

COTTONWOOD HEIGHTS

RESOLUTION No. 2019-72

A RESOLUTION APPROVING AN UPDATE OF THE CITY'S MODERATE-INCOME/AFFORDABLE HOUSING PLAN

WHEREAS, effective 1 October 2019, the city council (the "*Council*") of the city of Cottonwood Heights (the "*City*") enacted its Resolution 2019-65 approving the City's entry into a consulting agreement (the "*Agreement*") with GSBS, PC d/b/a GSBS Richman Consulting ("*Consultant*") whereunder Consultant would review, evaluate and update the City's moderate-income/affordable housing plan (the "*Plan*") pursuant to UTAH CODE ANN. 10-9a-408 and other applicable law, as described in the Agreement; and

WHEREAS, Consultant now has completed its services under the Agreement and presented the proposed Plan to the Council for its consideration; and

WHEREAS, the Council has reviewed the Plan, a photocopy of which is annexed hereto; and

WHEREAS, after careful consideration, the Council has determined that it is in the best interests of the health, safety and welfare of the citizens of the City to approve the Plan;

NOW, THEREFORE, BE IT RESOLVED by the Cottonwood Heights city council that the attached Plan is hereby approved and adopted as the City's required moderate income/affordable housing plan.

This Resolution, assigned no. 2019-72, shall take effect immediately upon passage.

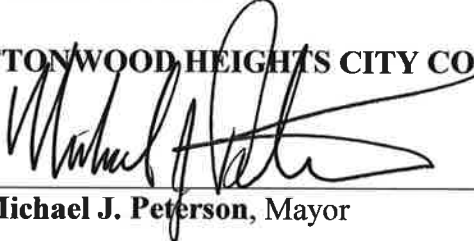
PASSED AND APPROVED effective 19 November 2019.

ATTEST:

By: 
Paula Melgar, Recorder



COTTONWOOD HEIGHTS CITY COUNCIL

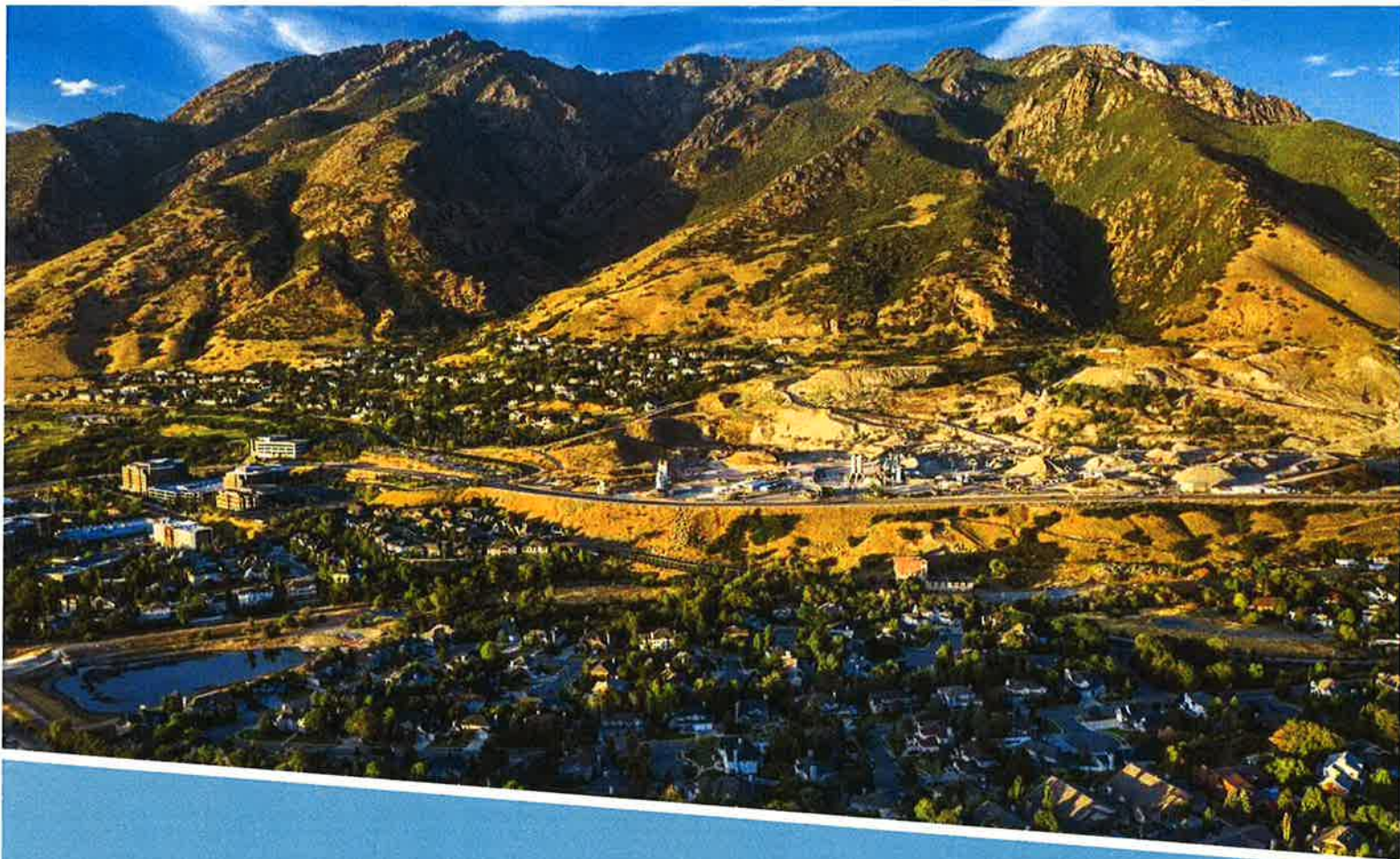
By: 
Michael J. Peterson, Mayor

VOTING:

Michael J. Peterson	Yea ☒ Nay ☐
Michael L. Shelton	Yea ☒ Nay ☐
J. Scott Bracken	Yea ☒ Nay ☐
Tali C. Bruce	Yea ☒ Nay ☐
Christine Watson Mikell	Yea ☒ Nay ☐

DEPOSITED in the office of the City Recorder this 19th day of November 2019.

RECORDED this 22nd day of November 2019.



COTTONWOOD HEIGHTS AFFORDABLE HOUSING REPORT

NOVEMBER 8, 2019



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EXECUTIVE SUMMARY

Cottonwood Heights City has adopted and updated its Affordable Housing Plan in accordance with statutory requirements since incorporation. The City last updated its Affordable Housing Plan in 2017. As required by Utah Code Annotated 10-9a-408, Cottonwood Heights requested an update of its housing plan to comply with required revisions and changes adopted by recent legislative changes. This update uses the Utah Affordable Housing Forecast Tool (UAHFT) developed by the State of Utah to identify current and projected future moderate-income housing needs and resources. Cottonwood Heights provides realistic opportunities for moderate income housing to meet the needs of people of various income levels living, working or desiring to live or work in Cottonwood Heights and to allow people with various incomes to benefit from and fully participate in all aspects of the Cottonwood Heights community and neighborhoods.

There currently exists a reasonable opportunity for individuals with household incomes of 80 percent AMI to obtain affordable, quality

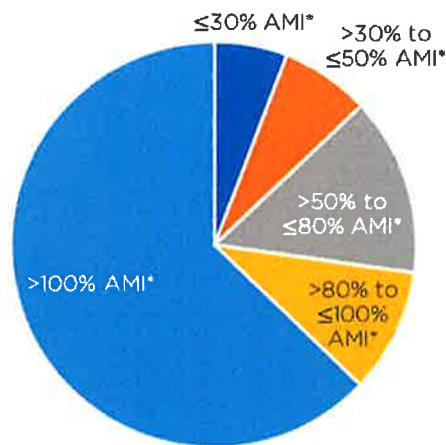
housing in Cottonwood Heights. However, households below 80 percent Area Median Income (AMI or HAMFI) experience a significant deficit of available housing in Cottonwood Heights. These households make no more than \$69,000 annually. An affordable monthly rent/mortgage payment at this level is no more than \$1,725/\$282,877.

Cottonwood Heights had an estimated 12,450 households in 2016 (most current CHAS data available). As seen in Table EX-1 and Figure EX-1, data from the U.S. Department of Housing and Urban Development (HUD) indicate that almost 27 percent of Cottonwood Heights' households have incomes below 80 percent of Area Median Income (AMI or HAMFI). HUD and 10-9a-408 UCA have established 80 percent AMI as the threshold for consideration for moderate income housing programs with additional thresholds established at 50 percent AMI and 30 percent AMI.

TABLE EX-1: HOUSEHOLDS BY INCOME LEVEL IN COTTONWOOD HEIGHTS - 2016

	TOTAL HOUSEHOLDS	% TOTAL
Household Income <= 30% HAMFI	725	5.8%
Household Income >30% to <=50% HAMFI	895	7.2%
Household Income >50% to <=80% HAMFI	1,770	14.2%
Household Income >80% to <=100% HAMFI	1,230	9.9%
Household Income >100% HAMFI	7,830	62.9%
Total	12,450	100.00%
<i>Source: 2016 4-Year HUD Comprehensive Housing Affordability Strategy Data (CHAS)</i>		
<i>HAMFI = HUD Average Median Family Income equivalent to AMI used elsewhere in report</i>		

Figure EX-1: Households by Income Distribution



Source: HUD 2012-2016

Cottonwood Heights' AMI is \$86,207. Table EX-2 is a comparison of AMI for Salt Lake County as a whole and a selection of other cities in the valley. Cottonwood Heights AMI is 127 percent of the Salt Lake County AMI and has

the lowest percentage of households in the low to moderate household category (80 percent AMI and below). Figure EX-1 Shows households by income distribution in Cottonwood Heights.

TABLE EX-2: COMPARISON OF TOTAL AND LOW- MOD-HOUSEHOLDS - SALT LAKE COUNTY

JURISDICTION	TOTAL HOUSEHOLDS	AMI	HOUSEHOLDS BELOW 80% AMI	% HOUSEHOLD BELOW 80% AMI
Cottonwood Heights	12,455	\$86,207	3,390	27%
Salt Lake County	356,060	\$67,922	138,735	39%
Salt Lake City	75,430	\$54,009	38,275	51%
South Salt Lake	8,640	\$41,457	5,760	67%
Murray	18,735	\$57,662	8,460	45%

Source: 2016 4-Year HUD Comprehensive Housing Affordability Strategy Data (CHAS)

Housing affordability is determined by calculating the percentage of the household's total annual gross income paid for housing costs (mortgage/rent, utilities, mortgage insurance, etc.) In Cottonwood Heights 21 percent of all households are considered "Cost Burdened" meaning that 30 percent of their household income for housing.

Within this group, 8 percent are "Severely Cost Burdened," meaning 50 percent of household income goes towards housing costs. Table EX-3 is the breakdown of cost burdened households in Cottonwood Heights by income level.

TABLE EX-3: COST BURDENED/SEVERELY COST BURDENED HOUSEHOLDS BY INCOME LEVEL - COTTONWOOD HEIGHTS

	COST BURDENED	SEVERELY COST BURDENED	TOTAL	% COST BURDENED - ANY LEVEL	% SEVERELY COST BURDENED
Household Income <= 30% HAMFI	545	525	725	75%	72%
Household Income >30% to <=50% HAMFI	575	195	900	64%	22%
Household Income >50% to <=80% HAMFI	725	120	1,770	41%	7%
Household Income >80% to <=100% HAMFI	280	80	1,230	23%	7%
Household Income >100% HAMFI	495	100	7,830	6%	1%
Total	2,620	1,020	12,455	21%	8%
Source: 2016 4-Year HUD Comprehensive Housing Affordability Strategy Data (CHAS)					

Cottonwood Heights has identified the following strategies to increase the availability of moderate-income housing within the community:

1. Allow for higher density or moderate-income residential development in commercial and mixed-use zones, commercial centers or employment centers (10-9a-403(b)(iii)(F))
2. Implement zoning incentives for low to moderate income units on a long-term basis (10-9a-403(b)(iii)(J))
3. Utilize a moderate-income housing set aside from a community reinvestment agency, redevelopment agency, or community development and renewal agency (10-9a-403(b)(iii)(V))

SECTION 1 INTRODUCTION & BACKGROUND

PRIOR AFFORDABLE HOUSING PLAN

The current Cottonwood Heights General Plan was adopted in 2005. The City's Affordable Housing Plan was last updated in 2017. The tools recommended in the 2017 update to address housing affordability were:

- Regulatory Climate,
- Zoning for Higher Density,
- Accessory Apartments, and
- Mixed Uses

The City has implemented regulatory and zoning provisions allowing for mixed use and encouraging moderate income housing in the two years since the most recent update of its Affordable Housing Plan. The Mixed-Use zone permits residential densities up to 35 units per acre, allowing for multi-family uses. The Planned Development District zone allows for mixed uses and higher densities in specifically identified areas in the City and includes housing units affordable at or below 50 percent AMI. The City is also in the process of creating two new Community Investment Areas (CRAS) that will include mandated set asides for moderate income housing. Cottonwood Heights has also worked for neighborhood acceptance of greater density and variety of housing types in the City.

STATUTORY REQUIREMENTS

According to UCA Section 10-9a-403(2)(a)(iii), cities of Cottonwood Heights' size are required to include in their General Plan a specific plan that provides a realistic opportunity to meet the need for additional moderate-income housing. When drafting the moderate income housing plan, the planning commission is required to consider the Legislature's determination that municipalities shall facilitate a reasonable opportunity for a variety of housing, including moderate income housing to meet the needs of people of various income levels living, working, or desiring to live or work in the community and to benefit from and fully participate in all aspects of neighborhood and community life. To fulfill the requirement, each city is required to identify at least three strategies from a list of 23 strategies included in UCA 10-9a-403(2)(b)(iii). The statutory strategies are:

- A. Rezone for densities necessary to assure the production of moderate-income housing
- B. Facilitate the rehabilitation or expansion of infrastructure that will encourage the construction of moderate-income housing
- C. Facilitate the rehabilitation of existing uninhabitable housing stock into moderate income housing
- D Consider general fund subsidies or other sources of revenue to waive construction related fees that are otherwise generally imposed by the city

- E. Create or allow for, and reduce regulations related to, accessory dwelling units in residential zones
- F. Allow for higher density or moderate-income residential development in commercial and mixed-use zones, commercial centers or employment centers;
- G. Encourage higher density or moderate-income residential development near major transit investment corridors
- H. Eliminate or reduce parking requirements for residential development where a resident is less likely to rely on the resident's own vehicle, such as residential development near major transit investment corridors or senior living facilities
- I. Allow for single room occupancy developments
- J. Implement zoning incentives for low- to moderate-income units in new developments
- K. Utilize strategies that preserve subsidized low- to moderate-income units on a long-term basis
- L. Preserve existing moderate-income housing
- M. Reduce impact fees, as defined in Section 11-36a-102, related to low- and moderate-income housing
- N. Participate in a community land trust program for low- or moderate-income housing
- O. Implement a mortgage assistance program for employees of the municipality or of an employer that provides contracted services to the municipality
- P. Apply for or partner with an entity that applies for state or federal funds or tax incentives to promote the construction of moderate-income housing
- Q. Apply for or partner with an entity that applies for programs offered by the Utah Housing Corporation within that agency's funding capacity
- R. Apply for or partner with an entity that applies for affordable housing programs administered by the Department of Workforce Services
- S. Apply for or partner with an entity that applies for programs administered by an association of governments established by an interlocal agreement under Title 11, Chapter 13, Interlocal Cooperation Act
- T. Apply for or partner with an entity that applies for services provided by a public housing authority to preserve and create moderate income housing
- U. Apply for or partner with an entity that applies for programs administered by a metropolitan planning organization or other transportation agency that provides technical planning assistance
- V. Utilize a moderate-income housing set aside from a community reinvestment agency,

redevelopment agency, or community development and renewal agency

- W. Any other program or strategy implemented by the municipality to address the housing needs of residents of the municipality who earn less than 80% of area median income

This Moderate Income Housing Plan has been prepared in accordance with the requirements of UCA 10-9a-403(2)(b)(iii). The plan includes an estimate of the need for moderate income housing in Cottonwood Heights for the next five years, analysis and data on the number of housing units at or below:

- 80% of the adjusted median family income
- 50% of the adjusted median family income
- 30% of the adjusted median family income

The plan also provides a description of efforts made and to be made by Cottonwood Heights to utilize a moderate income housing set aside from a community development and renewal agency area and recommended strategies as required in State Statute.

REVIEW PROCESS

Beginning in 2020, Cottonwood Heights is required to produce a report annually that quantifies implementation of this plan. The annual report must include a revised estimate of the need for moderate income housing in the city for the next five years as well as a

description of progress made in implementing the plan by analyzing and publishing data on the number of housing units in Cottonwood Heights that are at or below:

- 80% of the adjusted median family income
- 50% of the adjusted median family income
- 30% of the adjusted median family income

A copy of the annual moderate-income housing report must be sent to the Department of Workforce Services and the Wasatch Front Regional Council.

SECTION 2

POPULATION AND HOUSING NEEDS

UAHFT TOOL

Current and projected population, current and projected percentage of total households at the identified adjusted median income levels, and available housing units at the identified affordability levels have been estimated using the Utah Affordable Housing Forecast Tool (UAHFT). Appendix A is the list of Cottonwood Heights “inputs” to the housing needs forecasting tool created by the State of Utah. The inputs focus on two basic categories:

- Housing stock
- Households

Within each of the categories the tool identifies the number of housing units and the number of households in Cottonwood Heights by affordability “band”. An affordability band is price point range affordable to households making a certain amount of money. In the analysis, the bands are:

- less than 30 percent of area median income (AMI),
- between 30-50 percent of AMI,

- between 50-80 percent of AMI,
- between 80-100 percent of AMI and
- over 100 percent of AMI.

AMI is the median income of all households in the City. The Cottonwood Heights 2017 median household income was \$86,207. This is the most current figure available.

The tool uses data from the 2010 Census, the 2017 American Community Survey of the US Census and the 2016 Community Affordable Housing Strategy from HUD to estimate how many households in Cottonwood Heights fall into the various income “bands” relative to median household income. Using the two estimates, the tool then calculates the “gap” or surplus in each “band” to identify the availability of housing units to households at a range of income levels.

DEMOGRAPHIC SUMMARY

The population of Cottonwood Heights has grown by an estimated two percent between 2010 and 2017. This is reflective of the increase in growth across the county (7 percent), as seen

TABLE 1: COMPARATIVE SUMMARY OF COTTONWOOD HEIGHTS AND SALT LAKE COUNTY BETWEEN 2010 TO 2017

AREA	2010		2017	
	COTTONWOOD HEIGHTS	SALT LAKE CO.	COTTONWOOD HEIGHTS	SALT LAKE CO.
Total Population	33,433	1,029,655	34,214	1,106,700
Median Household Income	70,996	58,004	86,207	67,922
Median Age	36.9	30.3	37.5	32.4

Source: U.S. Census, American Community Survey, 5-yr Data 2013-2017

Both Cottonwood Heights and Salt Lake County reported an increase in median household income of 18 percent and 15 percent respectively between 2010 and 2017. Cottonwood Heights maintains a higher median income than surrounding areas. Median age is also higher than the County by around 6-7 years.

Racial and ethnic composition of Cottonwood Heights is primarily white with 8.4 percent of the population identifying as a non-white or mixed race/ethnicity. This is higher than Salt Lake County where 19 percent of the population identifies as nonwhite, Table 2.

TABLE 2: RACIAL AND ETHNIC COMPOSITION OF COTTONWOOD HEIGHTS AND SALT LAKE COUNTY

RACE/ETHNICITY	% OF COTTONWOOD HEIGHTS POPULATION	% OF SALT LAKE COUNTY POPULATION
White	91.6%	80.1%
Black or African American	0.4%	1.7%
American Indian and Alaska Native	0.4%	0.8%
Asian	3.9%	3.9%
Native Hawaiian and Other Pacific Islander	0.5%	1.5%
Some other race	0.4%	8.9%
Two or more races	2.8%	3.1%
Persons of Hispanic Origin	5.4%	17.9%
Median Age	36.9	30.3
Median Household Income	70,996	58,004
Median Age	36.9	30.3

Source: U.S. Census Bureau 2013-2017 ACS

HOUSEHOLDS

The median household income in Cottonwood Heights is just over \$86,200¹. This has grown from the 2010 median income of \$70,996. Of these, almost 63 percent have household incomes greater than the median. Table 3 is the distribution of households in the City by income band from 2010 to 2016. This analysis is seen in Table 4.

To evaluate the sensitivity of the results of the Economic Impact Analysis to the assumptions relating to visitor spending, the model was run with an assumption that visitor spending was 25 percent lower than the visitor spending profile estimate. In the Economic Impact Analysis results tables relating to visitor spending (Tables 9 through 12 below) the high estimate is based on the visitor spending profile and the low estimate is based on 75th percentile of the profile.

TABLE 3: INCOME DISTRIBUTION FROM 2010 TO 2016

	2010 (HOUSEHOLDS)	2010 PERCENTAGE	2016 (HOUSEHOLDS)	2016 PERCENTAGE
Total	12,040	-	12,450	-
≤30% AMI*	720	6.0%	725	5.8%
>30% to ≤50% AMI*	720	6.0%	895	7.2%
>50% to ≤80% AMI*	1,865	15.5%	1,770	14.2%
>80% to ≤100% AMI*	1,185	9.8%	1,230	9.9%
>100% AMI*	7,545	62.7%	7,830	62.9%

Source: 2010-2014, 2012-2016 4-Year HUD Comprehensive Housing Affordability Strategy Data (CHAS)

The income distribution within Cottonwood Heights is dispersed with nearly 63 percent of households making more than the Area Median Income (AMI). This remains comparable to 2010 Census data.

¹ 2012-2016 U.S. Department of Human and Urban Development

CURRENT HOUSING NEEDS

Cottonwood Heights Results

As of 2017, of Cottonwood Heights' 12,661 occupied housing units, 9,310 or 74 percent are owner-occupied and 3,351 or 26 percent are renter-occupied. The rate of owner-occupied housing in Cottonwood Heights is significantly higher than that of the Salt Lake County, the State of Utah or national rates (Table 4).

TABLE 4: HOUSING UNITS AND TENURE - 5 YR. AVERAGE 2012-2017

	TOTAL HOUSING UNITS	OCCUPIED HOUSING UNITS	OWNER-OCCUPIED UNITS	% OWNER-OCCUPIED	RENTER-OCCUPIED	% RENTER-OCCUPIED
Cottonwood Heights	13,446	12,661	9,310	74%	3,351	26%
Salt Lake County	384,127	363,058	241,328	66%	121,730	34%
State of Utah	1,046,597	938,365	653,429	70%	284,936	30%
United States	135,393,564	118,825,921	75,833,135	64%	42,992,786	36%

Source: U.S. Census, American Community Survey, 5-yr Data 2013-2017, DP05

Owner-occupied housing units in Cottonwood Heights range in value from less than \$50,000 (197 units) to greater than \$1,000,000 (147 units)². Pricing of the City's rental housing stock ranges from less than \$500 per month (35 units) to \$3,000 or more per month (75 units)³. Table 5 indicates the estimated percentage of total occupied units affordable to households at various levels of AMI.

TABLE 5: PERCENT OCCUPIED HOUSING UNITS BY ATTAINABLE INCOME LEVEL

AMI	OWNER OCCUPIED	RENTAL	TOTAL
< 30%	2%	2%	4%
30% < 50%	4%	5%	9%
50% < 80%	15%	14%	29%
80% < 100%	11%	3%	15%
> 100%	42%	1%	44%
Total	75%	25%	100%

Source: U.S. Census, American Community Survey, 5-yr Data 2013-2017

² 2013-2017 American Community Survey 5-Year Estimates

³ Ibid.

AFFORDABILITY

The U.S. Housing and Urban Development definition of housing affordability requires that housing-related expenses ⁴ are 30 percent or less of gross household income. If housing-related costs exceed 30 percent of gross income, then the household is considered “cost-burdened”. If housing-related costs are more than 50 percent of gross income, then the household is considered “severely cost-burdened.” In Cottonwood Heights, housing-related expenses affordable to the various income bands are estimated in Table 6.

TABLE 6: AFFORDABLE HOUSING-RELATED COSTS

	MAXIMUM AFFORDABLE COST *	MAXIMUM MORTGAGE LOAN **
≤30% AMI	\$485	\$79,752
>30% to ≤50% AMI	\$808	\$132,420
>50% to ≤80% AMI	\$1,292	\$211,871
>80% to ≤100% AMI	\$1,615	\$264,839
* Includes rent/mortgage payment + related costs		
** Includes mortgage insurance cost		

According to the UAHFT tool, 23 percent of all households in Cottonwood Heights are cost burdened. Of the cost-burdened households, 52 percent are renting and 48 percent are owner occupied households. Cost-burdened renter households represent 65 percent of all low to moderate renter households, 29 percent of all renter households and 8 percent of all households in Cottonwood Heights. Cost-burdened owner households represent 48 percent of all low-mod owner households, 10 percent of all owner households and 7 percent of all households in the City. Table 7 identifies the income levels of the various cost-burdened renter households.

TABLE 7: COST-BURDENED STATUS LOW-MOD RENTER HOUSEHOLDS

	TOTAL HOUSING UNITS	OCCUPIED HOUSING UNITS	OWNER-OCCUPIED UNITS	% OWNER-OCCUPIED
≤30% AMI	380	350	350	92%
>30% to ≤50% AMI	475	405	105	85%
>50% to ≤80% AMI	705	265	0	38%
Total Low-Mod	1,560	1,020	455	65%

2012-2016 U.S. Department of Human and Urban Development

⁴ Housing-related expenses include all costs of housing (e.g. rent/mortgage payment, utilities, HOA fees)

Households paying more than 30 percent of their annual income for housing costs are considered at risk for losing their housing due to inability to afford housing costs. Of the cost-burdened renter households, 92 percent of households making \$25,900 or less annually are at risk and all pay 50 percent or more of their annual income for housing. This puts them at significantly higher risk than those paying 30 percent of their annual income. For renter households making between \$25,900 and \$43,100 annually, 85 percent are at risk. Of those, 26 percent pay 50 percent or more of their income for housing.

Table 8 identifies the income level of the various cost burdened owner households.

TABLE 8: COST-BURDENED STATUS LOW-MOD OWNER HOUSEHOLDS

	HOUSEHOLDS IN CATEGORY	COST BURDENED HOUSEHOLDS	SEVERELY COST BURDENED HOUSEHOLDS	% AT RISK
≤30% AMI	345	305	285	88%
>30% to ≤50% AMI	420	165	90	39%
>50% to ≤80% AMI	1,065	460	120	43%
Total Low-Mod	1,830	930	495	51%

2012-2016 U.S. Department of Human and Urban Development

Of the cost-burdened owner households, 88 percent are making \$25,900 or less annually are considered at risk. Of those, 93 percent pay 50 percent or more of their annual income for housing, putting those households at a significantly higher risk. For owner households making between \$25,900 and \$43,100 annually, 39 percent are at risk. Of those, 55 percent pay 50 percent or more of their income for housing.

HOUSING AVAILABILITY

Cottonwood Heights has an estimated 13,446 housing units, with 94 percent occupied by either homeowners or renters and the remaining used as transient accommodations or remain vacant. Of the occupied units, 74 percent are owner occupied. The median owner-occupied home value in Cottonwood Heights is \$349,000⁵. A \$349,000 home is affordable to a household making approximately \$77,300 annually. This calculation does not include additional costs such as mortgage insurance. This is below the Cottonwood Heights household median income of \$86,207. For a rental household, the median

⁵ 2013-2017 American Community Survey 5-Year Estimates

rent in the City is approximately \$1,175 per month, affordable to households with an annual income of approximately \$47,000.

Table 9 is a comparison of the number of occupied housing units and the number of households in Cottonwood Heights by income band⁶. According to this table, the City has a housing gap in the lowest and highest income bands, meaning that households in the under 30% category are “stretching” for their housing, thus making them cost-burdened. In the upper income category band, the “deficit” in housing is more likely characterized by households paying less than 30 percent band of annual income for housing.

TABLE 9: HOUSING UNITS/HOUSEHOLDS BY INCOME BAND

INCOME BAND	OCCUPIED HOUSING UNITS	HOUSEHOLDS	HOUSING SURPLUS/ (GAP)
≤30% AMI	466	725	(259)
>30% to ≤50% AMI	1,090	895	195
>50% to ≤80% AMI	3,648	1,770	1,878
80% + AMI	7,276	9,060	(1,784)
Total	12,481	12,450	31

Source: 2013-2017 American Community Survey 5-Year Estimates

Household data indicates that 930 households making \$69,000 or less annually are in housing units that are not considered affordable for their income level. By comparison, 39 percent of Salt Lake County households are cost burdened and 67 percent of South Salt Lake City households are cost burdened, Table 10.

TABLE 10: COMPARISON OF TOTAL AND LOW-MOD-HOUSEHOLDS - SALT LAKE COUNTY

JURISDICTION	TOTAL HOUSEHOLDS	AMI	HOUSEHOLDS BELOW 80% AMI	% HOUSEHOLD BELOW 80% AMI
Cottonwood Heights	12,455	\$86,207	3,390	27%
Salt Lake County	356,060	\$67,922	138,735	39%
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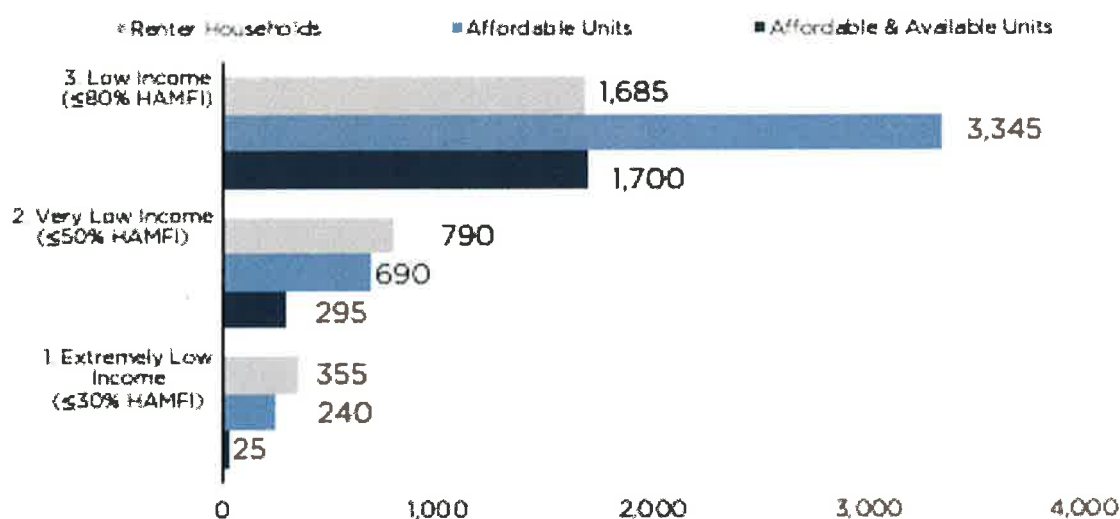
Source: 2016 4-Year HUD Comprehensive Housing Affordability Strategy Data (CHAS)

⁶ The total households in this table differ from CHAS data because ACS data are 2016 counts

Housing affordability occurs on a spectrum. Households don't, in reality, acquire housing based strictly on their "affordability band." When a household in the $\leq 30\%$ AMI band "stretches"⁷ for housing, they are actually occupying a unit in the $> 30\%$ to $\leq 50\%$ AMI band. To the extent that the number of units in that band are inadequate, households in the $> 30\%$ to $\leq 50\%$ AMI band may then have to stretch to the $> 50\%$ to $\leq 80\%$ band and so on. This effect also works in reverse.

Figure 1 illustrates the deficit of affordable AND available housing by income band in Cottonwood Heights.

Figure 1: Affordable & Available Housing Deficit 2016



Source: 2012-2016 U.S. Department of Human and Urban Development

According to the UAHFT Model, there is a surplus of affordable and available units at the 80 percent AMI level but significant deficits at the lower income bands. This is reinforced by the number of households paying more for their rent than is considered affordable.

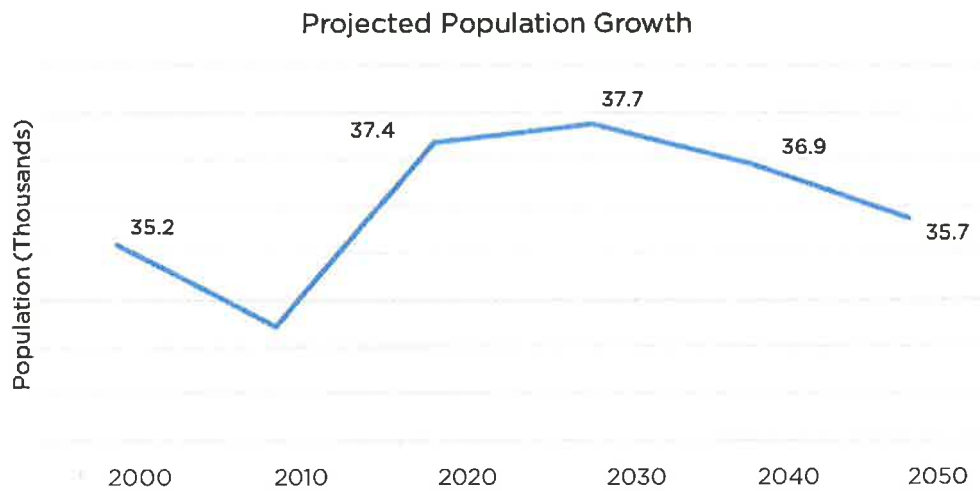
Although the UAHFT Model does not compute a similar number for owned housing, the presence of cost-burdened and severely cost-burdened households in the owned housing category indicates a similar deficit of available and affordable housing.

⁷ 79 percent of all Cottonwood Heights households in this band.

FUTURE HOUSING STOCK

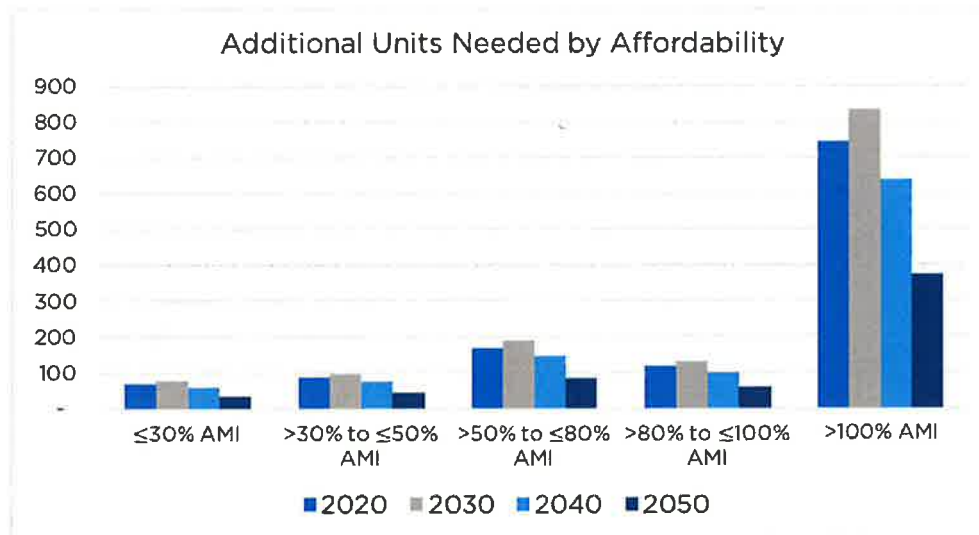
Cottonwood Heights is projected to grow from 34,117 in 2018 to 35,732 by 2050. At the City's average household size of 2.74 persons per household, an additional 586 housing units will be needed. If the current distribution of household incomes is assumed, the housing deficit in the extremely low income category will increase. Figure 2 illustrates the projected deficit by income band based on band population projections for 2020, 2030, 2040 and 2050.

Figure 2: Projected Population Growth in Cottonwood Heights, 2000-2050



Source: GOPB Population Projections

Figure 3: Additional Units Needed by Affordability



Source: GOPB Population Projections, 2012-2016 U.S. Department of Human and Urban Development

Cottonwood Heights population is projected to peak in 2030. Total population is projected to decrease by 2050, most likely as a result of an aging population and smaller household sizes. By 2030, a total of 13,780 units will be needed at all income levels. This is 586 more units than Cottonwood Heights has today, Figure 3. If additional housing units are not added, Cottonwood Heights deficit in the various affordability categories may continue to increase.

REGULATORY ENVIRONMENT

As of May 2019, Senate Bill 34 (SB-34) requires municipalities of 1st, 2nd, 3rd and 4th classes, and municipalities with a population of 5,000 or more and located in counties of the 1st, 2nd or 3rd class must plan to adopt a moderate income elements into their general plans. SB 34 works towards providing a diverse range of housing for all income levels in Utah. This specifically addresses the current and projected future housing shortage as Utah's population continues to grow at a rapid pace.

The required required moderate income housing plan must include at least three strategies chosen from a 'menu' to address housing availability. Cottonwood Heights is classified as a 3rd city and must adhere to this legislative action by submitting an adopted plan by December 1, 2019.

Moving forward, Cottonwood Heights must now facilitate the opportunity for a variety of housing types to fit the needs of renters and homeowners within the community. This includes:

- 1) Meeting the needs of people of various income levels living, working, or desiring to live or work in the community (509; 1198);
- 2) "Allowing people with various incomes to benefit from and participate in all aspects of neighborhood and community life" (511; 1200);

- 3) Strategically address how they will provide a realistic opportunity for the development of moderate income housing within five years for cities (513) and within the planning horizon for counties (1203)

Once an updated moderate income housing plan is adopted, Cottonwood Heights must annually review the plan and its implementation. A copy of this report will also be submitted to the Department of Workforce Services and the Wasatch Front Regional Council. The report must include:

- A. A revised estimate of the need for moderate income housing in the next five years;
- B. A description of progress made to provide moderate income housing. This will happen by analyzing the availability of housing within each cost bracket based on area median income (number of units within 80%, 50%, and 30% of AMI);
- C. A plan to utilize community reinvestment strategies to effectively use a moderate income housing set-aside from their community development agency;
- D. An explanation of how progress was made towards the selected targets chosen from the menu of MIH strategies.

PLANS TO MEET THE AFFORDABLE HOUSING NEED

Cottonwood Heights has identified three preferred strategies from the 'menu' offered by SB-34. The following strategies were chosen according to community-driven goals and identified shortcomings to housing availability within the municipality.

Strategy 1: Allow for higher density or moderate-income residential development in commercial and mixed-use zones, commercial centers or employment centers (10-9a-403(b)(iii)(F))

Utilizing commercial corridors provides the opportunity for dense mixed-use development which should also include housing as a critical aspect to the project. This provides a diverse housing option for the residents of Cottonwood Heights and offers access to employment, cultural experiences and various multi-modal transportation options.

Cottonwood Heights recently amended its long-range land use map to envision mixed use development within nodes along Fort Union Boulevard. This is expected to result in higher density redevelopment projects and a potential increase of moderate income housing.

Strategy 2: Implement zoning incentives for low to moderate income units on a long-term basis (10-9a-403(b)(iii)(J))

Zoning incentives should be used to provide support for additional affordable and low-income units within a development. This can be incentivized through density bonuses, expedited approvals and fee waivers for participants. This not only increases housing availability in the area but can significantly cut costs and time for developers. Cottonwood Heights planned development includes a density bonus to developers including moderate income housing.

To date, twenty 50-percent AMI units have been developed under this provision in Cottonwood Heights.

Strategy 3: Utilize a moderate-income housing set aside from a community reinvestment agency, redevelopment agency, or community development and renewal agency (10-9a-403(b)(iii)(V))

Cottonwood Heights adheres to the Community Development and Renewal Agency Act. This requires municipalities to set aside a minimum of 10 percent of CRA funds towards the creation of moderate income housing. Cottonwood Heights is in the process of creating two new community reinvestment project areas, adding to the moderate income housing supply.

CONCLUSIONS AND RECOMMENDATIONS

Cottonwood Heights is making strides to provide high quality moderate income housing options for current and future residents. These efforts are directly in line with Senate Bill 34 legislation through their incorporation of three specifically targeted goals to increase housing availability. This will primarily affect the 27 percent of Cottonwood Heights residents with incomes at or below 80 percent AMI.

The affordability band with the highest rate of cost-constrained and severely cost-constrained households is in the $\leq 30\%$ AMI level. These households make no more than \$25,900⁹ annually with an affordable monthly rent/mortgage payment not more than \$647. It is difficult to achieve this level of rent or mortgage payment in an area with high land values. The competitive housing market throughout Salt Lake County also contributes to the deficit in affordable units.

In order to create enough new housing affordable to households in the $\leq 30\%$ AMI affordability band

considerable subsidy will likely be required. The most cost-effective way for a city like Cottonwood Heights is to work with other jurisdictions to provide the type of funding needed. As appropriate locations become available, new units can be added at this level, relieving pressure on the other affordability categories.

RECOMMENDATIONS

- 1) Continue to utilize density bonus programs included in the Planned Development District ordinance to create set-asides at particular income levels.
- 2) Centralize focus on reinvesting Community Reinvestment Agency funding towards moderate income housing projects.
- 3) Work with other jurisdictions to create funding sources for extremely-low income housing units where appropriate.

⁹ According to the Bureau of Labor Statistics jobs in this income category include medical assistants, construction workers and retail salespersons

APPENDIX A 2017 ACS DATA

SUBJECT	COTTONWOOD HEIGHTS CITY, UTAH			
	ESTIMATE	MARGIN OF ERROR	PERCENT	PERCENT MARGIN OF ERROR
HOUSING OCCUPANCY				
Total housing units	13,446	+/-410	13,446	(X)
Occupied housing units	12,661	+/-372	94.2%	+/-1.5
Vacant housing units	785	+/-212	5.8%	+/-1.5

Homeowner vacancy rate	1.4	+/-0.8	(X)	(X)
Rental vacancy rate	4.0	+/-2.5	(X)	(X)

UNITS IN STRUCTURE				
Total housing units	13,446	+/-410	13,446	(X)
1-unit, detached	9,319	+/-387	69.3%	+/-2.1
1-unit, attached	833	+/-216	6.2%	+/-1.6
2 units	465	+/-143	3.5%	+/-1.0
3 or 4 units	210	+/-70	1.6%	+/-0.5
5 to 9 units	774	+/-173	5.8%	+/-1.2
10 to 19 units	894	+/-181	6.6%	+/-1.3
20 or more units	870	+/-171	6.5%	+/-1.3
Mobile home	81	+/-67	0.6%	+/-0.5
Boat, RV, van, etc.	0	+/-24	0.0%	+/-0.2

YEAR STRUCTURE BUILT				
Total housing units	13,446	+/-410	13,446	(X)
Built 2014 or later	25	+/-22	0.2%	+/-0.2
Built 2010 to 2013	236	+/-126	1.8%	+/-0.9
Built 2000 to 2009	921	+/-172	6.8%	+/-1.2
Built 1990 to 1999	2,299	+/-288	17.1%	+/-2.1
Built 1980 to 1989	2,679	+/-310	19.9%	+/-2.1
Built 1970 to 1979	4,364	+/-338	32.5%	+/-2.5
Built 1960 to 1969	1,687	+/-222	12.5%	+/-1.6
Built 1950 to 1959	1,072	+/-196	8.0%	+/-1.4
Built 1940 to 1949	137	+/-84	1.0%	+/-0.6
Built 1939 or earlier	26	+/-33	0.2%	+/-0.2

ROOMS				
Total housing units	13,446	+/-410	13,446	(X)
1 room	181	+/-104	1.3%	+/-0.8
2 rooms	278	+/-95	2.1%	+/-0.7
3 rooms	690	+/-164	5.1%	+/-1.2
4 rooms	1,378	+/-263	10.2%	+/-1.9
5 rooms	1,018	+/-197	7.6%	+/-1.5
6 rooms	1,627	+/-250	12.1%	+/-1.7
7 rooms	1,513	+/-239	11.3%	+/-1.7
8 rooms	1,765	+/-273	13.1%	+/-2.0
9 rooms or more	4,996	+/-289	37.2%	+/-2.2
Median rooms	7.5	+/-0.2	(X)	(X)

BEDROOMS				
Total housing units	13,446	+/-410	13,446	(X)
No bedroom	181	+/-104	1.3%	+/-0.8
1 bedroom	848	+/-197	6.3%	+/-1.4
2 bedrooms	2,053	+/-257	15.3%	+/-1.8
3 bedrooms	3,260	+/-343	24.2%	+/-2.3
4 bedrooms	3,367	+/-370	25.0%	+/-2.7
5 or more bedrooms	3,737	+/-306	27.8%	+/-2.4
7 rooms	1,513	+/-239	11.3%	+/-1.7
8 rooms	1,765	+/-273	13.1%	+/-2.0
9 rooms or more	4,996	+/-289	37.2%	+/-2.2
Median rooms	7.5	+/-0.2	(X)	(X)

HOUSING TENURE				
Occupied housing units	12,661	+/-372	12,661	(X)
Owner-occupied	9,310	+/-382	73.5%	+/-2.0
Renter-occupied	3,351	+/-270	26.5%	+/-2.0

Average household size of owner-occupied unit	2.77	+/-0.09	(X)	(X)
Average household size of renter-occupied unit	2.50	+/-0.17	(X)	(X)

YEAR HOUSEHOLDER MOVED INTO UNIT

Occupied housing units	12,661	+/-372	12,661	(X)
Moved in 2015 or later	1,501	+/-249	11.9%	+/-1.9
Moved in 2010 to 2014	3,424	+/-340	27.0%	+/-2.6
Moved in 2000 to 2009	3,471	+/-383	27.4%	+/-2.8
Moved in 1990 to 1999	1,967	+/-262	15.5%	+/-2.1
Moved in 1980 to 1989	893	+/-170	7.1%	+/-1.4
Moved in 1979 and earlier	1,405	+/-193	11.1%	+/-1.5

VEHICLES AVAILABLE

Occupied housing units	12,661	+/-372	12,661	(X)
No vehicles available	406	+/-134	3.2%	+/-1.1
1 vehicle available	3,487	+/-346	27.5%	+/-2.3
2 vehicles available	5,522	+/-370	43.6%	+/-2.5
3 or more vehicles available	3,246	+/-259	25.6%	+/-2.3

HOUSE HEATING FUEL

Occupied housing units	12,661	+/-372	12,661	(X)
Utility gas	11,575	+/-394	91.4%	+/-1.7
Bottled, tank, or LP gas	0	+/-24	0.0%	+/-0.2
Electricity	1,053	+/-217	8.3%	+/-1.7
Fuel oil, kerosene, etc.	0	+/-24	0.0%	+/-0.2
Coal or coke	0	+/-24	0.0%	+/-0.2
Wood	0	+/-24	0.0%	+/-0.2
Solar energy	7	+/-11	0.1%	+/-0.1
Other fuel	0	+/-24	0.0%	+/-0.2
No fuel used	26	+/-34	0.2%	+/-0.3

SELECTED CHARACTERISTICS

Occupied housing units	12,661	+/-372	12,661	(X)
Lacking complete plumbing facilities	23	+/-25	0.2%	+/-0.2
Lacking complete kitchen facilities	24	+/-23	0.2%	+/-0.2
No telephone service available	342	+/-155	2.7%	+/-1.2

OCCUPANTS PER ROOM				
Occupied housing units	12,661	+/-372	12,661	(X)
1.00 or less	12,530	+/-399	99.0%	+/-0.6
1.01 to 1.50	68	+/-56	0.5%	+/-0.4
1.51 or more	63	+/-56	0.5%	+/-0.4

VALUE				
Owner-occupied units	9,310	+/-382	9,310	(X)
Less than \$50,000	197	+/-70	2.1%	+/-0.7
\$50,000 to \$99,999	64	+/-43	0.7%	+/-0.5
\$100,000 to \$149,999	297	+/-109	3.2%	+/-1.1
\$150,000 to \$199,999	393	+/-119	4.2%	+/-1.2
\$200,000 to \$299,999	2,384	+/-270	25.6%	+/-2.6
\$300,000 to \$499,999	3,830	+/-315	41.1%	+/-2.9
\$500,000 to \$999,999	1,998	+/-208	21.5%	+/-2.4
\$1,000,000 or more	147	+/-67	1.6%	+/-0.7
Median (dollars)	349,000	+/-8,689	(X)	(X)

MORTGAGE STATUS				
Owner-occupied units	9,310	+/-382	9,310	(X)
Housing units with a mortgage	6,415	+/-412	68.9%	+/-2.8
Housing units without a mortgage	2,895	+/-254	31.1%	+/-2.8

SELECTED MONTHLY OWNER COSTS (SMOC)				
Housing units with a mortgage	6,415	+/-412	6,415	(X)
Less than \$500	57	+/-43	0.9%	+/-0.7
\$500 to \$999	499	+/-117	7.8%	+/-1.8
\$1,000 to \$1,499	1,384	+/-251	21.6%	+/-3.3
\$1,500 to \$1,999	1,997	+/-312	31.1%	+/-4.3
\$2,000 to \$2,499	1,151	+/-194	17.9%	+/-2.9
\$2,500 to \$2,999	618	+/-134	9.6%	+/-2.1
\$3,000 or more	709	+/-165	11.1%	+/-2.6
Median (dollars)	1,836	+/-49	(X)	(X)

SELECTED MONTHLY OWNER COSTS (SMOC)				
Housing units without a mortgage	2,895	+/-254	2,895	(X)
Less than \$250	64	+/-46	2.2%	+/-1.6
\$250 to \$399	617	+/-119	21.3%	+/-4.2
\$400 to \$599	1,221	+/-207	42.2%	+/-5.4
\$600 to \$799	562	+/-137	19.4%	+/-4.3
\$800 to \$999	239	+/-86	8.3%	+/-2.8
\$1,000 or more	192	+/-70	6.6%	+/-2.4
Median (dollars)	496	+/-21	(X)	(X)

SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME (SMOCAPI)				
Housing units with a mortgage (excluding units where SMOCAPI cannot be computed)	6,405	+/-410	6,405	(X)
Less than 20.0 percent	2,984	+/-304	46.6%	+/-3.9
20.0 to 24.9 percent	1,043	+/-198	16.3%	+/-3.1
25.0 to 29.9 percent	629	+/-183	9.8%	+/-2.7
30.0 to 34.9 percent	530	+/-142	8.3%	+/-2.1
35.0 percent or more	1,219	+/-206	19.0%	+/-2.9

Not computed	10	+/-16	(X)	(X)
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Housing unit without a mortgage (excluding units where SMOCAPI cannot be computed)	2,895	+/-254	2,895	(X)
Less than 10.0 percent	1,629	+/-189	56.3%	+/-4.5
10.0 to 14.9 percent	610	+/-126	21.1%	+/-4.1
15.0 to 19.9 percent	219	+/-73	7.6%	+/-2.4
20.0 to 24.9 percent	152	+/-55	5.3%	+/-1.9
25.0 to 29.9 percent	96	+/-47	3.3%	+/-1.6
30.0 to 34.9 percent	29	+/-24	1.0%	+/-0.8
35.0 percent or more	160	+/-81	5.5%	+/-2.7

Not computed	0	+/-24	(X)	(X)
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GROSS RENT				
Occupied units paying rent	3,171	+/-268	3,171	(X)
Less than \$500	35	+/-53	1.1%	+/-1.7
\$500 to \$999	736	+/-182	23.2%	+/-5.3
\$1,000 to \$1,499	1,688	+/-204	53.2%	+/-5.6
\$1,500 to \$1,999	536	+/-176	16.9%	+/-5.1
\$2,000 to \$2,499	82	+/-67	2.6%	+/-2.1
\$2,500 to \$2,999	19	+/-22	0.6%	+/-0.7
\$3,000 or more	75	+/-84	2.4%	+/-2.6
Median (dollars)	1,175	+/-40	(X)	(X)
No rent paid	180	+/-85	(X)	(X)

GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME (GRPI)				
Occupied units paying rent (excluding units where GRPI cannot be computed)	3,056	+/-276	3,056	(X)
Less than 15.0 percent	649	+/-189	21.2%	+/-5.8
15.0 to 19.9 percent	428	+/-141	14.0%	+/-4.4
20.0 to 24.9 percent	523	+/-144	17.1%	+/-4.4
25.0 to 29.9 percent	446	+/-139	14.6%	+/-4.5
30.0 to 34.9 percent	206	+/-84	6.7%	+/-2.7
35.0 percent or more	804	+/-180	26.3%	+/-5.5
Not computed	295	+/-123	(X)	(X)

APPENDIX B

2010 CENSUS DATA

SUBJECT	NUMBER	PERCENT
SEX AND AGE		
Total population	33,433	100.0
Under 5 years	2,053	6.1
5 to 9 years	2,118	6.3
10 to 14 years	2,150	6.4
15 to 19 years	2,205	6.6
20 to 24 years	2,406	7.2
25 to 29 years	2,648	7.9
30 to 34 years	2,325	7.0
35 to 39 years	2,047	6.1
40 to 44 years	1,975	5.9
45 to 49 years	2,292	6.9
50 to 54 years	2,382	7.1
55 to 59 years	2,289	6.8
60 to 64 years	2,078	6.2
65 to 69 years	1,630	4.9
70 to 74 years	1,155	3.5
75 to 79 years	756	2.3
80 to 84 years	508	1.5
85 years and over	416	1.2

Median age (years)	36.9	(X)
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16 years and over	26,634	79.7
18 years and over	25,730	77.0
21 years and over	24,497	73.3
62 years and over	5,715	17.1
65 years and over	4,465	13.4

21 years and over	24,497	73.3
62 years and over	5,715	17.1
16 years and over	26,634	79.7
18 years and over	25,730	77.0
21 years and over	24,497	73.3
62 years and over	5,715	17.1

Male population	16,662	49.8
Under 5 years	1,068	3.2
5 to 9 years	1,062	3.2
10 to 14 years	1,126	3.4
15 to 19 years	1,154	3.5
20 to 24 years	1,223	3.7
25 to 29 years	1,338	4.0
30 to 34 years	1,173	3.5
35 to 39 years	1,029	3.1
40 to 44 years	989	3.0
45 to 49 years	1,085	3.2
50 to 54 years	1,215	3.6
55 to 59 years	1,103	3.3
60 to 64 years	998	3.0
65 to 69 years	790	2.4
70 to 74 years	576	1.7
75 to 79 years	355	1.1
80 to 84 years	231	0.7
85 years and over	147	0.4

Median age (years)	35.9	(X)
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16 years and over	13,164	39.4
18 years and over	12,685	37.9
21 years and over	12,060	36.1
62 years and over	2,738	8.2
65 years and over	2,099	6.3

Female population	16,771	50.2
Under 5 years	985	2.9
5 to 9 years	1,056	3.2
10 to 14 years	1,024	3.1
15 to 19 years	1,051	3.1
20 to 24 years	1,183	3.5
25 to 29 years	1,310	3.9
30 to 34 years	1,152	3.4

35 to 39 years	1,018	3.0
40 to 44 years	986	2.9
45 to 49 years	1,207	3.6
50 to 54 years	1,167	3.5
55 to 59 years	1,186	3.5
60 to 64 years	1,080	3.2
65 to 69 years	840	2.5
70 to 74 years	579	1.7
75 to 79 years	401	1.2
80 to 84 years	277	0.8
85 years and over	269	0.8

Median age (years)	38.1	(X)
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RACE		
Total population	33,433	100.0
One Race	32,598	97.5
White	30,509	91.3
Black or African American	289	0.9
American Indian and Alaska Native	131	0.4
Asian	1,085	3.2
Asian Indian	149	0.4
Chinese	379	1.1
Filipino	68	0.2
Japanese	170	0.5
Korean	162	0.5
Vietnamese	43	0.1
Other Asian [1]	114	0.3
Native Hawaiian and Other Pacific Islander	108	0.3
Native Hawaiian	20	0.1
Guamanian or Chamorro	3	0.0
Samoan	24	0.1
Other Pacific Islander [2]	61	0.2
Some Other Race	476	1.4
Two or More Races	835	2.5
White; American Indian and Alaska Native [3]	83	0.2

White; Asian [3]	299	0.9
White; Black or African American [3]	119	0.4
White; Some Other Race [3]	129	0.4

Race alone or in combination with one or more other races: [4]		
White	31,275	93.5
Black or African American	467	1.4
American Indian and Alaska Native	258	0.8
Asian	1,465	4.4
Native Hawaiian and Other Pacific Islander	242	0.7
Some Other Race	649	1.9

HISPANIC OR LATINO		
Total population	33,433	100.0
Hispanic or Latino (of any race)	1,719	5.1
Mexican	919	2.7
Puerto Rican	61	0.2
Cuban	26	0.1
Other Hispanic or Latino [5]	713	2.1
Not Hispanic or Latino	31,714	94.9

HISPANIC OR LATINO AND RACE		
Total population	33,433	100.0
Hispanic or Latino	1,719	5.1
White alone	1,033	3.1
Black or African American alone	22	0.1
American Indian and Alaska Native alone	24	0.1
Asian alone	18	0.1
Native Hawaiian and Other Pacific Islander alone	3	0.0
Some Other Race alone	421	1.3
Two or More Races	198	0.6
Not Hispanic or Latino	31,714	94.9
White alone	29,476	88.2
Black or African American alone	267	0.8
American Indian and Alaska Native alone	107	0.3

Asian alone	1,067	3.2
Native Hawaiian and Other Pacific Islander alone	105	0.3
Some Other Race alone	55	0.2
Two or More Races	637	1.9

RELATIONSHIP		
Total population	33,433	100.0
In households	33,419	100.0
Householder	12,459	37.3
Spouse [6]	7,258	21.7
Child	10,082	30.2
Own child under 18 years	7,002	20.9
Other relatives	1,617	4.8
Under 18 years	608	1.8
65 years and over	217	0.6
Nonrelatives	2,003	6.0
Under 18 years	92	0.3
65 years and over	41	0.1

Unmarried partner	628	1.9
In group quarters	14	0.0
Institutionalized population	0	0.0
Male	0	0.0
Female	0	0.0
Noninstitutionalized population	14	0.0
Male	3	0.0
Female	11	0.0

HOUSEHOLDS BY TYPE		
Total households	12,459	100.0
Family households (families) [7]	8,902	71.5
With own children under 18 years	3,643	29.2

Husband-wife family	7,258	58.3
With own children under 18 years	2,802	22.5
Male householder, no wife present	475	3.8

With own children under 18 years	230	1.8
Female householder, no husband present	1,169	9.4
With own children under 18 years	611	4.9
Nonfamily households [7]	3,557	28.5
Householder living alone	2,637	21.2
Male	1,164	9.3
65 years and over	218	1.7
Female	1,473	11.8
65 years and over	623	5.0

Households with individuals under 18 years	3,992	32.0
Households with individuals 65 years and over	3,098	24.9

Average household size	2.68	(X)
Average family size [7]	3.13	(X)

HOUSING OCCUPANCY		
Total housing units	13,194	100.0
Occupied housing units	12,459	94.4
Vacant housing units	735	5.6
For rent	310	2.3
Rented, not occupied	24	0.2
For sale only	120	0.9
Sold, not occupied	19	0.1
For seasonal, recreational, or occasional use	197	1.5
All other vacants	65	0.5

Homeowner vacancy rate (percent) [8]	1.3	(X)
Rental vacancy rate (percent) [9]	8.0	(X)

HOUSING TENURE		
Occupied housing units	12,459	100.0
Owner-occupied housing units	8,910	71.5
Population in owner-occupied housing units	25,151	(X)
Average household size of owner-occupied units	2.82	(X)
Renter-occupied housing units	3,549	28.5
Population in renter-occupied housing units	8,268	(X)
Average household size of renter-occupied units	2.33	(X)

APPENDIX C

2012-2016 U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT DATA

INCOME DISTRIBUTION OVERVIEW	OWNER	RENTER	TOTAL
Household Income <= 30% HAMFI	345	380	725
Household Income >30% to <=50% HAMFI	420	475	895
Household Income >50% to <=80% HAMFI	1065	705	1770
Household Income >80% to <=100% HAMFI	760	470	1230
Household Income >100% HAMFI	6355	1475	7830
Total	8945	3510	12455

HOUSING PROBLEMS OVERVIEW 1	OWNER	RENTER	TOTAL
Household has at least 1 of 4 Housing Problems	1675	1025	2700
Household has none of 4 Housing Problems	7235	2405	9640
Cost burden not available - no other problems	35	75	110
Total	8945	3510	12455

SEVERE HOUSING PROBLEMS OVERVIEW 2	OWNER	RENTER	TOTAL
Household has at least 1 of 4 Severe Housing Problems	685	480	1165
Household has none of 4 Severe Housing Problems	8225	2955	11180
Cost burden not available - no other problems	35	75	110
Total	8945	3510	12455

SEVERE HOUSING PROBLEMS OVERVIEW 3	OWNER	RENTER	TOTAL
Cost Burden <=30%	7280	2450	9730
Cost Burden >30% to <=50%	1010	584	1594
Cost Burden >50%	625	394	1019
Cost Burden not available	35	75	110
Total	8945	3510	12455

INCOME BY HOUSING PROBLEMS (OWNERS AND RENTERS)	HOUSEHOLD HAS AT LEAST 1 OF 4 HOUSING PROBLEMS	HOUSEHOLD HAS NONE OF 4 HOUSING PROBLEMS	COST BURDEN NOT AVAILABLE - NO OTHER HOUSING PROBLEMS	TOTAL
Household Income <= 30% HAMFI	545	70	110	725
Household Income >30% to <=50% HAMFI	585	310	0	895
Household Income >50% to <=80% HAMFI	730	1040	0	1770
Household Income >80% to <=100% HAMFI	315	920	0	1230
Household Income >100% HAMFI	525	7300	0	7830
Total	2700	9640	110	12455

INCOME BY HOUSING PROBLEMS (RENTERS ONLY)	HOUSEHOLD HAS AT LEAST 1 OF 4 HOUSING PROBLEMS	HOUSEHOLD HAS NONE OF 4 HOUSING PROBLEMS	COST BURDEN NOT AVAILABLE - NO OTHER HOUSING PROBLEMS	TOTAL
Household Income <= 30% HAMFI	275	30	75	380
Household Income >30% to <=50% HAMFI	405	70	0	475
Household Income >50% to <=80% HAMFI	265	440	0	705
Household Income >80% to <=100% HAMFI	45	425	0	470
Household Income >100% HAMFI	35	1440	0	1475
Total	1025	2405	75	3510

INCOME BY HOUSING PROBLEMS (OWNERS ONLY)	HOUSEHOLD HAS AT LEAST 1 OF 4 HOUSING PROBLEMS	HOUSEHOLD HAS NONE OF 4 HOUSING PROBLEMS	COST BURDEN NOT AVAILABLE - NO OTHER HOUSING PROBLEMS	TOTAL
Household Income <= 30% HAMFI	270	40	35	345
Household Income >30% to <=50% HAMFI	180	240	0	420
Household Income >50% to <=80% HAMFI	465	600	0	1065
Household Income >80% to <=100% HAMFI	270	495	0	760
Household Income >100% HAMFI	490	5860	0	6355
Total	1675	7235	35	8945

INCOME BY COST BURDEN (RENTERS ONLY)	COST BURDEN > 30%	COST BURDEN > 50%	TOTAL
Household Income <= 30% HAMFI	275	275	380
Household Income >30% to <=50% HAMFI	405	105	475
Household Income >50% to <=80% HAMFI	265	0	705
Household Income >80% to <=100% HAMFI	14	10	470
Household Income >100% HAMFI	19	4	1475
Total	978	394	3510

INCOME BY COST BURDEN (OWNERS ONLY)	COST BURDEN > 30%	COST BURDEN > 50%	TOTAL
Household Income <= 30% HAMFI	270	250	345
Household Income >30% to <=50% HAMFI	165	90	420
Household Income >50% to <=80% HAMFI	460	120	1065
Household Income >80% to <=100% HAMFI	265	70	760
Household Income >100% HAMFI	475	95	6355
Total	1635	625	8945