

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

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And last, this study owes a substantial debt to Matthew Bullock and Nanda K. Kattavarjula, two MBA students who prepared and organized the database so crucial to the finished product. That database includes information on nearly 76,000 new residential units for 52 different cities over a six-year period. A special thanks to Matt and Nanda who spent so many hours studying spreadsheets.

## 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.

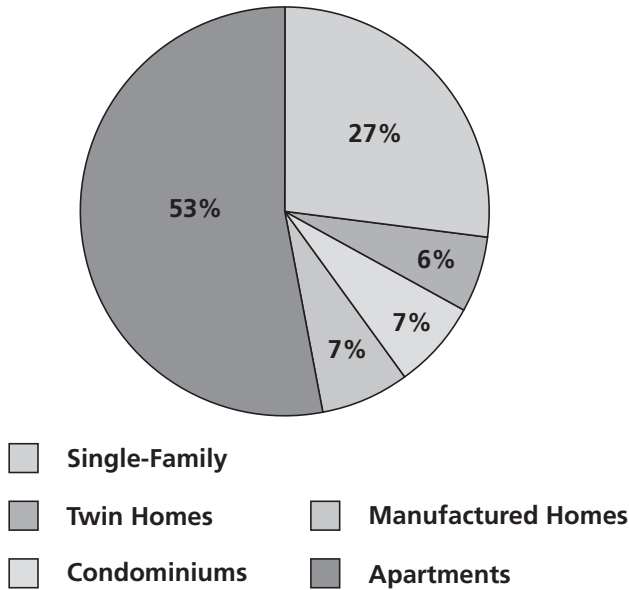
## **II. A Comparative Analysis: Affordable Housing by City**

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	1,665	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 cities 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
<i>Zoning and Price Encourage</i>		
West Valley	8,000	\$31,500
Layton	8,000	\$39,400
Lehi	6,000	\$50,200
Syracuse	6,000	\$42,400
<i>Zoning and Price Discourage</i>		
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.<sup>1</sup> 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.<sup>2</sup> The level of condominium/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.<sup>3</sup> 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.”

<sup>1</sup> 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 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%

**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

<sup>2</sup> 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.

<sup>3</sup> 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 Eccles School 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 (BEER), David Eccles School of Business, University of Utah. Each month over 200 cities send report forms to BEER 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			
<i>Demographics</i>	<i>Total</i>		<i>Affordable Home Price (County) – 2002</i>	<\$127,714	---	---
Population	7,146	---	<i>New Home Cost (City) – 2002</i>			
Households	1,672	---	Median Price	\$367,118	---	---
<i>Tenure</i>	<i>Total</i>	<i>%</i>	<i>New Residential Units Built 1997 – 2002</i>	<i>Total</i>	<i># Afford.</i>	<i>% Affordable</i>
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	---
<i>Tenure by Income</i>	<i>Total</i>	<i>%</i>	Manufactured/Modular Homes	0	0	---
@ or < 80% AMI*	---	---	Apartments	0	0	---
Homeowners	201	13%	Total	554	0	0%
Renters	65	38%	<i>Fees – 2002</i>	<i>Total</i>	<i>Rank</i>	<i>% Home Cost</i>
<i>Households by Income</i>	<i>Total</i>	<i>%</i>	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			
<i>Demographics</i>	<i>Total</i>		<i>Affordable Home Price (County) – 2002</i>	<\$127,714	---	---
Population	21,941	---	<i>New Home Cost (City) – 2002</i>			
Households	5,934	---	Median Price	\$216,460	---	---
<i>Tenure</i>	<i>Total</i>	<i>%</i>	<i>New Residential Units Built 1997 – 2002</i>	<i>Total</i>	<i># Afford.</i>	<i>% Affordable</i>
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%
<i>Tenure by Income</i>	<i>Total</i>	<i>%</i>	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%	<i>Fees – 2002</i>	<i>Total</i>	<i>Rank</i>	<i>% Home Cost</i>
<i>Households by Income</i>	<i>Total</i>	<i>%</i>	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

<i>Demographics, Tenure and Income – 2000</i>			<i>Measures of Affordability</i>			
<i>Demographics</i>	<i>Total</i>		<i>Affordable Home Price (County) – 2002</i>	<\$133,936	---	---
Population	4,700	---	<i>New Home Cost (City) – 2002</i>			
Households	1,105	---	Median Price	\$363,039	---	---
<i>Tenure</i>	<i>Total</i>	<i>%</i>	<i>New Residential Units Built 1997 – 2002</i>	<i>Total</i>	<i># Afford.</i>	<i>% Affordable</i>
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	---
<i>Tenure by Income</i>	<i>Total</i>	<i>%</i>	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%	<i>Fees – 2002</i>	<i>Total</i>	<i>Rank</i>	<i>% Home Cost</i>
<i>Households by Income</i>	<i>Total</i>	<i>%</i>	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

<i>Demographics, Tenure and Income – 2000</i>			<i>Measures of Affordability</i>			
<i>Demographics</i>	<i>Total</i>		<i>Affordable Home Price (County) – 2002</i>	<\$147,526	---	---
Population	41,301	---	<i>New Single-Family Housing Cost – 2002</i>			
Households	13,323	---	Median Price	\$494,355	---	---
<i>Tenure</i>	<i>Total</i>	<i>%</i>	<i>New Residential Units Built 1997 – 2002</i>	<i>Total</i>	<i># Afford.</i>	<i>% Affordable</i>
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	---
<i>Tenure by Income</i>	<i>Total</i>	<i>%</i>	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%	<i>Fees – 2002</i>	<i>Total</i>	<i>Rank</i>	<i>% Home Cost</i>
<i>Households by Income</i>	<i>Total</i>	<i>%</i>	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

<i>Demographics, Tenure and Income – 2000</i>			<i>Measures of Affordability</i>			
<i>Demographics</i>	<i>Total</i>		<i>Affordable Home Price (County) – 2002</i>	< \$89,891	---	---
Population	20,527	---	<i>New Home Cost (City) – 2002</i>			
Households	6,536	---	Median Price	\$191,935	---	---
<i>Tenure</i>	<i>Total</i>	<i>%</i>	<i>New Residential Units Built 1997 – 2002</i>	<i>Total</i>	<i># Afford.</i>	<i>% Affordable</i>
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%
<i>Tenure by Income</i>	<i>Total</i>	<i>%</i>	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%	<i>Fees – 2002</i>	<i>Total</i>	<i>Rank</i>	<i>% Home Cost</i>
<i>Households by Income</i>	<i>Total</i>	<i>%</i>	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

<i>Demographics, Tenure and Income – 2000</i>			<i>Measures of Affordability</i>			
<i>Demographics</i>	<i>Total</i>		<i>Affordable Home Price (County) – 2002</i>	<\$147,526	---	---
Population	14,585	---	<i>New Home Cost (City) – 2002</i>			
Households	4,101	---	Median Price	\$245,252	---	---
<i>Tenure</i>	<i>Total</i>	<i>%</i>	<i>New Residential Units Built 1997 – 2002</i>	<i>Total</i>	<i># Afford.</i>	<i>% Affordable</i>
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%
<i>Tenure by Income</i>	<i>Total</i>	<i>%</i>	Manufactured/Modular Homes	0	0	---
@ or < 80% AMI*	---	---	Apartments	9	9	100%
Homeowners	876	24%	Total	420	12	3%
Renters	267	59%	<i>Fees – 2002</i>	<i>Total</i>	<i>Rank</i>	<i>% Home Cost</i>
<i>Households by Income</i>	<i>Total</i>	<i>%</i>	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			
<i>Demographics</i>	<i>Total</i>		<i>Affordable Home Price (County) – 2002</i>	<\$147,526	---	---
Population	25,974	---	<i>New Home Cost (City) – 2002</i>			
Households	7,918	---	Median Price	\$165,602	---	---
<i>Tenure</i>	<i>Total</i>	<i>%</i>	<i>New Residential Units Built 1997 – 2002</i>	<i>Total</i>	<i># Afford.</i>	<i>% Affordable</i>
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%
<i>Tenure by Income</i>	<i>Total</i>	<i>%</i>	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%	<i>Fees – 2002</i>	<i>Total</i>	<i>Rank</i>	<i>% Home Cost</i>
<i>Households by Income</i>	<i>Total</i>	<i>%</i>	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			
<i>Demographics</i>	<i>Total</i>		<i>Affordable Home Price (County) – 2002</i>	<\$147,526	---	---
Population	12,585	---	<i>New Home Cost (City) – 2002</i>			
Households	3,533	---	Median Price	\$180,860	---	---
<i>Tenure</i>	<i>Total</i>	<i>%</i>	<i>New Residential Units Built 1997 – 2002</i>	<i>Total</i>	<i># Afford.</i>	<i>% Affordable</i>
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	---
<i>Tenure by Income</i>	<i>Total</i>	<i>%</i>	Manufactured/Modular Homes	0	0	---
@ or < 80% AMI*	---	---	Apartments	124	124	100%
Homeowners	887	28%	Total	1,737	350	20%
Renters	190	62%	<i>Fees – 2002</i>	<i>Total</i>	<i>Rank</i>	<i>% Home Cost</i>
<i>Households by Income</i>	<i>Total</i>	<i>%</i>	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

<i>Demographics, Tenure and Income - 2000</i>			<i>Measures of Affordability</i>			
<i>Demographics</i>	<i>Total</i>		<i>Affordable Home Price (County) – 2002</i>	<\$133,936	---	---
Population	25,220	---	<i>New Home Cost (City) – 2002</i>			
Households	6,319	---	Median Price	\$197,359	---	---
<i>Tenure</i>	<i>Total</i>	<i>%</i>	<i>New Residential Units Built 1997 – 2002</i>	<i>Total</i>	<i># Afford.</i>	<i>% Affordable</i>
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%
<i>Tenure by Income</i>	<i>Total</i>	<i>%</i>	Manufactured/Modular Homes	10	10	100%
@ or < 80% AMI*	---	---	Apartments	472	204	43%
Homeowners	665	13%	Total	4,433	547	12%
Renters	567	56%	<i>Fees – 2002</i>	<i>Total</i>	<i>Rank</i>	<i>% Home Cost</i>
<i>Households by Income</i>	<i>Total</i>	<i>%</i>	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

<i>Demographics, Tenure and Income – 2000</i>			<i>Measures of Affordability</i>			
<i>Demographics</i>	<i>Total</i>		<i>Affordable Home Price (County) – 2002</i>	<\$147,526	---	---
Population	12,081	---	<i>New Home Cost (City) – 2002</i>			
Households	3,106	---	Median Price	\$201,613	---	---
<i>Tenure</i>	<i>Total</i>	<i>%</i>	<i>New Residential Units Built 1997 – 2002</i>	<i>Total</i>	<i># Afford.</i>	<i>% Affordable</i>
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%
<i>Tenure by Income</i>	<i>Total</i>	<i>%</i>	Manufactured/Modular Homes	0	0	---
@ or < 80% AMI*	---	---	Apartments	127	127	100%
Homeowners	459	17%	Total	813	138	17%
Renters	223	56%	<i>Fees – 2002</i>	<i>Total</i>	<i>Rank</i>	<i>% Home Cost</i>
<i>Households by Income</i>	<i>Total</i>	<i>%</i>	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

<i>Demographics, Tenure and Income - 2000</i>			<i>Measures of Affordability</i>			
<i>Demographics</i>	<i>Total</i>		<i>Affordable Home Price (County) – 2002</i>	<\$147,526	---	---
Population	4,701	---	<i>New Home Cost (City) – 2002</i>			
Households	1,249	---	Median Price	\$258,959	---	---
<i>Tenure</i>	<i>Total</i>	<i>%</i>	<i>New Residential Units Built 1997 – 2002</i>	<i>Total</i>	<i># Afford.</i>	<i>% Affordable</i>
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%
<i>Tenure by Income</i>	<i>Total</i>	<i>%</i>	Manufactured/Modular Homes	0	0	0%
@ or < 80% AMI*	---	---	Apartments	0	0	0%
Homeowners	228	19%	Total	98	0	0%
Renters	28	53%	<i>Fees – 2002</i>	<i>Total</i>	<i>Rank</i>	<i>% Home Cost</i>
<i>Households by Income</i>	<i>Total</i>	<i>%</i>	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

<i>Demographics, Tenure and Income – 2000</i>			<i>Measures of Affordability</i>			
<i>Demographics</i>	<i>Total</i>		<i>Affordable Home Price (County) – 2002</i>	<\$125,585	---	---
Population	6,015	---	<i>New Home Cost (City) – 2002</i>			
Households	1,851	---	Median Price	\$190,060	---	---
<i>Tenure</i>	<i>Total</i>	<i>%</i>	<i>New Residential Units Built 1997 – 2002</i>	<i>Total</i>	<i># Afford.</i>	<i>% Affordable</i>
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%
<i>Tenure by Income</i>	<i>Total</i>	<i>%</i>	Manufactured/Modular Homes	30	30	100%
@ or < 80% AMI*	---	---	Apartments	28	28	100%
Homeowners	436	29%	Total	504	97	19%
Renters	240	66%	<i>Fees – 2002</i>	<i>Total</i>	<i>Rank</i>	<i>% Home Cost</i>
<i>Households by Income</i>	<i>Total</i>	<i>%</i>	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

<i>Demographics, Tenure and Income - 2000</i>			<i>Measures of Affordability</i>			
<i>Demographics</i>	<i>Total</i>		<i>Affordable Home Price (County) – 2002</i>	<\$127,714	---	---
Population	8,172	---	<i>New Home Cost (City) – 2002</i>			
Households	1,759	---	Median Price	\$319,887	---	---
<i>Tenure</i>	<i>Total</i>	<i>%</i>	<i>New Residential Units Built 1997 – 2002</i>	<i>Total</i>	<i># Afford.</i>	<i>% Affordable</i>
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	---
<i>Tenure by Income</i>	<i>Total</i>	<i>%</i>	Manufactured/Modular Homes	0	0	---
@ or < 80% AMI*	---	---	Apartments	0	0	---
Homeowners	154	9%	Total	881	4	0.5%
Renters	37	37%	<i>Fees – 2002</i>	<i>Total</i>	<i>Rank</i>	<i>% Home Cost</i>
<i>Households by Income</i>	<i>Total</i>	<i>%</i>	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

<i>Demographics, Tenure and Income – 2000</i>			<i>Measures of Affordability</i>			
<i>Demographics</i>	<i>Total</i>		<i>Affordable Home Price (County) – 2002</i>	<\$133,936	---	---
Population	14,561	---	<i>New Home Cost (City) – 2002</i>			
Households	5,062	---	Median Price	\$772,256	---	---
<i>Tenure</i>	<i>Total</i>	<i>%</i>	<i>New Residential Units Built 1997 – 2002</i>	<i>Total</i>	<i># Afford.</i>	<i>% Affordable</i>
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	---
<i>Tenure by Income</i>	<i>Total</i>	<i>%</i>	Manufactured/Modular Homes	0	0	---
@ or < 80% AMI*	---	---	Apartments	0	0	---
Homeowners	970	23%	Total	30	0	---
Renters	387	45%	<i>Fees – 2002</i>	<i>Total</i>	<i>Rank</i>	<i>% Home Cost</i>
<i>Households by Income</i>	<i>Total</i>	<i>%</i>	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

<i>Demographics, Tenure and Income - 2000</i>			<i>Measures of Affordability</i>			
<i>Demographics</i>	<i>Total</i>		<i>Affordable Home Price (County) – 2002</i>	<\$102,007	---	---
Population	8,250	---	<i>New Home Cost (City) – 2002</i>			
Households	2,753	---	Median Price	\$136,796	---	---
<i>Tenure</i>	<i>Total</i>	<i>%</i>	<i>New Residential Units Built 1997 – 2002</i>	<i>Total</i>	<i># Afford.</i>	<i>% Affordable</i>
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%
<i>Tenure by Income</i>	<i>Total</i>	<i>%</i>	Manufactured/Modular Homes	92	92	100%
@ or < 80% AMI*	---	---	Apartments	108	108	100%
Homeowners	811	38%	Total	987	355	36%
Renters	543	89%	<i>Fees – 2002</i>	<i>Total</i>	<i>Rank</i>	<i>% Home Cost</i>
<i>Households by Income</i>	<i>Total</i>	<i>%</i>	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

<i>Demographics, Tenure and Income – 2000</i>			<i>Measures of Affordability</i>			
<i>Demographics</i>	<i>Total</i>		<i>Affordable Home Price (County) – 2002</i>	<\$102,007	---	---
Population	4,450	---	<i>New Home Cost (City) – 2002</i>			
Households	1,432	---	Median Price	\$222,581	---	---
<i>Tenure</i>	<i>Total</i>	<i>%</i>	<i>New Residential Units Built 1997 – 2002</i>	<i>Total</i>	<i># Afford.</i>	<i>% Affordable</i>
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%
<i>Tenure by Income</i>	<i>Total</i>	<i>%</i>	Manufactured/Modular Homes	2	2	100%
@ or < 80% AMI*	---	---	Apartments	0	0	---
Homeowners	332	26%	Total	947	17	1.8%
Renters	102	61%	<i>Fees – 2002</i>	<i>Total</i>	<i>Rank</i>	<i>% Home Cost</i>
<i>Households by Income</i>	<i>Total</i>	<i>%</i>	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

<i>Demographics, Tenure and Income - 2000</i>			<i>Measures of Affordability</i>			
<i>Demographics</i>	<i>Total</i>		<i>Affordable Home Price (County) – 2002</i>	<\$147,526	--	--
Population	20,351	--	<i>New Home Cost (City) – 2002</i>			
Households	5,575	--	Median Price	\$289,974	--	--
<i>Tenure</i>	<i>Total</i>	<i>%</i>	<i>New Residential Units Built 1997 – 2002</i>	<i>Total</i>	<i># Afford.</i>	<i>% Affordable</i>
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%
<i>Tenure by Income</i>	<i>Total</i>	<i>%</i>	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%	<i>Fees – 2002</i>	<i>Total</i>	<i>Rank</i>	<i>% Home Cost</i>
<i>Households by Income</i>	<i>Total</i>	<i>%</i>	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

<i>Demographics, Tenure and Income – 2000</i>			<i>Measures of Affordability</i>			
<i>Demographics</i>	<i>Total</i>		<i>Affordable Home Price (County) – 2002</i>	<\$147,526	--	--
Population	58,474	--	<i>New Home Cost (City) – 2002</i>			
Households	18,250	--	Median Price	\$157,645	--	--
<i>Tenure</i>	<i>Total</i>	<i>%</i>	<i>New Residential Units Built 1997 – 2002</i>	<i>Total</i>	<i># Afford.</i>	<i>% Affordable</i>
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%
<i>Tenure by Income</i>	<i>Total</i>	<i>%</i>	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%	<i>Fees – 2002</i>	<i>Total</i>	<i>Rank</i>	<i>% Home Cost</i>
<i>Households by Income</i>	<i>Total</i>	<i>%</i>	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

<i>Demographics, Tenure and Income – 2000</i>			<i>Measures of Affordability</i>			
<i>Demographics</i>	<i>Total</i>		<i>Affordable Home Price (County) – 2002</i>	<\$127,714	---	---
Population	19,028	---	<i>New Home Cost (City) – 2002</i>			
Households	5,137	---	Median Price	\$200,745	---	---
<i>Tenure</i>	<i>Total</i>	<i>%</i>	<i>New Residential Units Built 1997 – 2002</i>	<i>Total</i>	<i># Afford.</i>	<i>% Affordable</i>
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%
<i>Tenure by Income</i>	<i>Total</i>	<i>%</i>	Manufactured/Modular Homes	3	3	100%
@ or < 80% AMI*	---	---	Apartments	201	201	100%
Homeowners	887	21%	Total	2,344	714	30%
Renters	529	54%	<i>Fees – 2002</i>	<i>Total</i>	<i>Rank</i>	<i>% Home Cost</i>
<i>Households by Income</i>	<i>Total</i>	<i>%</i>	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

<i>Demographics, Tenure and Income – 2000</i>			<i>Measures of Affordability</i>			
<i>Demographics</i>	<i>Total</i>		<i>Affordable Home Price (County) – 2002</i>	<\$127,714	---	---
Population	8,363	---	<i>New Home Cost (City) – 2002</i>			
Households	1,937	---	Median Price	\$336,431	---	---
<i>Tenure</i>	<i>Total</i>	<i>%</i>	<i>New Residential Units Built 1997 – 2002</i>	<i>Total</i>	<i># Afford.</i>	<i>% Affordable</i>
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%
<i>Tenure by Income</i>	<i>Total</i>	<i>%</i>	Manufactured/Modular Homes	0	0	---
@ or < 80% AMI*	---	---	Apartments	6	6	100%
Homeowners	289	17%	Total	473	22	5%
Renters	142	61%	<i>Fees – 2002</i>	<i>Total</i>	<i>Rank</i>	<i>% Home Cost</i>
<i>Households by Income</i>	<i>Total</i>	<i>%</i>	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			
<i>Demographics</i>	<i>Total</i>		<i>Affordable Home Price (County) – 2002</i>	<\$127,714	---	---
Population	5,809	---	<i>New Home Cost (City) – 2002</i>			
Households	1,447	---	Median Price	\$435,880	---	---
<i>Tenure</i>	<i>Total</i>	<i>%</i>	<i>New Residential Units Built 1997 – 2002</i>	<i>Total</i>	<i># Afford.</i>	<i>% Affordable</i>
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	---
<i>Tenure by Income</i>	<i>Total</i>	<i>%</i>	Manufactured/Modular Homes	1	1	100%
@ or < 80% AMI*	---	---	Apartments	0	0	---
Homeowners	251	19%	Total	357	5	1%
Renters	63	53%	<i>Fees – 2002</i>	<i>Total</i>	<i>Rank</i>	<i>% Home Cost</i>
<i>Households by Income</i>	<i>Total</i>	<i>%</i>	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			
<i>Demographics</i>	<i>Total</i>		<i>Affordable Home Price (County) – 2002</i>	<\$133,936	---	---
Population	27,029	---	<i>New Home Cost (City) – 2002</i>			
Households	10,125	---	Median Price	\$243,815	---	---
<i>Tenure</i>	<i>Total</i>	<i>%</i>	<i>New Residential Units Built 1997 – 2002</i>	<i>Total</i>	<i># Afford.</i>	<i>% Affordable</i>
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%
<i>Tenure by Income</i>	<i>Total</i>	<i>%</i>	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%	<i>Fees – 2002</i>	<i>Total</i>	<i>Rank</i>	<i>% Home Cost</i>
<i>Households by Income</i>	<i>Total</i>	<i>%</i>	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

<i>Demographics, Tenure and Income – 2000</i>			<i>Measures of Affordability</i>			
<i>Demographics</i>	<i>Total</i>		<i>Affordable Home Price (County) – 2002</i>	<\$133,936	---	---
Population	34,024	---	<i>New Home Cost (City) – 2002</i>			
Households	12,654	---	Median Price	\$362,313	---	---
<i>Tenure</i>	<i>Total</i>	<i>%</i>	<i>New Residential Units Built 1997 – 2002</i>	<i>Total</i>	<i># Afford.</i>	<i>% Affordable</i>
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%
<i>Tenure by Income</i>	<i>Total</i>	<i>%</i>	Manufactured/Modular Homes	7	7	100%
@ or < 80% AMI*	---	---	Apartments	0	0	---
Homeowners	2,796	33%	Total	544	12	2%
Renters	2,381	57%	<i>Fees – 2002</i>	<i>Total</i>	<i>Rank</i>	<i>% Home Cost</i>
<i>Households by Income</i>	<i>Total</i>	<i>%</i>	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

<i>Demographics, Tenure and Income – 2000</i>			<i>Measures of Affordability</i>			
<i>Demographics</i>	<i>Total</i>		<i>Affordable Home Price (County) – 2002</i>	<\$120,019	---	---
Population	15,026	---	<i>New Home Cost (City) – 2002</i>			
Households	4,401	---	Median Price	\$204,361	---	---
<i>Tenure</i>	<i>Total</i>	<i>%</i>	<i>New Residential Units Built 1997 – 2002</i>	<i>Total</i>	<i># Afford.</i>	<i>% Affordable</i>
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%
<i>Tenure by Income</i>	<i>Total</i>	<i>%</i>	Manufactured/Modular Homes	0	0	0%
@ or < 80% AMI*	---	---	Apartments	12	12	100%
Homeowners	723	18%	Total	914	84	9%
Renters	218	53%	<i>Fees – 2002</i>	<i>Total</i>	<i>Rank</i>	<i>% Home Cost</i>
<i>Households by Income</i>	<i>Total</i>	<i>%</i>	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

<i>Demographics, Tenure and Income - 2000</i>			<i>Measures of Affordability</i>			
<i>Demographics</i>	<i>Total</i>		<i>Affordable Home Price (County) – 2002</i>	<\$147,526	---	---
Population	8,749	---	<i>New Home Cost (City) – 2002</i>			
Households	2,920	---	Median Price	\$429,032	---	---
<i>Tenure</i>	<i>Total</i>	<i>%</i>	<i>New Residential Units Built 1997 – 2002</i>	<i>Total</i>	<i># Afford.</i>	<i>% Affordable</i>
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	---
<i>Tenure by Income</i>	<i>Total</i>	<i>%</i>	Manufactured/Modular Homes	20	20	100%
@ or < 80% AMI*	---	---	Apartments	19	19	100%
Homeowners	745	35%	Total	489	77	16%
Renters	531	65%	<i>Fees – 2002</i>	<i>Total</i>	<i>Rank</i>	<i>% Home Cost</i>
<i>Households by Income</i>	<i>Total</i>	<i>%</i>	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

<i>Demographics, Tenure and Income – 2000</i>			<i>Measures of Affordability</i>			
<i>Demographics</i>	<i>Total</i>		<i>Affordable Home Price (County) – 2002</i>	<\$120,019	---	---
Population	77,226	---	<i>New Home Cost (City) – 2002</i>			
Households	27,393	---	Median Price	\$165,703	---	---
<i>Tenure</i>	<i>Total</i>	<i>%</i>	<i>New Residential Units Built 1997 – 2002</i>	<i>Total</i>	<i># Afford.</i>	<i>% Affordable</i>
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%
<i>Tenure by Income</i>	<i>Total</i>	<i>%</i>	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%	<i>Fees – 2002</i>	<i>Total</i>	<i>Rank</i>	<i>% Home Cost</i>
<i>Households by Income</i>	<i>Total</i>	<i>%</i>	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

<i>Demographics, Tenure and Income - 2000</i>			<i>Measures of Affordability</i>			
<i>Demographics</i>	<i>Total</i>		<i>Affordable Home Price (County) – 2002</i>	<\$127,714	---	---
Population	84,324	---	<i>New Home Cost (City) – 2002</i>			
Households	23,386	---	Median Price	\$222,098	---	---
<i>Tenure</i>	<i>Total</i>	<i>%</i>	<i>New Residential Units Built 1997 – 2002</i>	<i>Total</i>	<i># Afford.</i>	<i>% Affordable</i>
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%
<i>Tenure by Income</i>	<i>Total</i>	<i>%</i>	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%	<i>Fees – 2002</i>	<i>Total</i>	<i>Rank</i>	<i>% Home Cost</i>
<i>Households by Income</i>	<i>Total</i>	<i>%</i>	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

<i>Demographics, Tenure and Income – 2000</i>			<i>Measures of Affordability</i>			
<i>Demographics</i>	<i>Total</i>		<i>Affordable Home Price (County) – 2002</i>	\$182,730	---	---
Population	7,371	---	<i>New Home Cost (City) – 2002</i>			
Households	2,741	---	Median Price	\$704,516	---	---
<i>Tenure</i>	<i>Total</i>	<i>%</i>	<i>New Residential Units Built 1997 – 2002</i>	<i>Total</i>	<i># Afford.</i>	<i>% Affordable</i>
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%
<i>Tenure by Income</i>	<i>Total</i>	<i>%</i>	Manufactured/Modular Homes	0	0	---
@ or < 80% AMI*	---	---	Apartments	6	6	100%
Homeowners	379	23%	Total	935	26	3%
Renters	472	45%	<i>Fees – 2002</i>	<i>Total</i>	<i>Rank</i>	<i>% Home Cost</i>
<i>Households by Income</i>	<i>Total</i>	<i>%</i>	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

<i>Demographics, Tenure and Income - 2000</i>			<i>Measures of Affordability</i>			
<i>Demographics</i>	<i>Total</i>		<i>Affordable Home Price (County) – 2002</i>	<\$127,714	---	---
Population	12,716	---	<i>New Home Cost (City) – 2002</i>			
Households	3,689	---	Median Price	\$136,731	---	---
<i>Tenure</i>	<i>Total</i>	<i>%</i>	<i>New Residential Units Built 1997 – 2002</i>	<i>Total</i>	<i># Afford.</i>	<i>% Affordable</i>
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%
<i>Tenure by Income</i>	<i>Total</i>	<i>%</i>	Manufactured/Modular Homes	6	6	100%
@ or < 80% AMI*	---	---	Apartments	18	18	100%
Homeowners	933	33%	Total	1,491	408	27%
Renters	526	64%	<i>Fees – 2002</i>	<i>Total</i>	<i>Rank</i>	<i>% Home Cost</i>
<i>Households by Income</i>	<i>Total</i>	<i>%</i>	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

<i>Demographics, Tenure and Income – 2000</i>			<i>Measures of Affordability</i>			
<i>Demographics</i>	<i>Total</i>		<i>Affordable Home Price (County) – 2002</i>	<\$127,714	---	---
Population	23,468	---	<i>New Home Cost (City) – 2002</i>			
Households	6,121	---	Median Price	\$276,994	---	---
<i>Tenure</i>	<i>Total</i>	<i>%</i>	<i>New Residential Units Built 1997 – 2002</i>	<i>Total</i>	<i># Afford.</i>	<i>% Affordable</i>
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%
<i>Tenure by Income</i>	<i>Total</i>	<i>%</i>	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%	<i>Fees – 2002</i>	<i>Total</i>	<i>Rank</i>	<i>% Home Cost</i>
<i>Households by Income</i>	<i>Total</i>	<i>%</i>	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			
<i>Demographics</i>	<i>Total</i>		<i>Affordable Home Price (County) – 2002</i>	<\$120,019	---	---
Population	5,632	---	<i>New Home Cost (City) – 2002</i>			
Households	1,743	---	Median Price	\$301,440	---	---
<i>Tenure</i>	<i>Total</i>	<i>%</i>	<i>New Residential Units Built 1997 – 2002</i>	<i>Total</i>	<i># Afford.</i>	<i>% Affordable</i>
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	---
<i>Tenure by Income</i>	<i>Total</i>	<i>%</i>	Manufactured/Modular Homes	70	70	100%
@ or < 80% AMI*	---	---	Apartments	0	0	---
Homeowners	309	18%	Total	434	153	35%
Renters	21	36%	<i>Fees – 2002</i>	<i>Total</i>	<i>Rank</i>	<i>% Home Cost</i>
<i>Households by Income</i>	<i>Total</i>	<i>%</i>	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			
<i>Demographics</i>	<i>Total</i>		<i>Affordable Home Price (County) – 2002</i>	<\$127,714	---	---
Population	105,166	---	<i>New Home Cost (City) – 2002</i>			
Households	29,225	---	Median Price	\$225,806	---	---
<i>Tenure</i>	<i>Total</i>	<i>%</i>	<i>New Residential Units Built 1997 – 2002</i>	<i>Total</i>	<i># Afford.</i>	<i>% Affordable</i>
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%
<i>Tenure by Income</i>	<i>Total</i>	<i>%</i>	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%	<i>Fees – 2002</i>	<i>Total</i>	<i>Rank</i>	<i>% Home Cost</i>
<i>Households by Income</i>	<i>Total</i>	<i>%</i>	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

<i>Demographics, Tenure and Income - 2000</i>			<i>Measures of Affordability</i>			
<i>Demographics</i>	<i>Total</i>		<i>Affordable Home Price (County) – 2002</i>	<\$120,019	---	---
Population	7,656	---	<i>New Home Cost (City) – 2002</i>			
Households	2,822	---	Median Price	\$209,667	---	---
<i>Tenure</i>	<i>Total</i>	<i>%</i>	<i>New Residential Units Built 1997 – 2002</i>	<i>Total</i>	<i># Afford.</i>	<i>% Affordable</i>
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%
<i>Tenure by Income</i>	<i>Total</i>	<i>%</i>	Manufactured/Modular Homes	1	1	100%
@ or < 80% AMI*	---	---	Apartments	6	6	100%
Homeowners	583	29%	Total	394	30	7.6%
Renters	462	58%	<i>Fees – 2002</i>	<i>Total</i>	<i>Rank</i>	<i>% Home Cost</i>
<i>Households by Income</i>	<i>Total</i>	<i>%</i>	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

<i>Demographics, Tenure and Income – 2000</i>			<i>Measures of Affordability</i>			
<i>Demographics</i>	<i>Total</i>		<i>Affordable Home Price (County) – 2002</i>	<\$133,936	---	---
Population	25,011	---	<i>New Home Cost (City) – 2002</i>			
Households	6,395	---	Median Price	\$209,516	---	---
<i>Tenure</i>	<i>Total</i>	<i>%</i>	<i>New Residential Units Built 1997 – 2002</i>	<i>Total</i>	<i># Afford.</i>	<i>% Affordable</i>
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%
<i>Tenure by Income</i>	<i>Total</i>	<i>%</i>	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%	<i>Fees – 2002</i>	<i>Total</i>	<i>Rank</i>	<i>% Home Cost</i>
<i>Households by Income</i>	<i>Total</i>	<i>%</i>	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

<i>Demographics, Tenure and Income - 2000</i>			<i>Measures of Affordability</i>			
<i>Demographics</i>	<i>Total</i>		<i>Affordable Home Price (County) – 2002</i>	<\$133,936	---	---
Population	32,885	---	<i>New Home Cost (City) – 2002</i>			
Households	10,663	---	Median Price	\$156,692	---	---
<i>Tenure</i>	<i>Total</i>	<i>%</i>	<i>New Residential Units Built 1997 – 2002</i>	<i>Total</i>	<i># Afford.</i>	<i>% Affordable</i>
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%
<i>Tenure by Income</i>	<i>Total</i>	<i>%</i>	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%	<i>Fees – 2002</i>	<i>Total</i>	<i>Rank</i>	<i>% Home Cost</i>
<i>Households by Income</i>	<i>Total</i>	<i>%</i>	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

<i>Demographics, Tenure and Income – 2000</i>			<i>Measures of Affordability</i>			
<i>Demographics</i>	<i>Total</i>		<i>Affordable Home Price (County) – 2002</i>	<\$102,007	---	---
Population	49,663	---	<i>New Home Cost (City) – 2002</i>			
Households	17,359	---	Median Price	\$174,194	---	---
<i>Tenure</i>	<i>Total</i>	<i>%</i>	<i>New Residential Units Built 1997 – 2002</i>	<i>Total</i>	<i># Afford.</i>	<i>% Affordable</i>
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%
<i>Tenure by Income</i>	<i>Total</i>	<i>%</i>	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%	<i>Fees – 2002</i>	<i>Total</i>	<i>Rank</i>	<i>% Home Cost</i>
<i>Households by Income</i>	<i>Total</i>	<i>%</i>	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

<i>Demographics, Tenure and Income – 2000</i>			<i>Measures of Affordability</i>			
<i>Demographics</i>	<i>Total</i>		<i>Affordable Home Price (County) – 2002</i>	<\$133,936	---	---
Population	181,743	---	<i>New Home Cost (City) – 2002</i>			
Households	71,402	---	Median Price	\$185,332	---	---
<i>Tenure</i>	<i>Total</i>	<i>%</i>	<i>New Residential Units Built 1997 – 2002</i>	<i>Total</i>	<i># Afford.</i>	<i>% Affordable</i>
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%
<i>Tenure by Income</i>	<i>Total</i>	<i>%</i>	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%	<i>Fees – 2002</i>	<i>Total</i>	<i>Rank</i>	<i>% Home Cost</i>
<i>Households by Income</i>	<i>Total</i>	<i>%</i>	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

<i>Demographics, Tenure and Income – 2000</i>			<i>Measures of Affordability</i>			
<i>Demographics</i>	<i>Total</i>		<i>Affordable Home Price (County) – 2002</i>	<\$133,936	---	---
Population	88,418	---	<i>New Home Cost (City) – 2002</i>			
Households	25,701	---	Median Price	\$242,332	---	---
<i>Tenure</i>	<i>Total</i>	<i>%</i>	<i>New Residential Units Built 1997 – 2002</i>	<i>Total</i>	<i># Afford.</i>	<i>% Affordable</i>
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%
<i>Tenure by Income</i>	<i>Total</i>	<i>%</i>	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%	<i>Fees – 2002</i>	<i>Total</i>	<i>Rank</i>	<i>% Home Cost</i>
<i>Households by Income</i>	<i>Total</i>	<i>%</i>	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

<i>Demographics, Tenure and Income – 2000</i>			<i>Measures of Affordability</i>			
<i>Demographics</i>	<i>Total</i>		<i>Affordable Home Price (County) – 2002</i>	<\$133,936	---	---
Population	29,437	---	<i>New Home Cost (City) – 2002</i>			
Households	7,556	---	Median Price	\$193,548	---	---
<i>Tenure</i>	<i>Total</i>	<i>%</i>	<i>New Residential Units Built 1997 – 2002</i>	<i>Total</i>	<i># Afford.</i>	<i>% Affordable</i>
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%
<i>Tenure by Income</i>	<i>Total</i>	<i>%</i>	Manufactured/Modular Homes	1	1	100%
@ or < 80% AMI*	---	---	Apartments	96	96	100%
Homeowners	706	10%	Total	2,297	153	7%
Renters	361	46%	<i>Fees – 2002</i>	<i>Total</i>	<i>Rank</i>	<i>% Home Cost</i>
<i>Households by Income</i>	<i>Total</i>	<i>%</i>	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

<i>Demographics, Tenure and Income – 2000</i>			<i>Measures of Affordability</i>			
<i>Demographics</i>	<i>Total</i>		<i>Affordable Home Price (County) – 2002</i>	<\$120,019	---	---
Population	14,377	---	<i>New Home Cost (City) – 2002</i>			
Households	5,222	---	Median Price	\$266,223	---	---
<i>Tenure</i>	<i>Total</i>	<i>%</i>	<i>New Residential Units Built 1997 – 2002</i>	<i>Total</i>	<i># Afford.</i>	<i>% Affordable</i>
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%
<i>Tenure by Income</i>	<i>Total</i>	<i>%</i>	Manufactured/Modular Homes	0	0	---
@ or < 80% AMI*	---	---	Apartments	280	280	100%
Homeowners	911	23%	Total	520	283	54%
Renters	741	62%	<i>Fees – 2002</i>	<i>Total</i>	<i>Rank</i>	<i>% Home Cost</i>
<i>Households by Income</i>	<i>Total</i>	<i>%</i>	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			
<i>Demographics</i>	<i>Total</i>		<i>Affordable Home Price (County) – 2002</i>	<\$133,936	---	---
Population	22,038	---	<i>New Home Cost (City) – 2002</i>			
Households	8,057	---	Median Price	(1)	---	---
<i>Tenure</i>	<i>Total</i>	<i>%</i>	<i>New Residential Units Built 1997 – 2002</i>	<i>Total</i>	<i># Afford.</i>	<i>% Affordable</i>
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	---
<i>Tenure by Income</i>	<i>Total</i>	<i>%</i>	Manufactured/Modular Homes	5	5	100%
@ or < 80% AMI*	---	---	Apartments	0	0	---
Homeowners	1,560	50%	Total	87	52	60%
Renters	3,515	71%	<i>Fees – 2002</i>	<i>Total</i>	<i>Rank</i>	<i>% Home Cost</i>
<i>Households by Income</i>	<i>Total</i>	<i>%</i>	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			
<i>Demographics</i>	<i>Total</i>		<i>Affordable Home Price (County) – 2002</i>	<\$127,714	---	---
Population	20,246	---	<i>New Home Cost (City) – 2002</i>			
Households	5,515	---	Median Price	\$208,069	---	---
<i>Tenure</i>	<i>Total</i>	<i>%</i>	<i>New Residential Units Built 1997 – 2002</i>	<i>Total</i>	<i># Afford.</i>	<i>% Affordable</i>
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%
<i>Tenure by Income</i>	<i>Total</i>	<i>%</i>	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%	<i>Fees – 2002</i>	<i>Total</i>	<i>Rank</i>	<i>% Home Cost</i>
<i>Households by Income</i>	<i>Total</i>	<i>%</i>	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

<i>Demographics, Tenure and Income – 2000</i>			<i>Measures of Affordability</i>			
<i>Demographics</i>	<i>Total</i>		<i>Affordable Home Price (County) – 2002</i>	<\$127,714	---	---
Population	20,424	---	<i>New Home Cost (City) – 2002</i>			
Households	6,019	---	Median Price	\$203,752	---	---
<i>Tenure</i>	<i>Total</i>	<i>%</i>	<i>New Residential Units Built 1997 – 2002</i>	<i>Total</i>	<i># Afford.</i>	<i>% Affordable</i>
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%
<i>Tenure by Income</i>	<i>Total</i>	<i>%</i>	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%	<i>Fees – 2002</i>	<i>Total</i>	<i>Rank</i>	<i>% Home Cost</i>
<i>Households by Income</i>	<i>Total</i>	<i>%</i>	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

<i>Demographics, Tenure and Income – 2000</i>			<i>Measures of Affordability</i>			
<i>Demographics</i>	<i>Total</i>		<i>Affordable Home Price (County) – 2002</i>	<\$147,526	---	---
Population	5,204	---	<i>New Home Cost (City) – 2002</i>			
Households	1,786	---	Median Price	(1)	---	---
<i>Tenure</i>	<i>Total</i>	<i>%</i>	<i>New Residential Units Built 1997 – 2002</i>	<i>Total</i>	<i># Afford.</i>	<i>% Affordable</i>
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	---
<i>Tenure by Income</i>	<i>Total</i>	<i>%</i>	Manufactured/Modular Homes	0	0	---
@ or < 80% AMI*	---	---	Apartments	12	12	100%
Homeowners	586	44%	Total	31	28	90%
Renters	316	68%	<i>Fees – 2002</i>	<i>Total</i>	<i>Rank</i>	<i>% Home Cost</i>
<i>Households by Income</i>	<i>Total</i>	<i>%</i>	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

<i>Demographics, Tenure and Income - 2000</i>			<i>Measures of Affordability</i>			
<i>Demographics</i>	<i>Total</i>		<i>Affordable Home Price (County) – 2002</i>	<\$147,526	---	---
Population	9,398	---	<i>New Home Cost (City) – 2002</i>			
Households	2,506	---	Median Price	\$169,847	---	---
<i>Tenure</i>	<i>Total</i>	<i>%</i>	<i>New Residential Units Built 1997 – 2002</i>	<i>Total</i>	<i># Afford.</i>	<i>% Affordable</i>
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	---
<i>Tenure by Income</i>	<i>Total</i>	<i>%</i>	Manufactured/Modular Homes	1	1	100%
@ or < 80% AMI*	---	---	Apartments	0	0	---
Homeowners	512	22%	Total	1,912	352	18%
Renters	169	78%	<i>Fees – 2002</i>	<i>Total</i>	<i>Rank</i>	<i>% Home Cost</i>
<i>Households by Income</i>	<i>Total</i>	<i>%</i>	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

<i>Demographics, Tenure and Income – 2000</i>			<i>Measures of Affordability</i>			
<i>Demographics</i>	<i>Total</i>		<i>Affordable Home Price (County) – 2002</i>	<\$133,936	---	---
Population	57,439	---	<i>New Home Cost (City) – 2002</i>			
Households	18,578	---	Median Price	\$298,268	---	---
<i>Tenure</i>	<i>Total</i>	<i>%</i>	<i>New Residential Units Built 1997 – 2002</i>	<i>Total</i>	<i># Afford.</i>	<i>% Affordable</i>
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	---
<i>Tenure by Income</i>	<i>Total</i>	<i>%</i>	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%	<i>Fees – 2002</i>	<i>Total</i>	<i>Rank</i>	<i>% Home Cost</i>
<i>Households by Income</i>	<i>Total</i>	<i>%</i>	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			
<i>Demographics</i>	<i>Total</i>		<i>Affordable Home Price (County) – 2002</i>	<\$125,585	---	---
Population	22,502	---	<i>New Home Cost (City) – 2002</i>			
Households	7,520	---	Median Price	\$187,989	---	---
<i>Tenure</i>	<i>Total</i>	<i>%</i>	<i>New Residential Units Built 1997 – 2002</i>	<i>Total</i>	<i># Afford.</i>	<i>% Affordable</i>
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%
<i>Tenure by Income</i>	<i>Total</i>	<i>%</i>	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%	<i>Fees – 2002</i>	<i>Total</i>	<i>Rank</i>	<i>% Home Cost</i>
<i>Households by Income</i>	<i>Total</i>	<i>%</i>	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			
<i>Demographics</i>	<i>Total</i>		<i>Affordable Home Price (County) – 2002</i>	<\$120,019	---	---
Population	8,551	---	<i>New Home Cost (City) – 2002</i>			
Households	3,016	---	Median Price	\$186,157	---	---
<i>Tenure</i>	<i>Total</i>	<i>%</i>	<i>New Residential Units Built 1997 – 2002</i>	<i>Total</i>	<i># Afford.</i>	<i>% Affordable</i>
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%
<i>Tenure by Income</i>	<i>Total</i>	<i>%</i>	Manufactured/Modular Homes	0	0	---
@ or < 80% AMI*	---	---	Apartments	0	0	---
Homeowners	686	31%	Total	144	0	0%
Renters	518	63%	<i>Fees – 2002</i>	<i>Total</i>	<i>Rank</i>	<i>% Home Cost</i>
<i>Households by Income</i>	<i>Total</i>	<i>%</i>	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

<i>Demographics, Tenure and Income - 2000</i>			<i>Measures of Affordability</i>			
<i>Demographics</i>	<i>Total</i>		<i>Affordable Home Price (County) – 2002</i>	<\$133,936	---	---
Population	68,336	---	<i>New Home Cost (City) – 2002</i>			
Households	18,863	---	Median Price	\$198,840	---	---
<i>Tenure</i>	<i>Total</i>	<i>%</i>	<i>New Residential Units Built 1997 – 2002</i>	<i>Total</i>	<i># Afford.</i>	<i>% Affordable</i>
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%
<i>Tenure by Income</i>	<i>Total</i>	<i>%</i>	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%	<i>Fees – 2002</i>	<i>Total</i>	<i>Rank</i>	<i>% Home Cost</i>
<i>Households by Income</i>	<i>Total</i>	<i>%</i>	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

<i>Demographics, Tenure and Income – 2000</i>			<i>Measures of Affordability</i>			
<i>Demographics</i>	<i>Total</i>		<i>Affordable Home Price (County) – 2002</i>	<\$147,526	---	---
Population	6,033	---	<i>New Home Cost (City) – 2002</i>			
Households	1,602	---	Median Price	\$194,480	---	---
<i>Tenure</i>	<i>Total</i>	<i>%</i>	<i>New Residential Units Built 1997 – 2002</i>	<i>Total</i>	<i># Afford.</i>	<i>% Affordable</i>
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	---
<i>Tenure by Income</i>	<i>Total</i>	<i>%</i>	Manufactured/Modular Homes	0	0	---
@ or < 80% AMI*	---	---	Apartments	0	0	---
Homeowners	338	24%	Total	330	10	3%
Renters	135	81%	<i>Fees – 2002</i>	<i>Total</i>	<i>Rank</i>	<i>% Home Cost</i>
<i>Households by Income</i>	<i>Total</i>	<i>%</i>	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

<i>Demographics, Tenure and Income – 2000</i>			<i>Measures of Affordability</i>			
<i>Demographics</i>	<i>Total</i>		<i>Affordable Home Price (County) – 2002</i>	<\$133,936	---	---
Population	108,896	---	<i>New Home Cost (City) – 2002</i>			
Households	32,263	---	Median Price	\$126,327	---	---
<i>Tenure</i>	<i>Total</i>	<i>%</i>	<i>New Residential Units Built 1997 – 2002</i>	<i>Total</i>	<i># Afford.</i>	<i>% Affordable</i>
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%
<i>Tenure by Income</i>	<i>Total</i>	<i>%</i>	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%	<i>Fees – 2002</i>	<i>Total</i>	<i>Rank</i>	<i>% Home Cost</i>
<i>Households by Income</i>	<i>Total</i>	<i>%</i>	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

<i>Demographics, Tenure and Income – 2000</i>			<i>Measures of Affordability</i>			
<i>Demographics</i>	<i>Total</i>		<i>Affordable Home Price (County) – 2002</i>	<\$147,526	---	---
Population	6,419	---	<i>New Home Cost (City) – 2002</i>			
Households	1,939	---	Median Price	\$168,476	---	---
<i>Tenure</i>	<i>Total</i>	<i>%</i>	<i>New Residential Units Built 1997 – 2002</i>	<i>Total</i>	<i># Afford.</i>	<i>% Affordable</i>
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	---
<i>Tenure by Income</i>	<i>Total</i>	<i>%</i>	Manufactured/Modular Homes	3	3	100%
@ or < 80% AMI*	---	---	Apartments	0	0	---
Homeowners	425	31%	Total	703	312	44%
Renters	410	72%	<i>Fees – 2002</i>	<i>Total</i>	<i>Rank</i>	<i>% Home Cost</i>
<i>Households by Income</i>	<i>Total</i>	<i>%</i>	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)