811 Units	None		
Mod/Rehab Units	None		
Total	3,777	766	20.2%

Source: Assisted Housing National and Local Estimates, HUD portal.

Table 6: Projections of Change in Senior Households in Davis County

Tenure	Households 2019	Households 2025	Change
Owner	23,356	31,487	8,131
Renter	3,321	4,554	1,233
Total	26,677	36,041	9,364

Source: Kem C. Gardner Policy Institute.

Table 7: Projections of Change in Senior Households with Severe Housing Cost Burdens in Davis County

Tenure	Households 2019	Households 2025	Change
Owner	2,043	2,739	696
Renter	1,050	1,408	358
Total	3,093	4,147	1,054

Source: Kem C. Gardner Policy Institute.

Salt Lake County

Table 1: Senior Homeowners by Housing Cost Burden in Salt Lake County, 2019

Income as % AMI*	Total Owners	Housing Cost Burden			Combined Cost Burden >30%
		None	≥30%-49% of Income	≥ 50% of Income	
<30%**	7,473	1,623	1,774	3,473	5,247
30-50%	11,864	6,973	2,404	2,480	4,884
>50%-80%	15,988	11,645	3,143	1,192	4,335
>80%-100%	8,823	7,220	1,295	301	1,596
>100%	34,873	32,805	1,829	233	2,062
Total	78,390	60,266	10,445	7,679	18,124

*AMI is acronym for area median income.

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Source: Derived from HUD Comprehensive Housing Affordability Strategy (CHAS) 2012-2017.

Table 2: Percent Share of Senior Homeowners by Housing Cost Burden in Salt Lake County, 2019

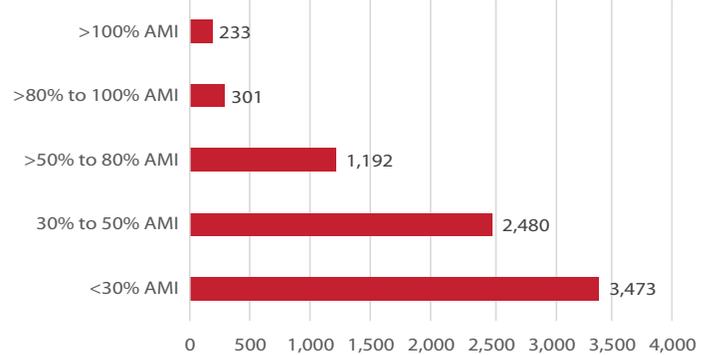
Income as % AMI*	Percent	Housing Cost Burden			Combined Cost Burden >30%
		None	≥30%-49% of Income	≥ 50% of Income	
<30%**	91.9%	21.7%	23.7%	46.5%	70.2%
30-50%	100.0%	58.8%	20.3%	20.9%	41.2%
>50%-80%	100.0%	72.8%	19.7%	7.5%	27.1%
>80%-100%	100.0%	81.8%	14.7%	3.4%	18.1%
>100%	100.0%	94.1%	5.2%	0.7%	5.9%
Total	100.0%	76.3%	13.2%	9.7%	22.9%

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Source: Derived from HUD Comprehensive Housing Affordability Strategy (CHAS) 2012-2017.

Figure 1: Senior Homeowners with Severe Housing Cost Burden by Household Income in Salt Lake County, 2019



Source: HUD Comprehensive Housing Affordability Strategy (CHAS) 2012-2017.

Table 3: Senior Renters by Housing Cost Burdens in Salt Lake County, 2019

Income as % AMI*	Total	Housing Cost Burden			Combined Cost Burden >30%
		None	≥30%-49% of Income	≥ 50% of Income	
<30%**	7,839	2,083	1,202	3,974	5,176
30-50%	4,438	1,379	1,727	1,331	3,058
>50%-80%	3,796	2,055	1,318	417	1,735
>80%-100%	1,482	1,174	171	143	314
>100%	2,970	2,752	143	75	218
Total	19,944	9,443	4,561	5,940	10,501

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Source: Derived from HUD Comprehensive Housing Affordability Strategy (CHAS) 2012-2017.

Salt Lake County (Continued)

Table 4: Percent Share of Senior Renters by Housing Cost Burden in Salt Lake County, 2019

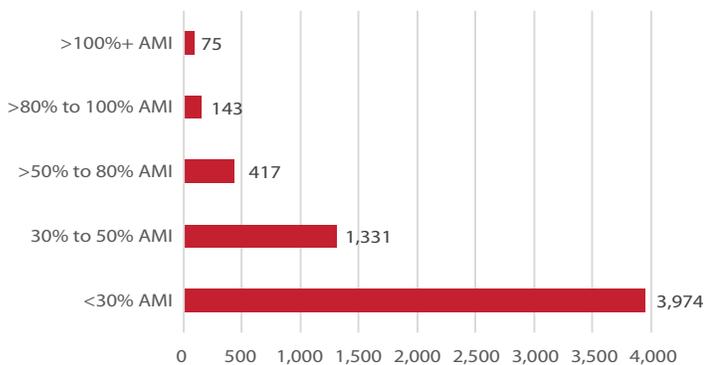
Income as % AMI*	Total	Housing Cost Burden			
		None	≥30%-49% of Income	≥ 50% of Income	Combined Cost Burden >30%
<30%**	92.6%	26.6%	15.3%	50.7%	66.0%
30-50%	100.0%	31.1%	38.9%	30.0%	68.9%
>50%-80%	100.0%	54.1%	34.7%	11.0%	45.7%
>80%-100%	100.0%	79.2%	11.5%	9.6%	21.2%
>100%	100.0%	92.7%	4.8%	2.5%	7.3%
Total	1	46.0%	22.2%	28.9%	51.2%

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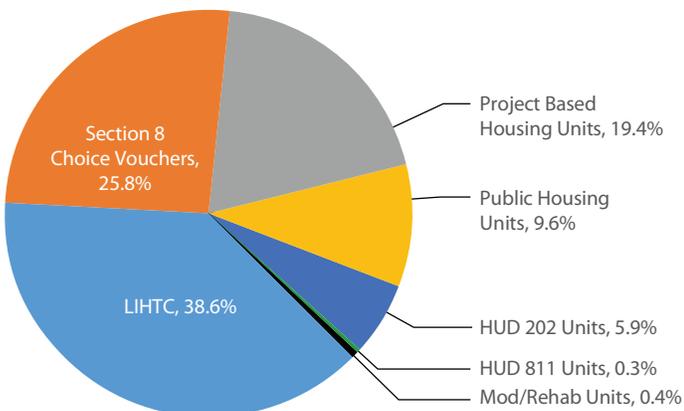
Source: Derived HUD Comprehensive Housing Affordability Strategy (CHAS) 2012-2017.

Figure 2: Senior Renters in Utah with Severe Housing Cost Burden by Household Income in Salt Lake County, 2019



Source: Derived from HUD Comprehensive Housing Affordability Strategy (CHAS) 2012-2017.

Figure 3: Percent Share of Rent Assisted Units for Senior Renters by Type of Assistance in Salt Lake County, 2019



Source: Assisted Housing National and Local Estimates, HUD portal.

Table 5: Rent Assisted Units and Vouchers for Senior Households in Salt Lake County, 2019

Type of Assistance	Total Available	Number Awarded to Seniors	Percent Awarded to Seniors
Low Income Housing Tax Credits Units	14,854	2,208	14.9%
Section 8 Housing Choice Vouchers	5,900	1,475	25.0%
Project Based Housing Units	1,877	1,107	59.0%
Public Housing Units	997	548	55.0%
RD 515 Units	None		
HUD 202 Units	339	339	100.0%
HUD 811 Units	59	18	30.0%
Mod/Rehab Units	119	25	21.0%
Total	24,145	5,720	23.7%

Source: Assisted Housing National and Local Estimates, HUD portal.

Table 6: Projections of Change in Senior Households in Salt Lake County

Tenure	Households 2019	Households 2025	Change
Owner	78,390	97,633	19,243
Renter	19,944	25,267	5,323
Total	98,334	122,900	24,566

Source: Kem C. Gardner Policy Institute.

Table 7: Projections of Change in Senior Households with Severe Housing Cost Burdens in Salt Lake County

Tenure	Households 2019	Households 2025	Change
Owner	7,679	9,453	1,774
Renter	5,940	7,312	1,372
Total	13,619	16,764	3,145

Source: Kem C. Gardner Policy Institute.

Utah County

Table 1: Senior Homeowners by Housing Cost Burden in Utah County, 2019

Income as % AMI*	Total Owners	Housing Cost Burden			Combined Cost Burden >30%
		None	≥30%-49% of Income	≥ 50% of Income	
<30%**	2,787	489	632	1,334	1,966
30-50%	3,994	2,558	679	766	1,445
>50%-80%	6,513	4,642	1,192	679	1,871
>80%-100%	3,639	2,960	545	142	687
>100%	15,164	14,083	635	50	685
Total	31,386	24,732	3,683	2,971	6,654

*AMI is acronym for area median income.

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Source: Derived from HUD Comprehensive Housing Affordability Strategy (CHAS) 2012-2017.

Table 2: Percent Share of Senior Homeowners by Housing Cost Burden in Utah County, 2019

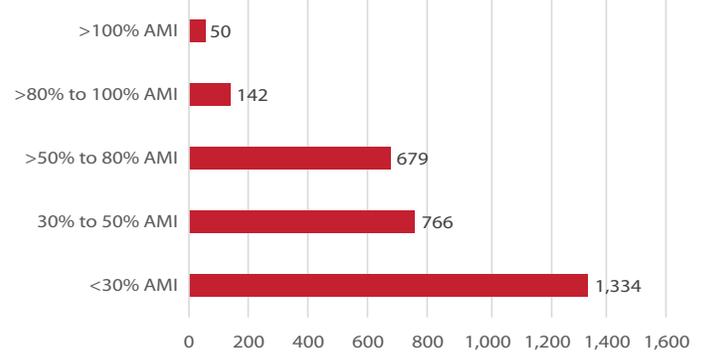
Income as % AMI*	Percent	Housing Cost Burden			Combined Cost Burden >30%
		None	≥30%-49% of Income	≥ 50% of Income	
<30%**	88.1%	17.5%	22.7%	47.9%	70.5%
30-50%	100.0%	64.0%	17.0%	19.2%	36.2%
>50%-80%	100.0%	71.3%	18.3%	10.4%	28.7%
>80%-100%	100.0%	81.3%	15.0%	3.9%	18.9%
>100%	100.0%	92.9%	4.2%	0.3%	4.5%
Total	100.0%	77.1%	11.5%	9.3%	20.7%

*AMI is acronym for area median income.

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Source: Derived from HUD Comprehensive Housing Affordability Strategy (CHAS) 2012-2017.

Figure 1: Senior Homeowners with Severe Housing Cost Burden by Household Income in Utah County, 2019



Source: HUD Comprehensive Housing Affordability Strategy (CHAS) 2012-2017.

Table 3: Senior Renters by Housing Cost Burdens in Utah County, 2019

Income as % AMI*	Total	Housing Cost Burden			Combined Cost Burden >30%
		None	≥30%-49% of Income	≥ 50% of Income	
<30%**	1,287	340	111	830	941
30-50%	1,311	308	332	664	996
>50%-80%	1,232	600	442	198	640
>80%-100%	782	545	174	63	237
>100%	735	585	85	47	132
Total	5,304	2,378	1,144	1,802	2,946

*AMI is acronym for area median income.

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Source: Derived from HUD Comprehensive Housing Affordability Strategy (CHAS) 2012-2017.

Utah County (Continued)

Table 4: Percent Share of Senior Renters by Housing Cost Burden in Utah County, 2019

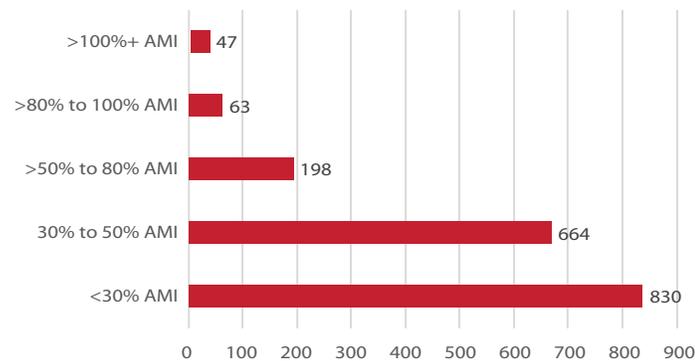
Income as % AMI*	Total	Housing Cost Burden			
		None	≥30%-49% of Income	≥ 50% of Income	Combined Cost Burden >30%
<30%**	99.5%	26.4%	8.6%	64.5%	73.1%
30-50%	100.0%	23.5%	25.3%	50.6%	76.0%
>50%-80%	100.0%	48.7%	35.9%	16.1%	51.9%
>80%-100%	100.0%	69.7%	22.3%	8.1%	30.3%
>100%	100.0%	79.6%	11.6%	6.4%	18.0%
Total	100.0%	43.0%	20.7%	32.6%	53.3%

*AMI is acronym for area median income.

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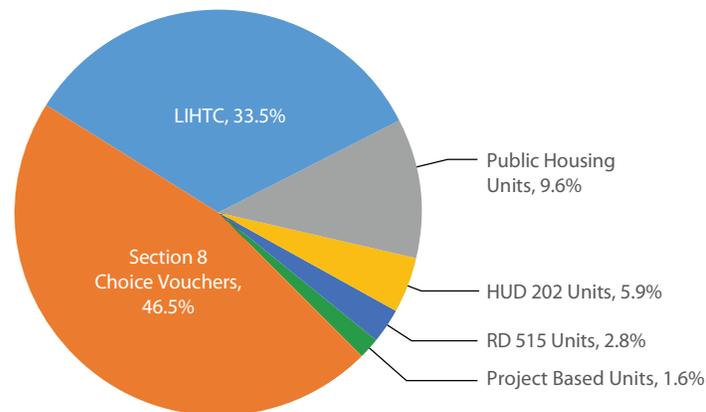
Source: Derived HUD Comprehensive Housing Affordability Strategy (CHAS) 2012-2017.

Figure 2: Senior Renters in Utah with Severe Housing Cost Burden by Household Income in Utah County, 2019



Source: Derived from HUD Comprehensive Housing Affordability Strategy (CHAS) 2012-2017.

Figure 3: Percent Share of Rent Assisted Units for Senior Renters by Type of Assistance in Utah County, 2019



Source: Assisted Housing National and Local Estimates, HUD portal.

Table 5: Rent Assisted Units and Vouchers for Senior Households in Utah County, 2019

Type of Assistance	Total Available	Number Awarded to Seniors	Percent Awarded to Seniors
Low Income Housing Tax Credits Units	1,885	312	16.6%
Section 8 Housing Choice Vouchers	1,966	433	22.0%
Project Based Housing Units	116	15	12.9%
Public Housing Units	248	104	41.9%
RD 515 Units	75	26	34.6%
HUD 202 Units	41	41	100.0%
HUD 811 Units	None		
Mod/Rehab Units	None		
Total	4,331	931	21.5%

Source: Assisted Housing National and Local Estimates, HUD portal.

Table 6: Projections of Change in Senior Households in Utah County

Tenure	Households 2019	Households 2025	Change
Owner	33,386	43,935	10,549
Renter	5,304	7,319	2,015
Total	38,690	51,254	12,564

Source: Kem C. Gardner Policy Institute.

Table 7: Projections of Change in Senior Households with Severe Housing Cost Burdens in Utah County

Tenure	Households 2019	Households 2025	Change
Owner	2,971	4,067	1,096
Renter	1,802	2,467	665
Total	4,773	6,533	1,760

Source: Kem C. Gardner Policy Institute.

Washington County

Table 1: Senior Homeowners by Housing Cost Burden in Washington County, 2019

Income as % AMI*	Total Owners	Housing Cost Burden			Combined Cost Burden >30%
		None	≥30%-49% of Income	≥ 50% of Income	
<30%**	1,688	274	345	907	1,252
30-50%	2,596	1,576	464	556	1,020
>50%-80%	4,959	3,728	682	549	1,231
>80%-100%	2,617	1,962	577	77	654
>100%	11,388	10,656	760	62	822
Total	23,175	18,196	2,828	2,151	4,979

*AMI is acronym for area median income.

**this row does not sum due to non-tabulated households.

Source: Derived from HUD Comprehensive Housing Affordability Strategy (CHAS) 2012-2017.

Table 2: Percent Share of Senior Homeowners by Housing Cost Burden in Washington County, 2019

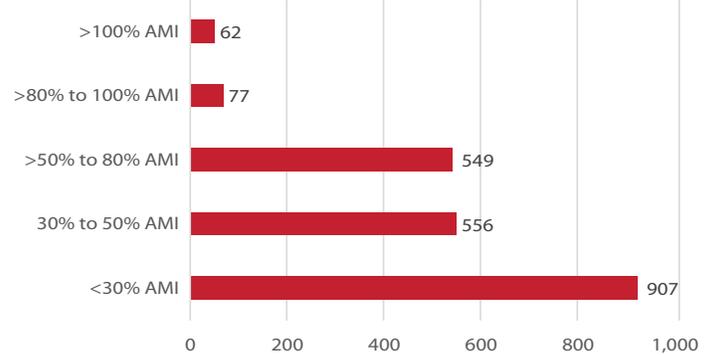
Income as % AMI*	Percent	Housing Cost Burden			Combined Cost Burden >30%
		None	≥30%-49% of Income	≥ 50% of Income	
<30%**	90.3%	16.2%	20.4%	53.7%	74.2%
30-50%	100.0%	60.7%	17.9%	21.4%	39.3%
>50%-80%	100.0%	75.2%	13.8%	11.1%	24.8%
>80%-100%	100.0%	75.0%	22.0%	2.9%	25.0%
>100%	100.0%	93.6%	6.7%	0.5%	7.2%
Total	100.0%	78.3%	12.2%	9.3%	21.4%

*AMI is acronym for area median income.

**this row less than 100% due to non-tabulated households.

Source: Derived from HUD Comprehensive Housing Affordability Strategy (CHAS) 2012-2017.

Figure 1: Senior Homeowners with Severe Housing Cost Burden by Household Income in Washington County, 2019



Source: HUD Comprehensive Housing Affordability Strategy (CHAS) 2012-2017.

Table 3: Senior Renters by Housing Cost Burdens in Washington County, 2019

Income as % AMI*	Total	Housing Cost Burden			Combined Cost Burden >30%
		None	≥30%-49% of Income	≥ 50% of Income	
<30%**	814	155	135	471	606
30-50%	1,022	350	437	229	666
>50%-80%	847	390	262	195	457
>80%-100%	498	222	215	67	282
>100%	699	605	74	20	94
Total	3,827	1,722	1,123	982	2,105

*AMI is acronym for area median income.

**this row does not sum due to non-tabulated households.

Source: Derived from HUD Comprehensive Housing Affordability Strategy (CHAS) 2012-2017.

Washington County (Continued)

Table 4: Percent Share of Senior Renters by Housing Cost Burden in Washington County, 2019

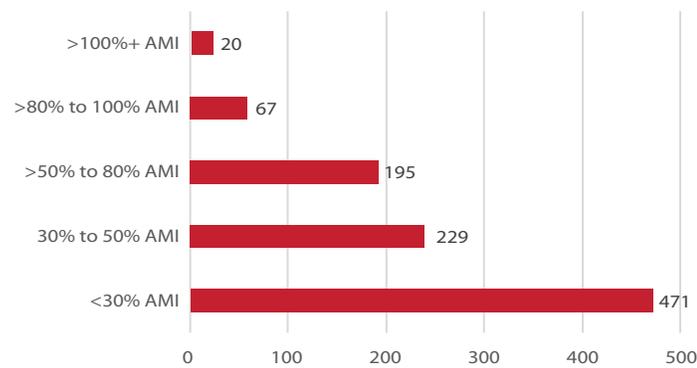
Income as % AMI*	Total	Housing Cost Burden			
		None	≥30%-49% of Income	≥ 50% of Income	Combined Cost Burden >30%
<30%**	93.5%	19.0%	16.6%	57.9%	74.4%
30-50%	100.0%	34.2%	42.8%	22.4%	65.2%
>50%-80%	100.0%	46.0%	30.9%	23.0%	54.0%
>80%-100%	100.0%	44.6%	43.2%	13.5%	56.6%
>100%	100.0%	86.6%	10.6%	2.9%	13.4%
Total	100.0%	44.4%	28.9%	25.3%	54.3%

*AMI is acronym for area median income.

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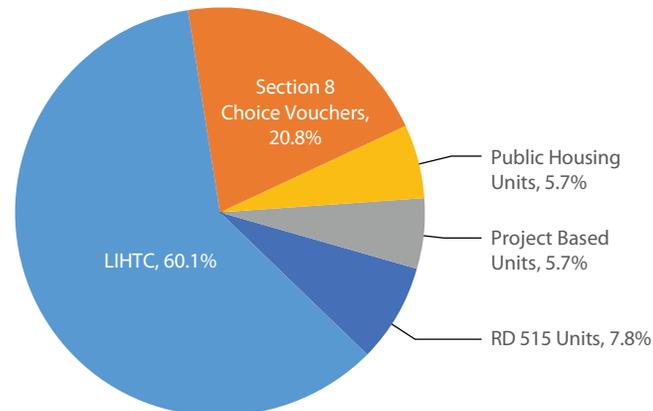
Source: Derived HUD Comprehensive Housing Affordability Strategy (CHAS) 2012-2017.

Figure 2: Senior Renters in Utah with Severe Housing Cost Burden by Household Income in Washington County, 2019



Source: Derived from HUD Comprehensive Housing Affordability Strategy (CHAS) 2012-2017.

Figure 3: Percent Share of Rent Assisted Units for Senior Renters by Type of Assistance in Washington County, 2019



Source: Assisted Housing National and Local Estimates, HUD portal.

Table 5: Rent Assisted Units and Vouchers for Senior Households in Washington County, 2019

Type of Assistance	Total Available	Number Awarded to Seniors	Percent Awarded to Seniors
Low Income Housing Tax Credits Units	1,659	318	19.1%
Section 8 Housing Choice Vouchers	256	110	43.0%
Project Based Housing Units	138	30	22.0%
Public Housing Units	30	30	100.0%
RD 515 Units	182	41	22.5%
HUD 202 Units	None		
HUD 811 Units	None		
Mod/Rehab Units	None		
Total	2,265	529	23.3%

Source: Assisted Housing National and Local Estimates, HUD portal.

Table 6: Projections of Change in Senior Households in Washington County

Tenure	Households 2019	Households 2025	Change
Owner	23,175	30,434	7,259
Renter	3,827	5,080	1,253
Total	27,002	35,514	8,512

Source: Kem C. Gardner Policy Institute.

Table 7: Projections of Change in Senior Households with Severe Housing Cost Burdens in Washington County

Tenure	Households 2019	Households 2025	Change
Owner	2,151	2,816	665
Renter	982	1,286	304
Total	3,133	4,102	969

Source: Kem C. Gardner Policy Institute.

Weber County

Table 1: Senior Homeowners by Housing Cost Burden in Weber County, 2019

Income as % AMI*	Total Owners	Housing Cost Burden			Combined Cost Burden >30%
		None	≥30%-49% of Income	≥ 50% of Income	
<30%**	2,413	701	476	1,071	1,547
30-50%	2,849	1,745	780	324	1,104
>50%-80%	4,263	3,556	555	145	700
>80%-100%	2,770	2,492	238	46	284
>100%	7,958	7,509	390	53	443
Total	20,081	16,003	2,439	1,639	4,078

*AMI is acronym for area median income.

**this row does not sum due to non-tabulated households.

Source: Derived from HUD Comprehensive Housing Affordability Strategy (CHAS) 2012-2017.

Table 2: Percent Share of Senior Homeowners by Housing Cost Burden in Weber County, 2019

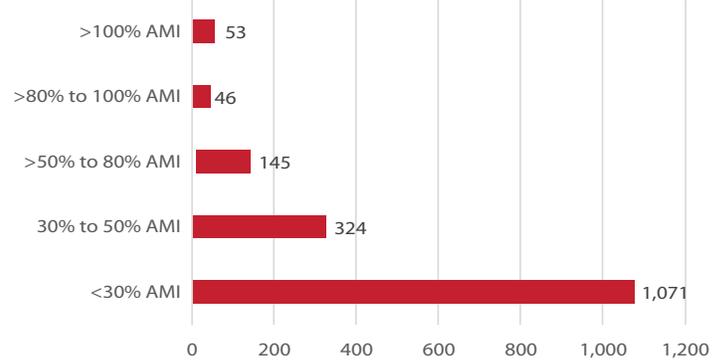
Income as % AMI*	Percent	Housing Cost Burden			Combined Cost Burden >30%
		None	≥30%-49% of Income	≥ 50% of Income	
<30%**	93.2%	29.1%	19.7%	44.4%	64.1%
30-50%	100.0%	61.2%	27.4%	11.4%	38.8%
>50%-80%	100.0%	83.4%	13.0%	3.4%	16.4%
>80%-100%	100.0%	90.0%	8.6%	1.7%	10.3%
>100%	100.0%	94.4%	4.9%	0.7%	5.6%
Total	1	79.0%	12.0%	8.1%	20.1%

*AMI is acronym for area median income.

**this row less than 100% due to non-tabulated households.

Source: Derived from HUD Comprehensive Housing Affordability Strategy (CHAS) 2012-2017.

Figure 1: Senior Homeowners with Severe Housing Cost Burden by Household Income in Weber County, 2019



Source: HUD Comprehensive Housing Affordability Strategy (CHAS) 2012-2017.

Table 3: Senior Renters by Housing Cost Burdens in Weber County, 2019

Income as % AMI*	Total	Housing Cost Burden			Combined Cost Burden >30%
		None	≥30%-49% of Income	≥ 50% of Income	
<30%**	1,573	364	377	813	1,190
30-50%	1,077	549	403	126	529
>50%-80%	787	496	198	99	297
>80%-100%	198	178	5	13	18
>100%	364	297	66	0	66
Total	3,984	1,884	1,049	1,051	2,100

*AMI is acronym for area median income.

**this row does not sum due to non-tabulated households.

Source: Derived from HUD Comprehensive Housing Affordability Strategy (CHAS) 2012-2017.

Weber County (Continued)

Table 4: Percent Share of Senior Renters by Housing Cost Burden in Weber County, 2019

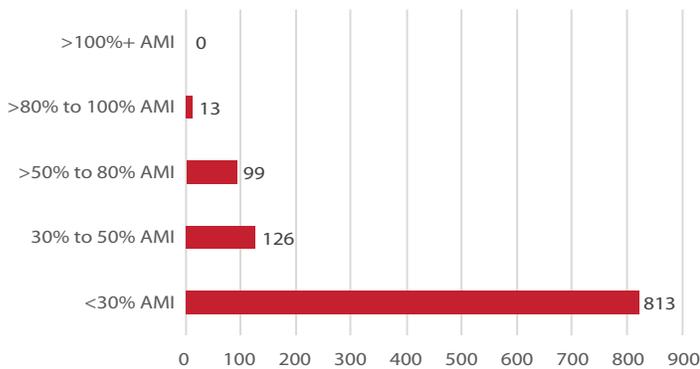
Income as % AMI*	Total	Housing Cost Burden			
		None	≥30%-49% of Income	≥ 50% of Income	Combined Cost Burden >30%
<30%**	98.8%	23.1%	24.0%	51.7%	75.7%
30-50%	100.0%	51.0%	37.4%	11.7%	49.1%
>50%-80%	100.0%	63.0%	25.2%	12.6%	37.7%
>80%-100%	100.0%	89.9%	2.5%	6.6%	9.1%
>100%	100.0%	81.6%	18.1%	0.0%	18.1%
Total	1	47.1%	26.2%	26.3%	52.5%

*AMI is acronym for area median income.

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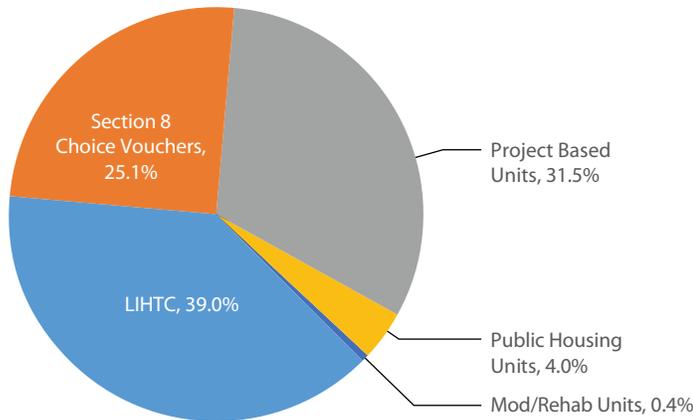
Source: Derived HUD Comprehensive Housing Affordability Strategy (CHAS) 2012-2017.

Figure 2: Senior Renters in Utah with Severe Housing Cost Burden by Household Income in Weber County, 2019



Source: Derived from HUD Comprehensive Housing Affordability Strategy (CHAS) 2012-2017.

Figure 3: Percent Share of Rent Assisted Units for Senior Renters by Type of Assistance in Weber County, 2019



Source: Assisted Housing National and Local Estimates, HUD portal.

Table 5: Rent Assisted Units and Vouchers for Senior Households in Weber County, 2019

Type of Assistance	Total Available	Number Awarded to Seniors	Percent Awarded to Seniors
Low Income Housing Tax Credits Units	2,858	529	18.5%
Section 8 Housing Choice Vouchers	1,214	340	28.0%
Project Based Housing Units	1,096	427	39.0%
Public Housing Units	200	54	27.0%
HUD 202 Units	None		
RD 515 Units	None		
HUD 811 Units	None		
Mod/Rehab Units	67	6	9.0%
Total	5,435	1,356	24.9%

Source: Assisted Housing National and Local Estimates, HUD portal.

Table 6: Projections of Change in Senior Households in Weber County

Tenure	Households 2019	Households 2025	Change
Owner	20,081	25,584	5,503
Renter	3,984	5,053	1,069
Total	24,065	30,637	6,572

Source: Kem C. Gardner Policy Institute.

Table 7: Projections of Change in Senior Households with Severe Housing Cost Burdens in Weber County

Tenure	Households 2019	Households 2025	Change
Owner	1,639	2,070	431
Renter	1,051	1,328	277
Total	2,690	3,398	708

Source: Kem C. Gardner Policy Institute.

Glossary

Low Income Housing Tax Credits – The Low Income Housing Tax Credit (LIHTC) program was created in 1986 and is the largest source of new affordable housing in the U.S. and Utah. The LIHTC program does not provide housing subsidies. Instead, the program provides tax incentives (tax credits), through the IRS code, to encourage developers to create affordable housing. Tax credits provide a moderate level of affordability through rent restrictions. There are two tax credit programs; the four percent and nine percent programs. The tax credit program in Utah is administered by the Utah Housing Corporation.

Section 8 Housing Choice Vouchers – The housing choice voucher program is the federal government’s major program for rental assistance to very low income families. In general a voucher holder’s income may not exceed 50% of the area median income. The voucher holder is required to pay 30 percent of their income for housing. The difference between the renter’s obligation and the rental rate is covered by the Section 8 voucher. However, if rent should exceed the Fair Market Rent, as determined by HUD, the tenant is required to pay the difference between Fair Market Rent and the actual rental rate. Section 8 vouchers are administered through local public housing authorities.

Project Based Housing Voucher – Project based housing vouchers are tied to specific projects. The voucher is not portable and can only be used in the designated project. The income requirements are generally the same as the Section 8 voucher. A project based voucher requires the tenant to pay 30% of their income for housing. The difference between the renter’s obligation and the project’s rental rate is paid by the voucher. Project based vouchers are administered by local public housing authorities.

Public Housing Units – Public housing units are owned by a government entity, most often the local public housing authority. Income requirements are similar to HUD Section 8 and project based vouchers; 30% of tenant’s income is required for housing cost. The difference between renter’s obligation and actual rent is subsidized by federal government.

Rural Development 515 Units – The U.S. Department of Agriculture’s rural development program has provided loans for the development of affordable rental housing to renters with income below 50% AMI. RD 515 units are similar to HUD’s project based units. The tenant is required to pay 30% of their income for housing and the difference between renter’s obligation and actual rent is subsidized. RD 515 projects are located in qualified rural areas and the program is administered by approved management companies.

HUD 202 Units –The HUD 202 program has provided loan assistance to nonprofit developers of housing for the elderly. All units are reserved for very low income elderly. Tenants pay 30% of their income for housing and the difference between renter’s obligation and actual rent is subsidized by the program. Generally, projects are owned and management by nonprofit organizations. The HUD 202 program is currently dormant. Congress has not funded the program since 2010.

HUD 811 Units - The HUD 811 program provides rental assistance to individuals with disabilities. The program provides assistance to local nonprofits to development small projects for the disabled. The renter’s obligation again is 30% percent of their income for housing and the difference between renter’s obligation and actual rent is subsidized by the 811 program.

Mod/Rehab Units –The moderate rehabilitation program attaches Housing Choice Vouchers to privately owned units that are rehabilitated. The vouchers have the same benefits and restrictions as the Section 8 vouchers described above.