

Davis County

# HOUSING ENVIRONMENT ASSESSMENT

OCTOBER 2023



AFFORDABILITY  
AVAILABILITY  
ACCESSIBILITY  
ADEQUACY  
ASSISTANCE



**Davis**  
COUNTY  
HEALTH DEPARTMENT





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# INTRODUCTION

The purpose of this report is to provide an overview of Davis County's housing environment. The data and maps were obtained from various sources which include:

- Center for Applied Research and Engagement Systems ([careshq.org](http://careshq.org), formerly CommunityCommons.org)
- County Health Rankings & Roadmaps ([countyhealthrankings.org](http://countyhealthrankings.org))
- U.S. Census Bureau ([data.census.gov](http://data.census.gov))
- Utah Healthy Places Index ([dhhs.utah.gov/utahhpi/](http://dhhs.utah.gov/utahhpi/))
- Davis County Health Department ([daviscountyutah.gov/health/reports-and-assessments](http://daviscountyutah.gov/health/reports-and-assessments))

When possible, Davis County data is compared to Utah and the U.S. Maps are also included to highlight areas of concern in Davis County.

This report was prepared by the Health Strategy Bureau at the Davis County Health Department and published in October 2023. For questions, contact [healthstrategy@co.davis.ut.us](mailto:healthstrategy@co.davis.ut.us).





# DAVIS COUNTY HOUSING ENVIRONMENT ASSESSMENT 2023, EXECUTIVE SUMMARY

## 5 A'S OF HOUSING

A variety of housing types, styles, and sizes at a range of price points is important to create a pathway to homeownership for people at all stages of life.

### AFFORDABILITY



- Home prices have increased 122% in a seven-year span and rent prices increased 89% in a two-year span
- Household income is not keeping pace with increasing housing costs
- Cost burdened households, paying more than 30% of their income on housing, increased from 29.7% to 39.0% in a five-year period
- A higher percentage of renters are cost burdened than home owners

### AVAILABILITY



- Nationally, there is a shortage of affordable and available rental housing
- More people want to live in Utah and Davis County than there are available homes; lack of availability has been driven by rapid population growth, home vacancies not for sale or rent, and economic impacts on new builds
- Households with the lowest incomes have the least housing options
- From July 2021 to July 2022, Davis County added 4,000 housing units which contributed to Utah experiencing the nation's fastest growth in housing units with an increase of 3.3%

### ACCESSIBILITY



- A 2021 housing survey conducted by Davis County showed that 9% of respondents had experienced housing discrimination and 7% indicated that the housing provider refused to make reasonable accommodations for a tenant with disabilities
- Pairing mass transit and affordable housing is a best practice to connect people with community amenities without relying on a vehicle

### ADEQUACY



- Adequate and healthy housing which includes safe drinking water, adequate sanitation, energy for cooking, heating, cooling, lighting, and no toxins or environmental hazards such as lead, asbestos, mold, and carbon monoxide is a strength in Davis County

### ASSISTANCE



- Federal tax assisted housing is in these nine Davis County cities: Bountiful, Centerville, Clearfield, Clinton, Farmington, Kaysville, Layton, North Salt Lake, Sunset
- Preserving existing affordable housing is important

### Definitions

**Affordability:** Housing is considered affordable when households pay no more than 30% of their income toward housing costs (rent/mortgage, utilities, etc.).

**Availability:** Available housing is ready for occupancy.

**Accessibility:** Housing is considered accessible when individuals with disabilities can easily enter and has features that help them live independently. Accessible housing is also when housing is close to employment, grocery stores, schools, etc.

**Adequacy:** Housing is considered adequate when it is safe, decent, and livable.

**Assistance:** Housing assistance includes federal programs that provide funding to create and maintain affordable housing, provide rental assistance, and provide educational rights for students experiencing homelessness.



# HOUSING & HEALTH

A home creates the space to thrive and reach one's full health potential. Community conditions (where people live, learn, work, play, and age) intersect, influencing individual and community health. Factors such as housing, food security, employment, and transportation all contribute to an individual's ability to access resources and maintain quality health ([HSPE](#), 2018).

A healthy housing environment means ensuring individuals have access to housing that is affordable, accessible, available, and adequate. Providing a pathway to home ownership for everyone allows them an opportunity to reach their health potential, promote social ties, increase neighborhood stability, and build wealth ([UHPI](#)).

A pathway to home ownership for all means that a wide range of housing options are necessary. This includes various housing types, styles, and sizes available at a range of price points. Housing that is affordable at all stages of life is important in a community and enables people to live in a place they're familiar with and be connected to family and friends ([UF](#), 2022; [DN](#), 2022).

Housing instability and homelessness are major contributors to poor health among individuals and communities. Specifically, high housing costs and instability are linked to increased stress and depression, communicable diseases, and decreases in child well-being and educational outcomes ([UHPI](#), 2022).

## The 5 A's of Housing

### **AFFORDABILITY**

Housing is considered affordable when households pay no more than 30% of their income toward housing costs (rent/mortgage, utilities, etc.). This is the definition used by the U.S. Department of Housing and Urban Development.

### **ACCESSIBILITY**

Housing is considered accessible when individuals with disabilities can easily enter and has features that help them live independently. Accessible housing is also when housing is close to employment, grocery stores, schools, etc.

### **AVAILABILITY**

Available housing is ready for occupancy.

### **ADEQUACY**

Housing is considered adequate when it is safe, decent, and livable.

### **ASSISTANCE**

Housing assistance includes federal programs that provide funding to create and maintain affordable housing, provide rental assistance, and provide educational rights for students experiencing homelessness.

# A COMMUNITY CONCERN



Get Help. Give Help.  
United Ways of Utah

2-1-1, an agency that connects the community to local resources, reports that housing and shelter was the top resource request in Davis County from November 2021 to November 2022 ([211](#), 2022).



In 2022, Utah State University conducted the Utah Wellbeing Survey which tracks local perspectives on well-being around the state. Over 10,000 surveys were collected across 35 cities including two Davis County cities, Bountiful and Layton. Affordable housing was one of the top concerns for residents in both cities ([UWP](#), 2022).

## Community Voice



In 2022, the Davis County Health Department (DCHD) conducted a Community Equity Assessment to identify structural factors (practices, policies, and conditions beyond an individual's control) that impact health in Davis County. In a survey conducted with Davis4Health partners and DCHD staff, housing was scored the lowest among the structural drivers, indicating the housing environment as a top concern. Community focus groups were then held which echoed these concerns and provided stories of lived experiences. Comments from focus group participants related to affordability, availability, accessibility, and adequacy are shared at the conclusion of each section throughout this assessment.

# HOUSING LEGISLATION

## FEDERAL

**Housing Supply Action Plan:** Biden-Harris Administration, May 2022

- Includes administrative and legislative priorities aimed at closing the housing supply shortfall in five years. The plan includes rewarding jurisdictions that have reformed zoning and land-use policies, deploying new financing mechanisms to build and preserve more housing where financing gaps currently exist, expanding and improving existing forms of federal financing, ensuring that more government-owned supply of homes and other housing goes to owners who will live in them, and finish construction in 2022 on the most new homes in any year since 2006.

**New Housing Choice Vouchers:** Department of Housing & Urban Development (HUD), September 2022

- HUD awarded more than 19,000 new Housing Choice Vouchers to almost 2,000 Public Housing Agencies in nearly every community across the country. This is the most expansive allocation of flexible new rental assistance in 20 years. In some communities, this is the first allocation of new vouchers in decades.

**Emergency Rental Assistance Program:** U.S. Department of the Treasury, January 2021

- Launched the \$25 billion Emergency Rental Assistance Program (ERAP) established by the Consolidated Appropriations Act, 2021. The ERAP assists households that were unable to pay rent and utilities due to the COVID-19 pandemic. Utah Rent Relief program ended February 5, 2023.

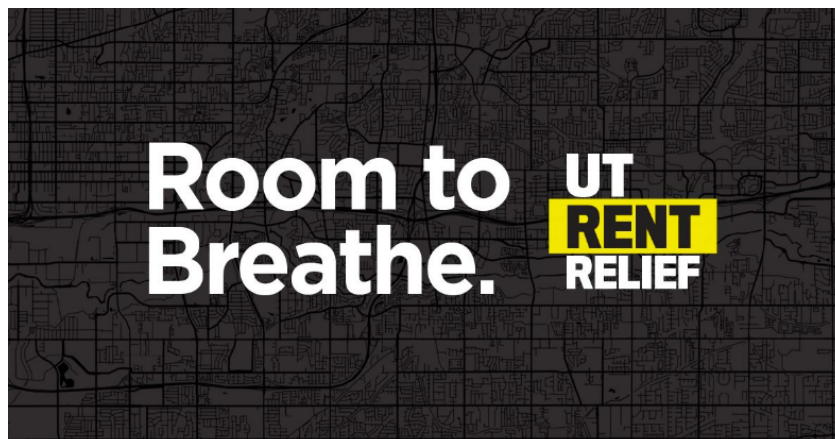
## UTAH

**HB430:** 2018, Affordable Housing Amendment

- Created a Commission on Housing Affordability that provides recommendations for affordable housing legislation. In 2022, the Legislature modified the Commission's membership and repealed the sunset provision.

**SB34:** 2019, Affordable Housing Modifications

- Communities are required to develop a moderate income housing (MIH) plan as part of their general plan. Communities that are required to annually report on their MIH plan implementation must satisfy these requirements to remain eligible for state transportation investments.





# HOUSING LEGISLATION

## **SB39**: 2020, Affordable Housing Amendments

- Increase the supply of affordable housing, support families experiencing homelessness, and preserve existing affordable housing. Initially, \$10 million was approved, but was reduced to \$5 million in the June 2020 Special Session.

## **SB164**: 2021, Utah Housing Affordability Amendments

- Provided \$35 million for affordable housing, \$25 million for the Utah Housing Preservation Fund and \$10 million for gap financing for tax credit projects.

## **SB217**: 2021, Housing and Transit Reinvestment Zone Act

- Established objectives and requirements for a municipality or public transit county to create a housing and transit reinvestment zone. Tax increment financing provides funding for the reinvestment zone. The purpose is to promote transit-oriented development that increases affordable housing availability near public transportation locations.

## **HB82**: 2021, Single Family Housing Modifications

- Encourages the development of additional accessory dwelling units (ADUs). Mandates that cities allow most residents to rent out basement apartments inside their single-family homes, although it allows most cities to exempt a quarter of their residential zones from that requirement and gives them authority to license and regulate the add-on dwellings in limited ways in the remaining locations.

## **SB238**: 2022, Homeless Services Modifications

- Allocated \$55 million of American Rescue Plan Funds to the Department of Workforce Services to fund affordable housing projects in response to the COVID-19 pandemic. These funds will provide an estimated 1,078 affordable units across Utah. This is the largest allocation for homeless services and affordable housing in Utah's history.

## **HB462**: 2022, Housing Affordability Amendments

- Allows cities to enforce zoning laws that target short-term housing (e.g., Airbnb), allows enforcement of zoning laws to limit the construction of high-income housing, and prioritizes low-income housing construction around public transportation hubs. Example: Farmington City which became the first city in the state to certify as a housing development that meets all requirements outlined in the Wasatch Choice Vision (DN, 2022).

## **SB174**: 2023, Local Land Use and Development Revisions

- Streamlines city and county subdivision processes by limiting subdivision requests to only one public hearing. If the application complies with existing zoning requirements, city officials are required to approve it with no subsequent public hearings.

# HOUSING LEGISLATION

## **SB199**: 2023, Local Land Use Amendment

- Prohibits municipal residents from challenging, through referendum, a municipal council's unanimous approval of a housing development.

## **SB240**: 2023, First-Time Homebuyer Assistance Program

- Allocates \$50 million to help first-time homebuyers purchase newly constructed homes. The new single-family home, condominium, or townhome can cost no more than \$450,000. The state can provide a loan up to \$20,000 for down payment assistance, closing costs, or buying down the interest rate. The loan is a lien on the home and would be paid back if the owner refinances or sells the house. The program has the potential to assist at least 2,500 homebuyers.

## **HB364**: 2023, Housing Affordability Amendment

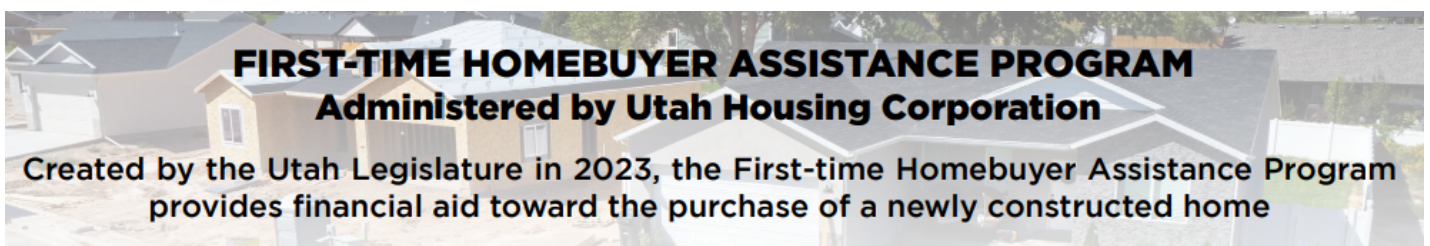
- Expands the state tax credit program from \$1.2 million in 2022, to \$10 million annually from January 1, 2023 to December 31, 2028. The allocation period for state tax credit projects remains at 10 years, therefore a \$1 million allocation in 2023 would become a \$10 million tax credit in the aggregate (over the 10-year period).

## **HB499**: 2023, Homeless Services Amendments

- Increases homeless shelter options during the winter months and creates an emergency response plan during freezing temperatures.

## **HB36**: 2023, Long Term Care Ombudsman Amendment

- Before a person is transferred or discharged from an assisted living facility, the facility provides written notice to the resident or resident's primary caregiver and the Ombudsman who will conduct a voluntary discharge interview. The information gathered at the interview will be given to the Health and Human Services Interim Committee on an annual basis.



(For more information about the program go to [Utah Housing Corporation](https://utahhousingcorp.org) at [utahhousingcorp.org](https://utahhousingcorp.org); UHC, 2023)

# DAVIS COUNTY CHALLENGES, GAPS & BARRIERS

Challenges, gaps, and barriers to accessing housing in Davis County have been identified by community agencies that help house individuals and families.

## Challenges & Gaps

- Overnight shelters are located in Ogden and Salt Lake (Davis County has domestic violence shelter only)
- Housing and Urban Development's (HUD) Fair Market Rent is calculated with Ogden area which is not representative of Davis County
- No strategic plan for homelessness and housing
- No county housing coordinator
- Federal government vouchers are not fully funded
- Federal funding requirements are restrictive

## Housing Barriers

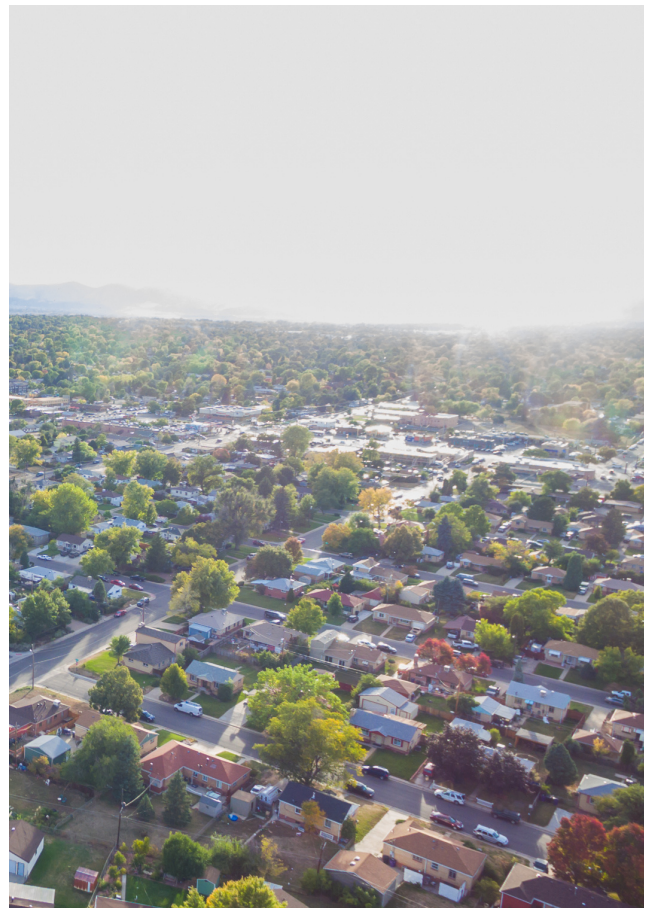
Davis County housing agencies report the largest barriers to housing clients are:

- Lack of affordable housing
- Lack of one-bedroom apartments
- Lack of political will to zone land for public housing
- High cost of rent
- Rent application fees
- Extremely long wait list for subsidized housing

## Populations Experiencing Barriers

Populations that encounter barriers to housing include:

- Individuals who are justice involved
- People with disabilities
- Those on limited and/or fixed incomes
- People with mental or behavioral health conditions
- Immigrants and refugees without citizenship
- Older adults without a home who are discharged from care facilities
- Those with poor credit
- People with previous evictions





# HELPING THE HOUSING GAP

## **Davis Behavioral Health, Layton**

Davis Behavioral Health (DBH) is the mental and behavioral health authority for Davis County. DBH houses 114 individuals who are affected by severe mental illness, have very little income, and would otherwise be experiencing homelessness. Wraparound services are provided. An additional 20 beds are being added in the near future.

## **Lamb of God Maternity Home, North Salt Lake**

A home for women who are experiencing an unplanned pregnancy or pregnant women in crisis. Services include housing, medical care, transportation, counseling and more at no cost.

## **Red Barn Academy, Graduate Housing, Farmington**

Red Barn Academy is a residential life-skills academy that helps individuals recover from addiction through behavior modification while focusing on accountability and integrity in a farm setting. In June 2023, they opened an apartment complex called Graduate Housing. This is a 30-unit complex that includes one-bedroom to four-bedroom apartments. These are available for individuals that have graduated from their program and some will be available for individuals who are low-income. This provides a pathway to housing for many individuals who otherwise would experience barriers due to previous criminal records or the high cost of housing.

## **Safe Harbor Crisis Center, Hope Housing**

Safe Harbor is Davis County's domestic violence shelter. They provide shelter services as well as transitional housing for clients that need additional housing assistance after they've exited the emergency shelter. The current capacity of Hope Housing is ten apartments. They are currently in the process of doubling their transitional housing capacity which will be completed by the end of 2023.

## **Teen Residential Center, Layton**

A 16-bed overnight shelter for youth is being constructed to house students experiencing homelessness. Approximate completion date is 2024.

# RECOMMENDATIONS

Actions can be taken at the national, state, and local level to improve access to housing. Links to housing recommendations are listed below.

## NATIONAL

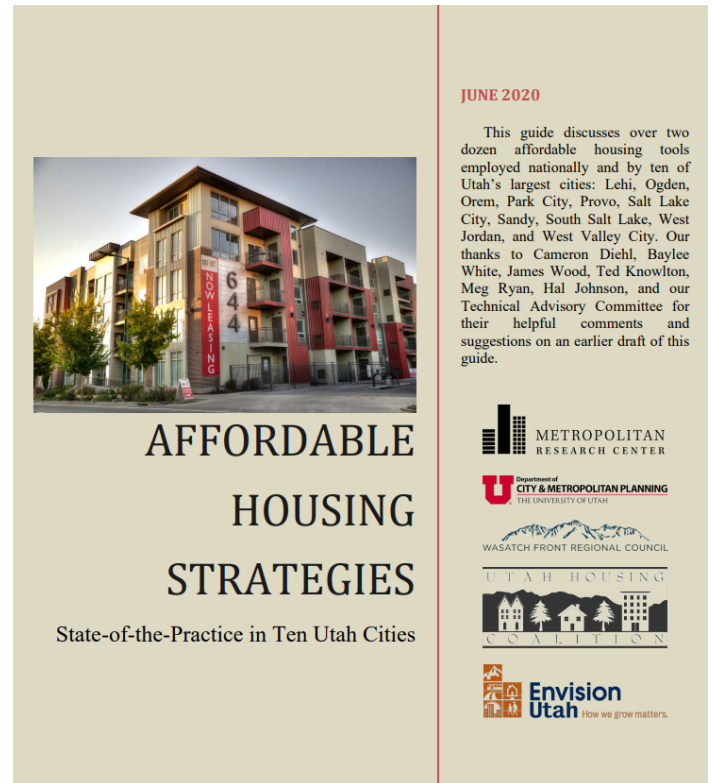
- [National Low Income Housing Coalition](#)
- [Center on Budget and Policy Priorities](#)
- [Opportunity Starts at Home](#)

## STATE

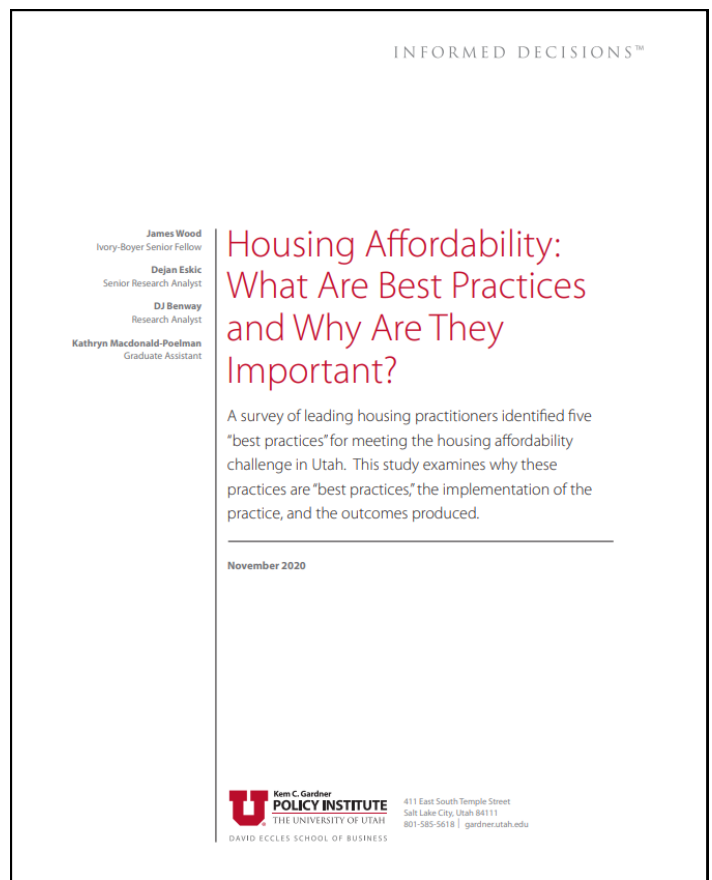
- [Bipartisan Policy Center](#)
- [Kem C. Gardner Policy Institute](#)
- [Salt Lake Chamber of Commerce, Housing Legislative Priorities](#)
- [Guiding Our Growth, A Statewide Conversation About Utah's Future](#)

## CITIES & COUNTIES

- [Affordable Housing Strategies, State-of-the-Practice in Ten Utah Cities, Metropolitan Research Center at the University of Utah](#)
- [Housing Gap Coalition, Salt Lake Chamber](#)
- [Department of Workforce Services](#)



(AHS, 2020)



(KCGPI, 2020)

# AFFORDABILITY



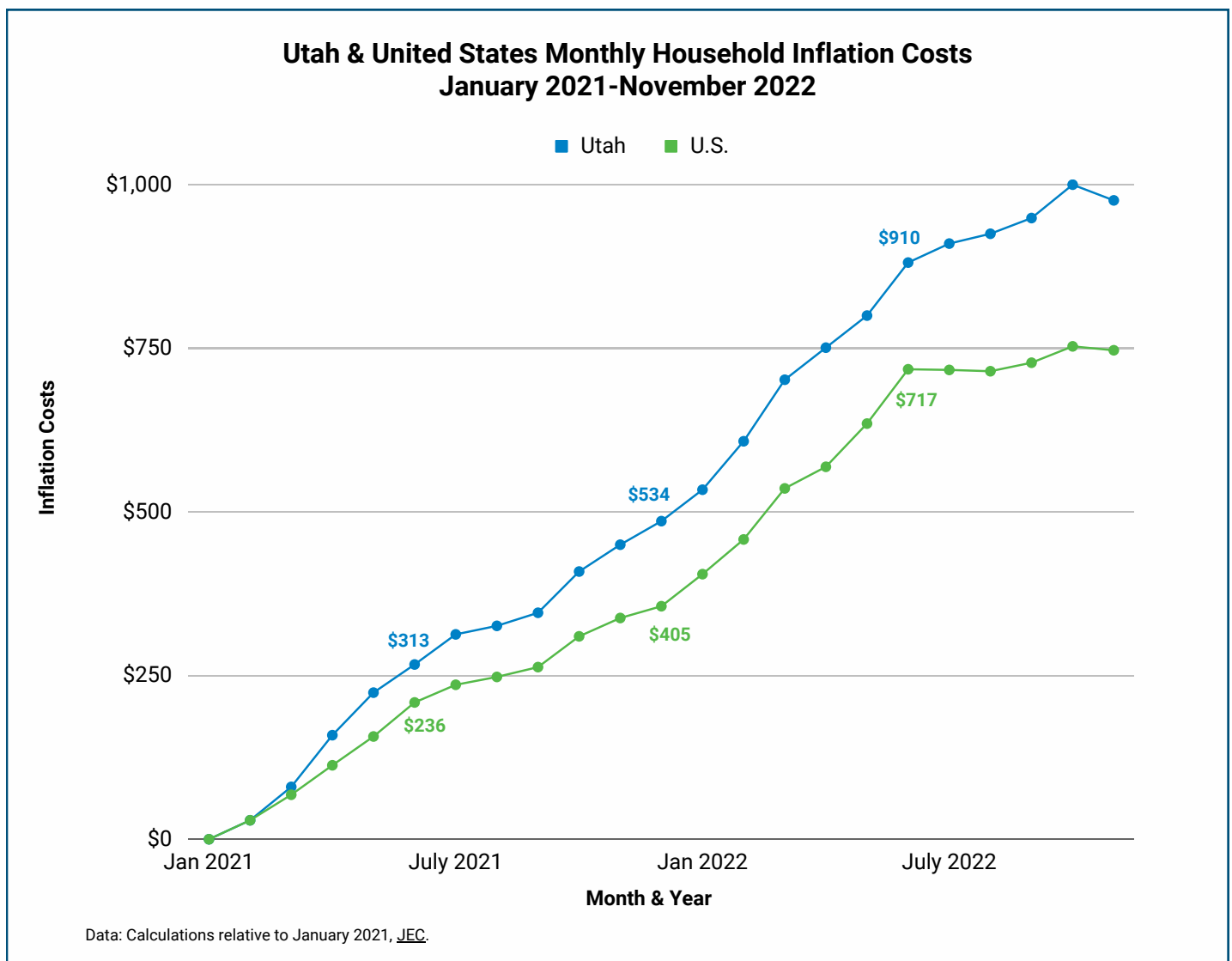


# AFFORDABILITY

Housing is considered affordable when households pay no more than 30% of their gross income toward housing costs (rent, utilities, etc.). This definition is used by the U.S. Department of Housing and Urban Development ([HUD](#), n.d.).

In 2022, Davis County was listed as one of 26 places in the nation where homeownership is officially unaffordable due to monthly housing costs that are 73% of the median per capita income and home prices that rose 34% over a

three year period ([moneygeek.com](#), 2022). Record breaking inflation poses an added threat to housing affordability. Inflation is when the cost of goods and services increases and the purchasing power of money decreases ([Investopedia](#), 2023). In April 2022, Utah's inflation rate rose to 10.4%, almost 2% more than the national average ([abc4.com](#), 2022). The inflation trend in Utah and the U.S. from January 2021 to November 2022 is shown in the graph below.



# AFFORDABILITY

## Housing Affordability Indicators

Housing affordability indicators for Davis County's 15 cities are shown in the chart below. Indicators include percent of population who are owners and renters, median household

income, median monthly housing cost, and percent of cost burdened households. Each of these indicators are discussed throughout this section.

Housing Affordability Indicators by City, 2016-2020						
City	Owners	Renters	Median Monthly Mortgage	Median Monthly Rent	Cost Burdened Home-owners	Cost Burdened Renters
Bountiful	75.5%	24.5%	\$1,720	\$1,148	24.6%	40.5%
Centerville	86.6%	13.4%	\$1,737	\$1,244	27.0%	32.3%
Clearfield	59.1%	40.9%	\$1,257	\$1,117	17.8%	42.4%
Clinton	88.4%	11.6%	\$1,452	\$1,441	21.0%	25.5%
Farmington	82.1%	17.9%	\$2,017	\$1,215	22.7%	42.1%
Fruit Heights	89.9%	10.1%	\$1,996	\$1,520	21.9%	25.7%
Kaysville	86.8%	13.2%	\$1,894	\$1,077	13.3%	38.2%
Layton	72.0%	28.0%	\$1,570	\$1,084	17.4%	38.4%
North Salt Lake	68.9%	31.1%	\$1,665	\$1,268	19.1%	43.5%
South Weber	93.0%	7.0%	\$1,985	\$1,227	25.1%	19.1%
Sunset	69.4%	30.6%	\$1,134	\$962	18.5%	37.7%
Syracuse	91.5%	8.5%	\$1,692	\$1,766	16.6%	48.2%
West Bountiful	82.7%	17.3%	\$1,844	\$1,607	25.9%	47.2%
West Point	90.1%	9.9%	\$1,591	\$1,505	13.3%	0.0%
Woods Cross	77.6%	22.4%	\$1,573	\$1,184	17.6%	29.3%

\*Cost burdened household defined as spending more than 30% of household income on housing costs

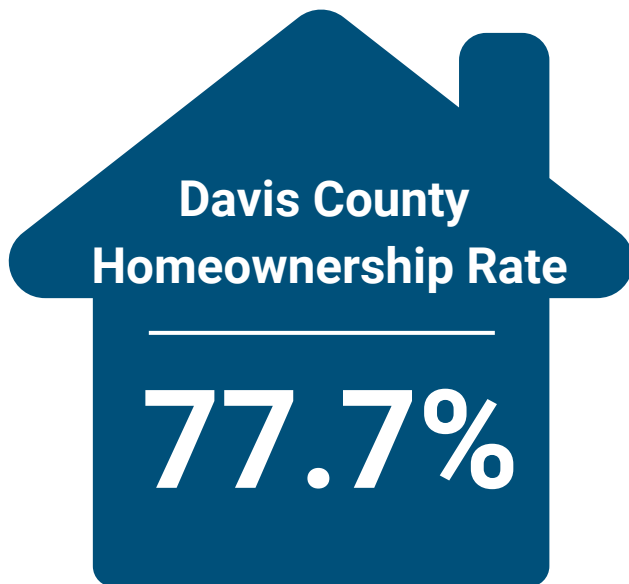
Data: [U.S. Census, 2020](#)

# AFFORDABILITY

## Homeownership

The most common housing type in Utah and Davis County is single-family homes. Other housing types include apartments, mobile homes, duplexes, townhomes, and housing for specific populations such as military, assisted living facilities, and older adults. A variety of housing types at a range of price points creates a path to home ownership for all households.

The rate of homeownership in Davis County is 77.7%, which is higher than the state (70.5%) and the U.S. (64.4%) ([CHR](#), 2016-2020). Homeownership allows people to build wealth, which protects against rising rent costs and promotes social ties and neighborhood stability ([UHPI](#), 2022).



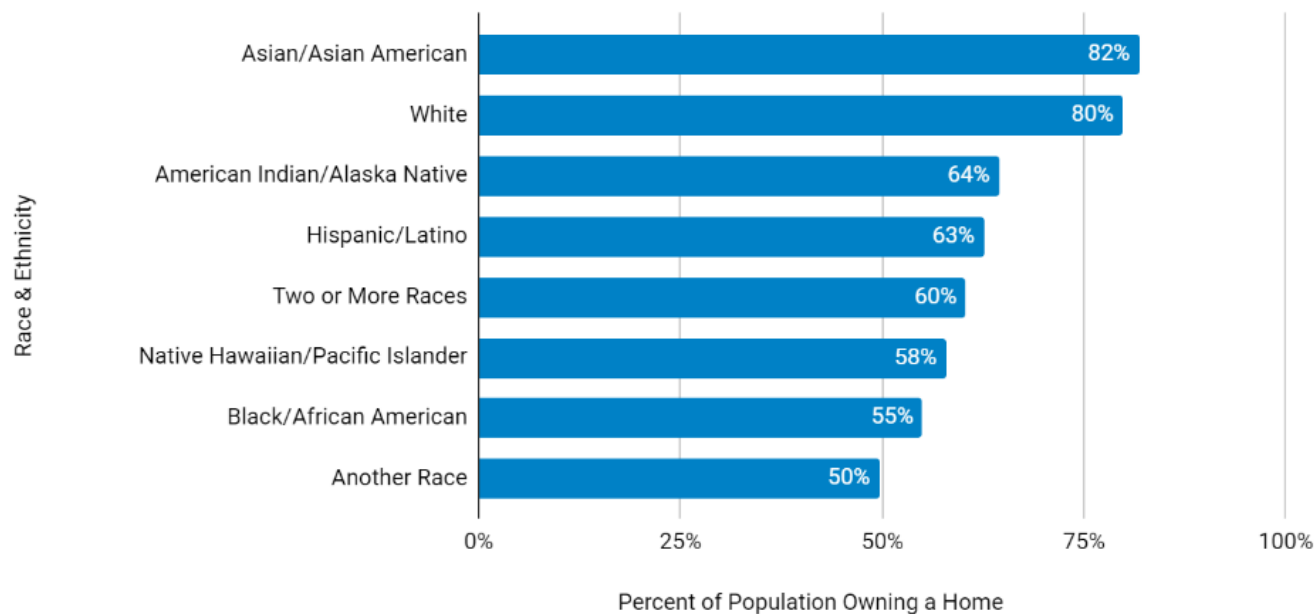
Purchasing a home provides a pathway for building long-term wealth ([money.com](#), 2023). Homeownership by race and ethnicity is shown in the graph on page 16. Asian/Asian American and White, non-Hispanic households are more likely to be homeowners. Increasing homeownership for everyone can help reduce the racial wealth gap, differences in assets owned by different racial or ethnic groups ([Investopedia](#), 2023), and increase overall community health.

Historically unfair policies and practices such as housing discrimination that included redlining, predatory lending, and eviction policies have caused a racial wealth gap where White families have substantially more wealth than People of Color. A recent national report found systemic bias in home appraisals from 2013-2021. Homes in neighborhoods where the majority of residents are white were appraised for \$371,000 more than in neighborhoods where the majority of residents are People of Color ([NYT](#), 2022).

Understanding how to increase access to home ownership for everyone includes exploring policy solutions, promoting an equitable and accessible home finance system, and increasing outreach and counseling for renters and potential home buyers ([UI](#), 2019).

# AFFORDABILITY

Home Ownership by Race & Ethnicity, Davis County, 2016-2020



Data: U.S. Census, 2016-2020

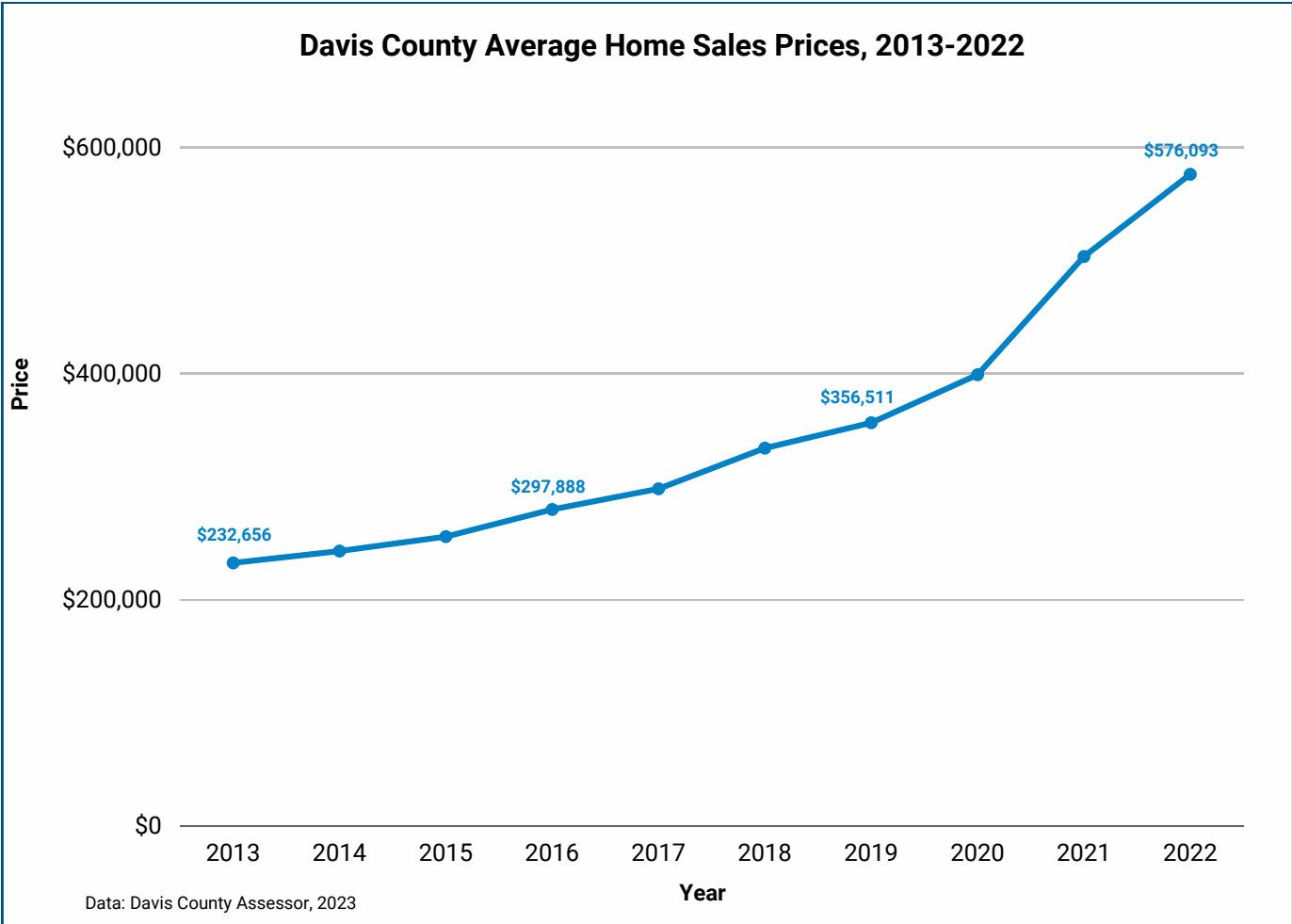
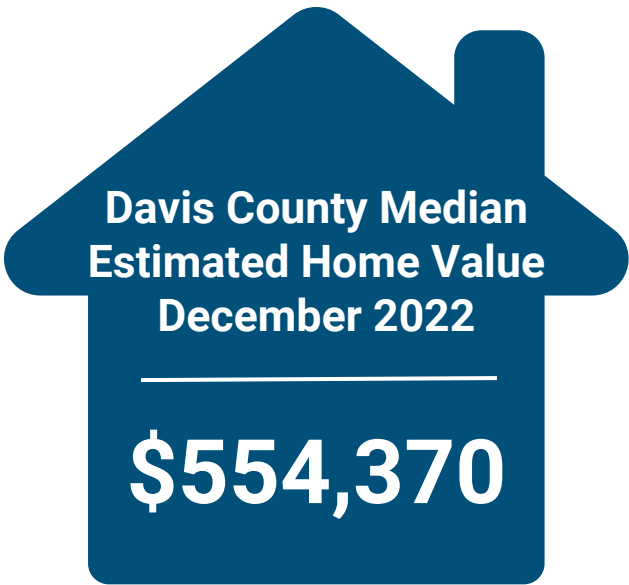


# AFFORDABILITY

## Median Home Value

Home prices have been increasing across the U.S. and especially in the growing state of Utah. In June 2015, the median estimated home value in Davis County was \$249,225. In December 2022, the median value had increased to \$554,370, a 122% increase in the span of seven years ([Zillow](#), accessed 12/2022).

The chart below shows Davis County's average and median home sale prices from 2013-2022. Home prices began increasing dramatically in 2020, during the COVID-19 pandemic. In 2022, the average sale price was \$576,093 (Davis County Assessor, 2023).





# AFFORDABILITY

## Housing Cost Burden

The average median monthly mortgage in Davis County is \$1,675.13 with the highest in Farmington at \$2,017 and the lowest in Sunset at \$1,134 (see chart on page 14).

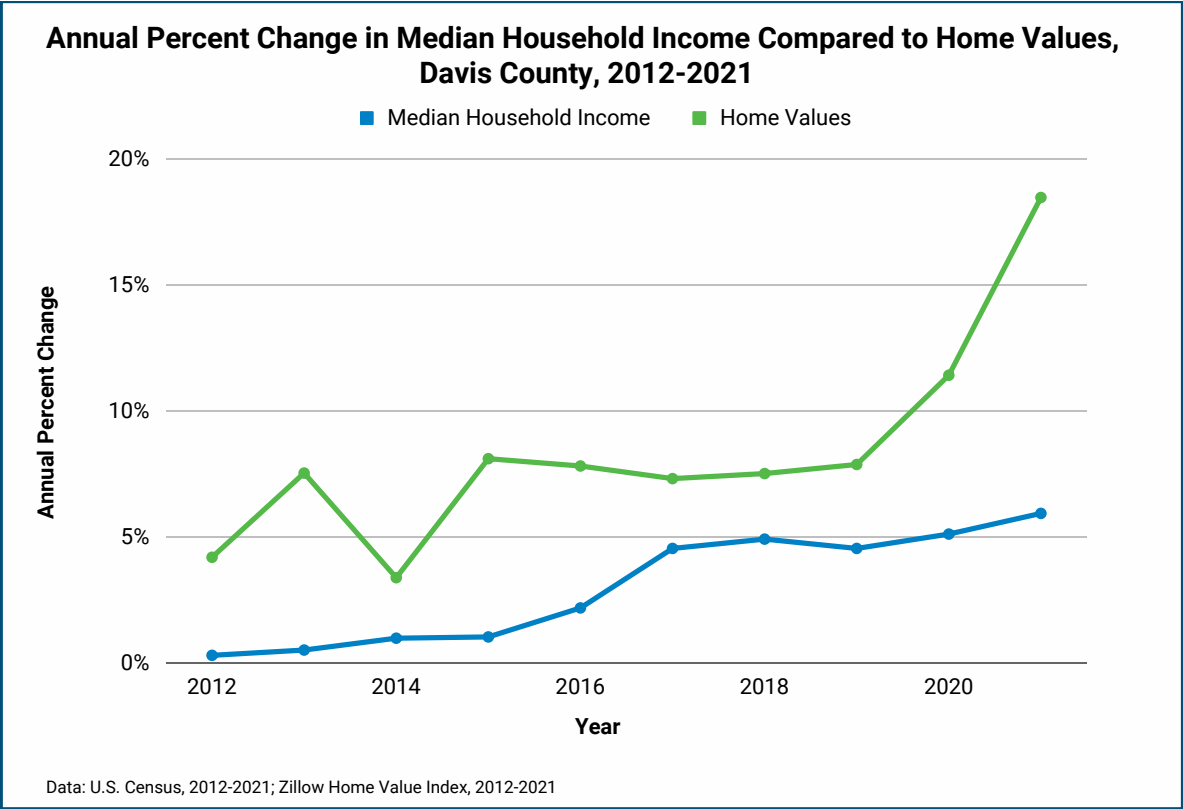
As shown in the graph below, the widening gap between the owner occupied home value and median household income indicates household income is not keeping pace with increasing housing costs. This has contributed to an increase in the number of households that are cost burdened. On average, Davis County households spend 24% of their income on housing costs (CNT, 2022).

When a household spends more than 30% of their income on housing, they are considered housing cost burdened. This means they may struggle to afford other basic needs such as food, transportation, healthcare, etc. This is

associated with increased stress and depression, communicable diseases, and decreased children’s well-being and educational outcomes (UPHI, 2022).

Households (owners and renters) that are considered housing cost burdened in Davis County increased from 29.7% to 39.0% in a five year period. This is lower than Utah at 44.5% and the U.S. at 49.1% (Census, 2016-2020).

Renters are greatly impacted by decreased affordable housing. In Utah, the share of renters who are housing cost burdened is higher than the nation, 45% compared with 40% in the U.S. in 2021 (KCGPI, 2023). Renters in Davis County cities are often more cost burdened than homeowners, as seen on page 14.



# AFFORDABILITY

## Cost Burdened Homeowners

Five cities with the highest percentage of cost burdened homeowners are shown in the chart below. For percentages for all Davis County cities, see chart on page 14.

Cost Burdened Homeowners by City	
City	Percent
Centerville	27.0%
West Bountiful	25.9%
South Weber	25.1%
Bountiful	24.6%
Farmington	22.7%

## Low-Income Homeowners Severely Cost Burdened by Housing

Homeowners that are low-income and severely cost burdened spend more than 50% of their household income on housing. In Davis County, 4.7% of homeowners are low-income and severely cost burdened compared to 5.8% of Utahns (UHPI, 2022). Low-income households are households with an income at or below 80% of the area median income (HUD, n.d.). The area median income is the midpoint of a specific area's income distribution and is calculated yearly by the Department of Housing and Urban Development. This is used to determine eligibility for affordable housing (hud.loans, 2023).

Davis County cities with the greatest opportunity to impact this area are shown toward the top of the chart found below. Evidence based policies for cities interested in reducing low-income households that are severely cost burdened can be found in the Utah Healthy Places Index.

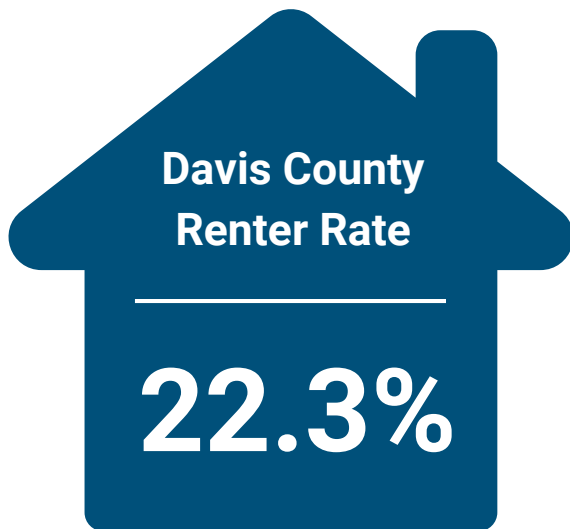
Low-income Homeowner Severe Housing Cost Burden	
City	Percent
Bountiful	5.93%
West Bountiful	5.93%
Clearfield	5.82%
Sunset	5.45%
North Salt Lake	5.27%
Clinton	5.15%
West Point	5.13%
South Weber	4.87%
Layton	4.69%
Centerville	4.15%
Woods Cross	4.08%
Farmington	3.53%
Syracuse	3.32%
Fruit Heights	2.76%
Kaysville	2.59%

Data: UHPI, 2022

# AFFORDABILITY

## Rental Costs

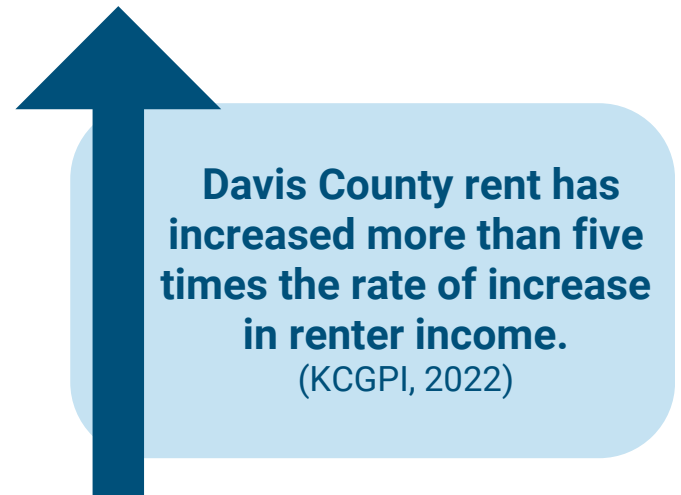
In Davis County, 22.3% of households are renters ([DWS](#), 2014-2018). Refer to the table on page 14 to see how this differs by city.



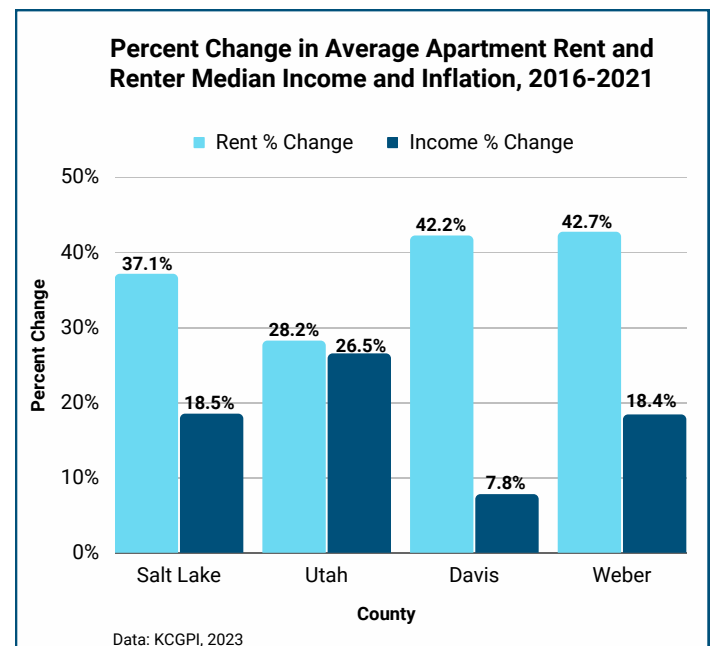
The high cost of single-family housing is increasing the demand for rentals and therefore increasing the cost. In 2000, Davis County's average rent was \$767. In 2022, the cost climbed to \$1,452, an 89% increase ([KCGPI](#), 2022). Average rent in Davis County increased more in the two-year period between 2020 and 2022 than from a ten year period, from 2010-2020, as seen in the table below.

Asking Rent By Unit Type, Davis County				
Unit	2000	2010	2020	2022
Average	\$767	\$864	\$1,158	\$1,452
Studio	\$351	\$393	\$627	\$754
1-Bed	\$672	\$756	\$1,032	\$1,304
2-Bed	\$775	\$872	\$1,175	\$1,474
3-Bed	\$986	\$1,109	\$1,421	\$1,772
4-Bed	\$935	\$1,063	\$1,390	\$1,646

Data: [KCPGI](#), 2022



Between 2016 and 2021, rent increases have risen more than renter household income in all four Wasatch Front counties as seen in the chart below. In Davis County, rent has increased more than five times the rate of increase in renter income. This is a much larger increase than neighboring counties of Salt Lake and Weber ([KCGPI](#), 2023).



# AFFORDABILITY

The following chart shows renter households by income level. Around 62.6% of Davis County renters are considered low-income to extremely low-income based on the Department of Housing & Urban Development Area Median Family Income (HAMFI) ([HUD](#), 2015-2019). Renters are more likely than homeowners to be cost burdened ([Census](#), 2022).

Davis County Renter Households by Income Level		
Household	Number	Percent
Extremely Low-Income (<=30% HAFMI)	4,375	18.2%
Very Low-Income (<=50% HAFMI)	4,070	16.9%
Low-Income (<=80% HAFMI)	6,605	27.5%
Non Low-Income	8,975	37.4%

Source: [HUD](#), 2015-2019; HAMFI=Department of Housing & Urban Development Area Median Family Income

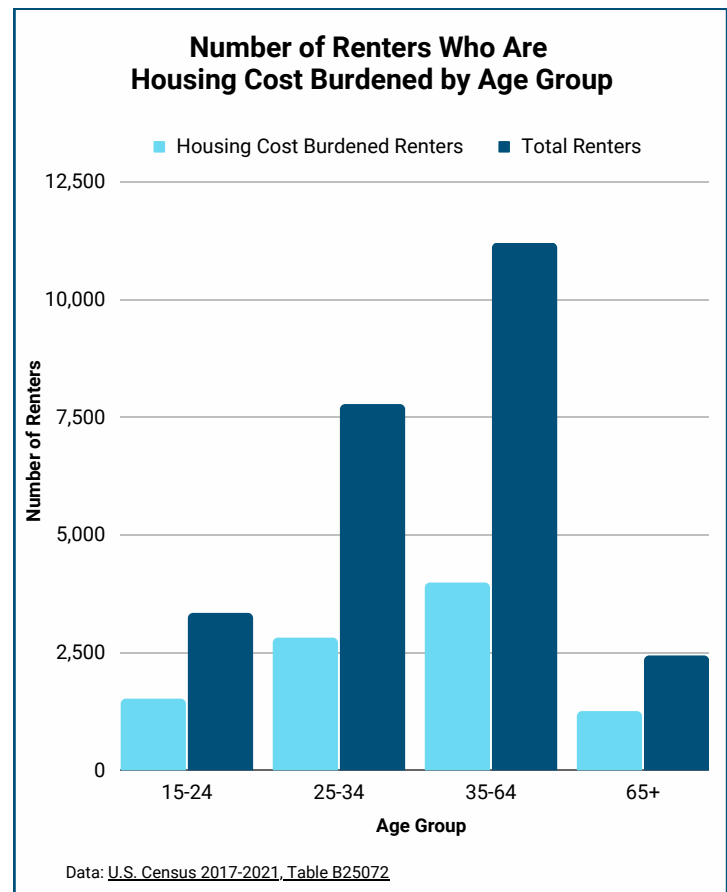
Common affordable housing terms and definitions include ([HUD](#), FY2023):

- **Area Median Income (AMI)** is the median household income adjusted by county or metropolitan area.
- **Low-income housing** is housing that is affordable for households earning less than 80% of the AMI.
- **Very low-income housing** is housing that is affordable for households earning less than 50% of the AMI.
- **Extremely low-income housing** is housing that is affordable for households earning less than 30% of the AMI.

**Younger (15-24 years) and older (65+ years) aged renters are more likely to be cost burdened.**  
(Census, 2017-2021)

## Cost Burdened Renters

The majority of Davis County renters are ages 35-64 ([Census](#), 2017-2021). The younger (15-24 years) and older (65+ years) aged renters are more likely to be cost burdened as shown in the chart below. Of Davis County senior renters (defined as 62+ in this memo), 59.6% were housing cost burdened and 31.6% were severely housing cost burdened ([KCGPI](#), 2019).



# AFFORDABILITY

Five Davis County cities with the highest percentage of cost burdened renters are shown in the chart below. For percentages of all Davis County cities, see chart on page 14.

Cost Burdened Renters by City	
City	Percent
Syracuse	48.2%
West Bountiful	47.2%
North Salt Lake	43.5%
Clearfield	42.4%
Farmington	42.1%

## Severely Cost Burdened Renters

In Davis County, 15.8% of low-income renters are severely cost burdened compared to 18.3% across Utah ([UT HPI, 2022](#)). This means they spend more than 50% of their household income on housing costs. Cities with the greatest opportunity to impact this area are shown in the top of the chart on the right. Evidence based policies for cities interested in reducing low-income households that are severely cost burdened can be found in the [Utah Health Places Index](#).

Low-Income Renters Severely Cost Burdened	
City	Percent
Centerville	27.1%
Sunset	20.4%
Layton	19.0%
Clearfield	18.8%
Syracuse	16.8%
West Point	16.6%
South Weber	16.4%
Bountiful	14.9%
West Bountiful	14.8%
Clinton	12.3%
Farmington	11.0%
Kaysville	10.8%
North Salt Lake	9.7%
Fruit Heights	7.4%
Woods Cross	6.3%

Source: Utah Healthy Places Index, 2023



# AFFORDABILITY

## Living Wage

The living wage calculator is a tool to understand how much income is needed to meet basic needs without government support. The household expenses considered are food, childcare, healthcare, housing, transportation, clothing, broadband service, cell service, and taxes. For one adult working full time in Davis County, the living wage is \$16.75/hour. That amount changes based on family size and whether one or two adults are working full time. The minimum wage in Utah is \$7.25 (ULC).

Davis County residents are feeling the strain of the cost of living outpacing wage increases. Conversations during the community focus

groups revealed that too often people are working full time for less than a living wage while struggling to make ends meet, but they make too much to qualify for assistive benefits that could help meet a family's basic needs. If the cost of living continues to increase at a faster rate than wages, these experiences will become even more prevalent.

**“Minimum wage is not keeping pace with a low-income apartment.”**  
(DCHD, 2022)

Living Wage, Davis County, 2022				
Adults	No Children	1 Child	2 Children	3 Children
1, working full time	\$16.75	\$31.84	\$39.60	\$52.90
2, only 1 working full time	\$25.80	\$31.07	\$36.72	\$40.96
2, both working full time	\$12.90	\$17.71	\$22.70	\$27.00

Source: MIT, 2023

### The Living Wage considers these expenses:



FOOD



CHILDCARE



MEDICAL



TRANSPORTATION



HOUSING



TAXES



CIVIC

To see the full list go to [livingwage.mit.edu](https://livingwage.mit.edu)

# AFFORDABILITY

## Fair Market Rent

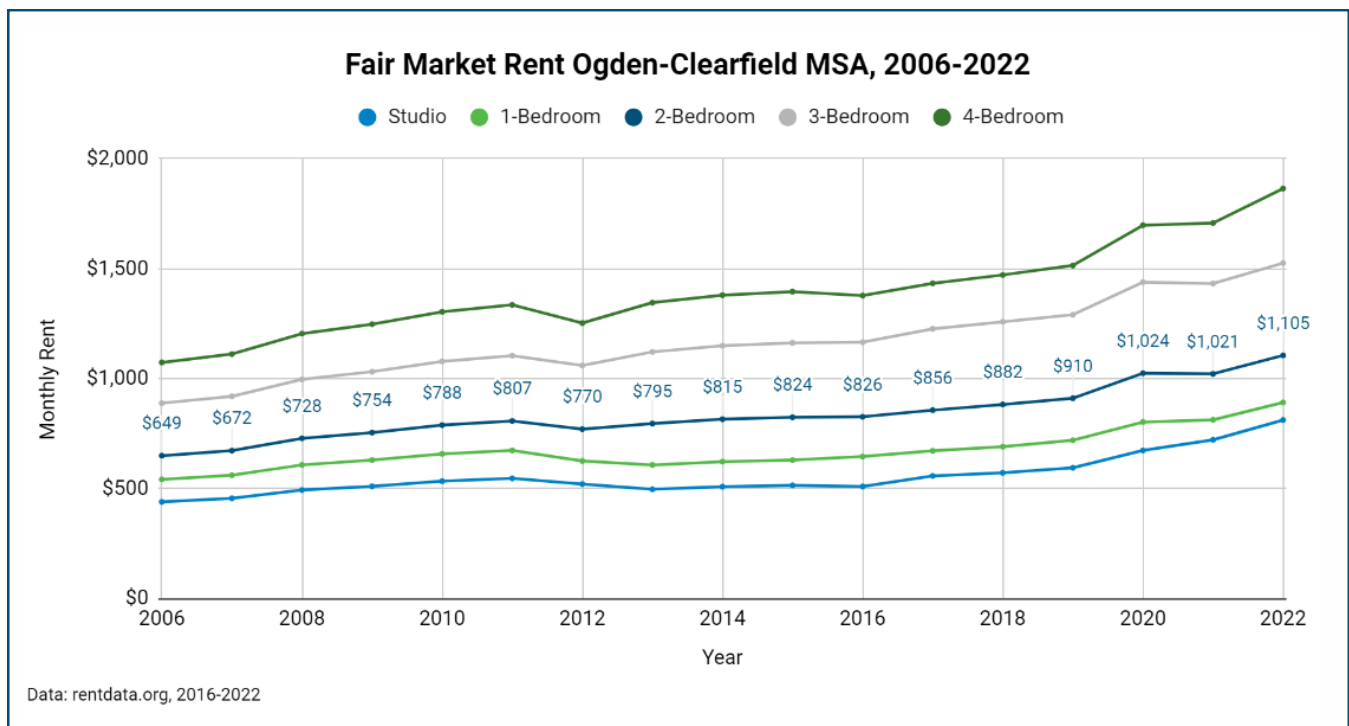
Fair Market Rent (FMR) is used to determine initial rents for housing assistance payments. Currently, Davis County is linked with Ogden in the Metropolitan Statistical Area (MSA) designated by the federal government ([rentdata.org](https://rentdata.org), 2021). This is a barrier to people seeking rent assistance in Davis County since Ogden's housing environment differs from Davis County's, and Ogden rents are generally lower. A more representative MSA for Davis County would increase housing assistance funding to be more inline with actual rent prices.

FMR in Ogden-Clearfield MSA is very high compared to the national average. This area is more expensive than 92% of other FMR areas ([rentdata.org](https://rentdata.org), FY2023).

Compared to the rest of Utah, the Ogden-Clearfield FMR area is more expensive than 88% of the state. FMR for a two-bedroom apartment in Ogden-Clearfield increased from \$1,105 to \$1,261 per month in one year. This is a 14.1% increase year-over-year ([rentdata.org](https://rentdata.org), FY2023). See table below for FMR based on housing size.

Ogden-Clearfield Fair Market Rent	
Type	Price
Studio/Efficiency	\$946
1-Bedroom	\$1,032
2-Bedroom	\$1,261
3-Bedroom	\$1,734
4-Bedroom	\$2,103

Source: [rentdata.org](https://rentdata.org), FY2023



# AFFORDABILITY

## Affordable Rental Housing Shortage

The National Low Income Housing Coalition reports a shortage of 7.3 million rental homes that are affordable and available to renters with extremely low incomes. Across the U.S., only 33 affordable and available rental homes exist for every 100 extremely low-income renter households (NLIHC, n.d.).

The shortage is also evident in Utah where there are 33 affordable and available rental homes per 100 extremely low-income renter households (NLIHC, 2021). Davis County also has a shortage, but data could not be accessed at the time of the assessment. The need for affordable rental housing will likely continue to grow due to the high cost of homeownership, rising rental rates, and historically low vacancy rates.

## THE GAP THE PROBLEM:

The U.S. has a shortage of more than **7 MILLION** rental homes affordable and available to extremely low income renter households.



©2019 National Low Income Housing Coalition

# AFFORDABILITY

## Community Voice: Focus Group Participants

The following comments and experiences are from community focus group participants related to housing affordability.

One participant shared concerns about new apartments and unaffordable rents:

**"These apartments are going in and the latest I heard they're averaging \$1,300 a month ... Where are these people going to come from that can afford \$1,300 a month? ... That's a one bedroom, I'm waiting to see."**

---

Another participant shared the difficulties of buying a home in Davis County:

**"Our experience buying [in] Davis County became a little challenging, and we got to a point where we were thinking, 'can we really afford to buy it there?'"**

The participant further explained that there are programs available to help with paperwork or down payment in other cities or counties like Salt Lake:

**"But we didn't find anything like that here at Davis County...We want[ed] this nicer location, more quiet and better schools. But the programs available for low-income and all that seem to be [in places] like Salt Lake County, [are] not here ... We were fortunate to buy a house in Layton."**

## Community Voice



**"We're struggling with housing right now."**

A mother and daughter with three children of her own were living in a hotel together. The daughter left an abusive husband and the mother had a history of substance use, two years sober, and a felony record from many years ago. Because housing is unaffordable for a single mother making \$15 an hour, finding a place together was their best option; however, the rent was raised in their previous home and in an effort to find something more affordable they encountered many barriers because of the mother's felony. Ultimately, they wound up homeless. They were in the process of working with Open Doors to hopefully find some rental relief for the hotel.

---

One participant was frustrated with how even with new builds, homes are still not affordable:

**... how they're spending our money ... they're giving these contracts to these people, why [are they] not asking these people to create affordable housing? Why [is] the city is not building affordable housing? Why [are] they not taking our tax dollars and building affordable housing for people?"**



# AFFORDABILITY RESOURCES

## Down Payment Assistance

- Davis County Home Ownership Assistance Program will help with the purchase of a home by providing loans up to \$50,000 to go towards principal reduction, 50% of the required down payment and/or closing costs, or interest rate buy down (capped at \$10,000). This applies to the purchase of an existing home or new build. Qualifications include being at or below 80% of the area median income. The loan is paid back at 1% interest when the homeowner sells the home or refinances for an ineligible experience. The program will launch in October 2023.
- Layton City Down Payment Assistance Program, the At Home in Layton program offers home ownership assistance to qualifying homebuyers. The assistance will be offered as a grant that can be used for up to 50% of the required down payment, closing costs, or principal reduction. The grant will be offered in \$10,000 increments.
- First Time Home Buyer Assistance Program administered by Utah Housing Corporation. Up to \$20,000 can be used for down payment, closing costs, and/or a permanent interest rate buydown. Funding of program loans will be available for loan closings happening on or after July 25, 2023.
- Rocky Mountain Homes Fund offers a path to home ownership for Utah's workforce. Eligible professions include healthcare professionals, educators, and city, county, or state employees.

- Utah Workforce Housing Priority Program by Ivory Homes. Eligible professions include first time homebuyers, first responders, teachers, construction & trade, veterans & military, nurses, police officers, and public employees.

## Energy Assistance

- Home Energy Assistance Target Program (HEAT) provides year-round energy and water assistance as well as energy and water-related crisis assistance for eligible low-income households throughout Utah.

## Matched Savings Account

- Individual Development Accounts helps individuals save up to \$1,000 which will be matched with an additional \$2,000. Savings can be used toward a first home, small business, higher education, or assistive technology devices for work related activities.

## Property Tax Relief

- Utah Property Tax Abatement, Deferral, and Exemption Programs for Individuals Utah law allows Utah residents five types of property tax relief. Those include circuit breaker, veterans with a disability exemption, active or reserve duty armed forces exemption, blind exemption, and indigent abatement/deferral.

# AFFORDABLE HOUSING LOCATORS

Agencies and online resources to help locate affordable housing in Davis County.

## Davis Community Housing Authority

- Administers programs to meet local needs for affordable housing. Owns and manages several apartment complexes and single-family dwellings in Davis County, as well as administers federal housing programs for the Department of Housing and Urban Development (HUD), including the Public Housing program and Section 8 Housing Choice Vouchers.

## Affordable Housing Online

- Includes a list of low-income and affordable housing, Section 8 waitlists, apartment waitlists, and a low-income housing guides for renters.

## Kier Management Apartment Communities

- Kier Management manages five affordable multi-unit housing in Davis County. This site lists market rate "conventional" properties and rental assistance properties in Davis County. Applications are available on this site as well.





# AVAILABILITY



# AVAILABILITY

A range of housing that is available at many different price points is important for the stability and health of a community. This provides opportunities for a wide range of incomes, including essential workers and older adults, to become and remain homeowners.

Housing type indicators can be found for Davis County's 15 cities in the table below. Indicators include single family homes, housing in multi-unit structures, and housing in mobile homes, boats, RVs, vans, etc.

Housing Availability Indicators by City, 2016-2020			
City	Single Family Homes	Housing in Multi-Unit Structures	Housing in Mobile Homes, Boats, RVs, Vans, etc.
Bountiful	79.1%	20.8%	0.2%
Centerville	84.3%	14.5%	1.2%
Clearfield	64.0%	28.9%	7.1%
Clinton	96.4%	3.4%	0.1%
Farmington	86.9%	12.2%	0.8%
Fruit Heights	88.7%	7.6%	3.8%
Kaysville	91.6%	7.4%	1.0%
Layton	74.6%	19.6%	5.5%
North Salt Lake	67.2%	27.3%	5.5%
South Weber	97.0%	3.0%	0.0%
Sunset	87.8%	12.2%	0.0%
Syracuse	97.8%	2.2%	0.0%
West Bountiful	99.4%	0.0%	0.7%
West Point	99.3%	0.7%	0.0%
Woods Cross	80.7%	16.5%	3.0%

Source: U.S. Census-ACS, 2016-2020



# AVAILABILITY

## Vacancy Rates

Across the U.S., vacancy rates for homes and rentals are at or near historic lows. This means there is less housing available to buy or rent (HVS, 2022). Davis County's homeowner vacancy rate is the same as Utah's at 0.9%. Renter vacancy rate is 3.2% compared to Utah at 5.9%.

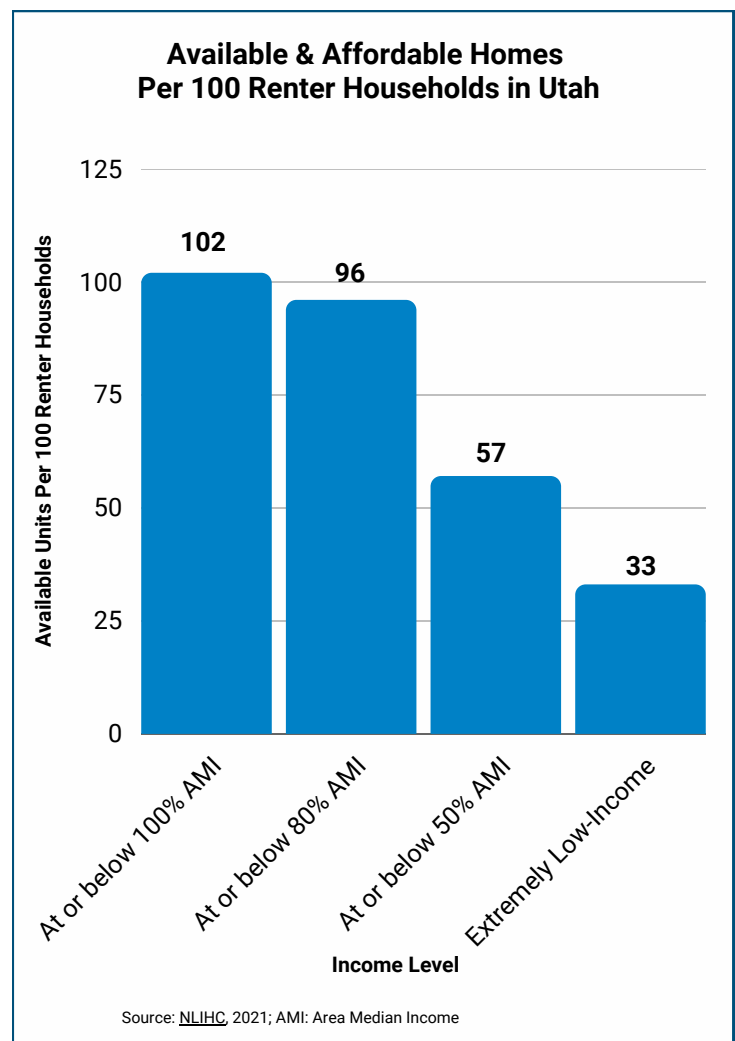
Housing Vacancy		
Vacancy Measures	Davis	Utah
Vacant Housing Units	3,518	107,024
Homeowner Vacancy Rate	0.9%	0.9%
Renter Vacancy Rate	3.2%	5.9%

Source: ACS, 2020



## Available & Affordable Housing Shortage

As discussed in the previous section on page 25, there is a shortage of affordable and available rental housing. The chart below shows available rental units per household income level in Utah. Lack of available housing makes buying and renting less affordable. Households with the lowest incomes have the least availability.



# AVAILABILITY

## Utah’s Housing Unit Growth

More housing units are being constructed across the U.S and especially in Utah. From July 1, 2021 to July 1, 2022, Utah experienced the nation’s fastest growth in housing units with an increase of 3.3% ([Census](#), 2023). Davis County added 4,000 housing units ([KUTV](#), 2023).

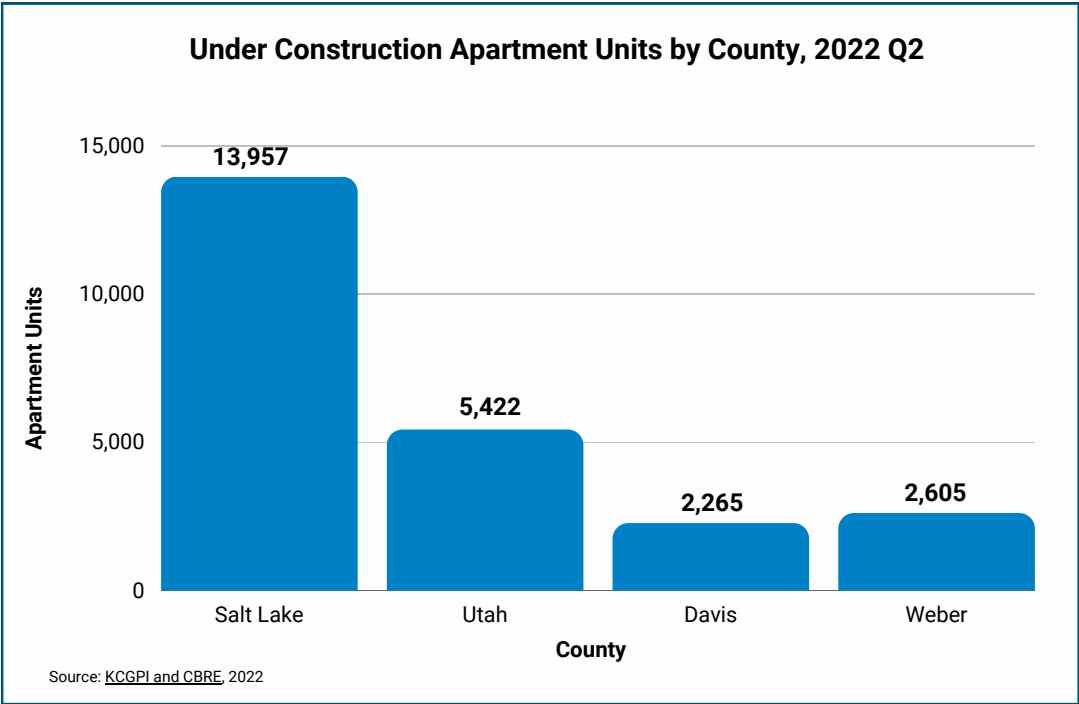
## Current & Future Apartment Inventory

Over the last few years, construction of rental units has become a common sight across Davis County. Unfortunately, the majority of new developments are unaffordable since they are mostly targeted at the upper end of the housing market due to renters being unable to move to homeownership. Although there is much construction, the increased housing supply is not affordable ([CBPP](#), 2022).

The number of permitted apartment units increased by approximately 66,000 between 2010 and 2022 across the Wasatch Front. Approximately 60.7% of the growth occurred in Salt Lake County, 24.8% in Utah County, 9.7% in Davis County, and 4.8% in Weber County ([KCGP](#), 2022).

Under Construction & Planned Apartments By Number of Bedrooms, Davis County	
# of Bedrooms	Davis
Studio	6.1%
1-Bedroom	47.2%
2-Bedroom	27.9%
3-Bedroom	12.8%
4-Bedroom	12.7%

Source: [KCGPI](#), 2022



# AVAILABILITY

## Build to Rent Housing

Build-to-rent housing communities are becoming more popular across the U.S. since they provide an alternative to households facing a high-priced housing market. These housing types, either single-family or multi-family units, are specifically built to be rented and are available without a down payment, high interest mortgage, and maintenance costs.

A downside of build-to-rent housing is the creation of housing stock that is not designed for home ownership and is making home

ownership more difficult. "Build-to-rent makes great economic sense for investors but it's bad for communities. It's making it harder for people to access homeownership. When that opportunity is taken away, like it is in communities like mine where there's already low housing stock, it's harder for people to create personal and generational wealth" (LAI, 2022).



# AVAILABILITY

## Community Voice: Focus Group Participants

The following comments are from focus group participants related to availability.

One participant questioned why a percentage of new apartments being built isn't being designated for people on low or fixed incomes:

**"I'm watching here in my little town of Clearfield, they've done this build up, every acre apparently is going into high rise apartments. But I'm not seeing anything, any mandate from the city, who allowed the building to occur, to ask for a percentage to be considered lower income or assets rent. I don't think it needs to be the whole thing because people are doing this to make money...but at the same time, there should be some fairness or at least a proportion that would be available to help our community that are in the situations including senior citizens on fixed incomes, trying to survive off of Medicaid or Medicare... It's ridiculous...there needs to be some sort of middle ground to help people survive."**

Another participant talked about the struggles to find housing for her brother living with a disability. They have encountered many barriers including unavailability of affordable housing for his minimal income and finding a rental that will approve him with a criminal record.

**"Housing is a problem ... People still need a place to live."**

## Community Voice



The same participant expressed frustration at the lack of apartments that are available and the condition and location of those that are available:

**"Even if you're put on a waiting list, where do you go? Because you still need housing. And when I was applying, I did go to Roads to Independence because they're our independent living center for Davis and Weber and Morgan, they give me a list of names of apartment dwellings. But again, the quality, the safety, the area that these apartments are located in are very sad. And again, it puts you in that concern. But that's all that's available."**

This resident also mentioned that she was looking for housing for her brother who's experiencing homelessness and the wait list for housing was two years. They looked for housing in Box Elder County and even though he was one of the top five on the wait list, he did not get housing since availability was limited, especially in rural cities.



# ACCESSIBILITY





# ACCESSIBILITY

Housing accessibility has dual meanings. Accessible housing is housing that older adults and individuals with disabilities can easily enter and use. It has features that help them live independently such as wider doorways, clear floor space for wheelchairs, grab bars in bathrooms, etc. Housing can be built or modified for accessibility ([HSRC](#), 2022).

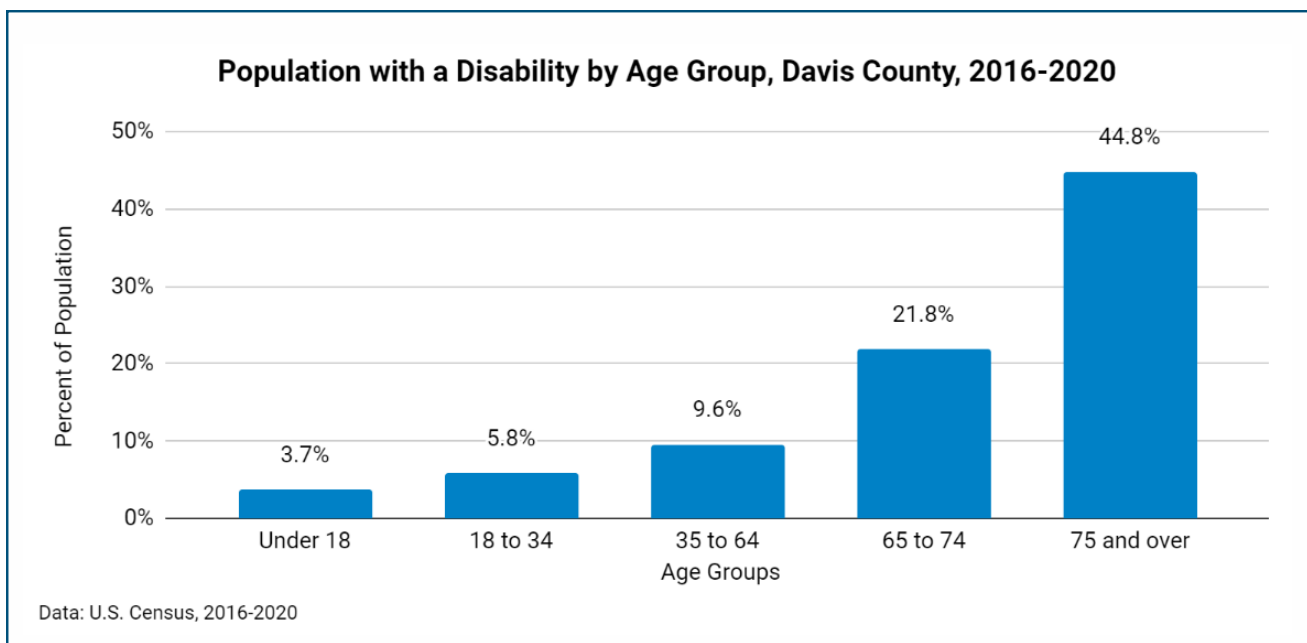
Accessible housing is also when housing is close to employment, grocery stores, health care, schools, childcare, transit, etc. Location matters particularly for people with lower-incomes since they tend to be limited by the cost of housing and commuting ([MPP](#), 2015). “The seriousness of Utah’s housing crisis is an issue Utah’s business community has been faced with for some time,” said Derek B. Miller, President and CEO of the Salt Lake Chamber. “Insufficient and unattainable housing impacts businesses’ ability to recruit and retain employees, affects the quality of life of our

workforce, and limits our potential for economic growth. Support for housing affordability is support for our continued prosperity” ([KCGPI](#), 2020).

## Housing Accessibility

The American Community Survey defines disabilities as having serious difficulty with hearing, vision, cognition, ambulatory, self-care, and independent living. In Davis County, an estimated 31,220 people are living with at least one disability (Census, 2020). This is equal to about 9.0% of the population, which is a smaller proportion of the population living with a disability than Utah and the U.S.

The likelihood of living with a disability increases with age. This can be seen in the chart below where just 3.7% of the Davis County population under the age of 18 is living with a disability compared to 44.8% of those over the age of 75.



# ACCESSIBILITY

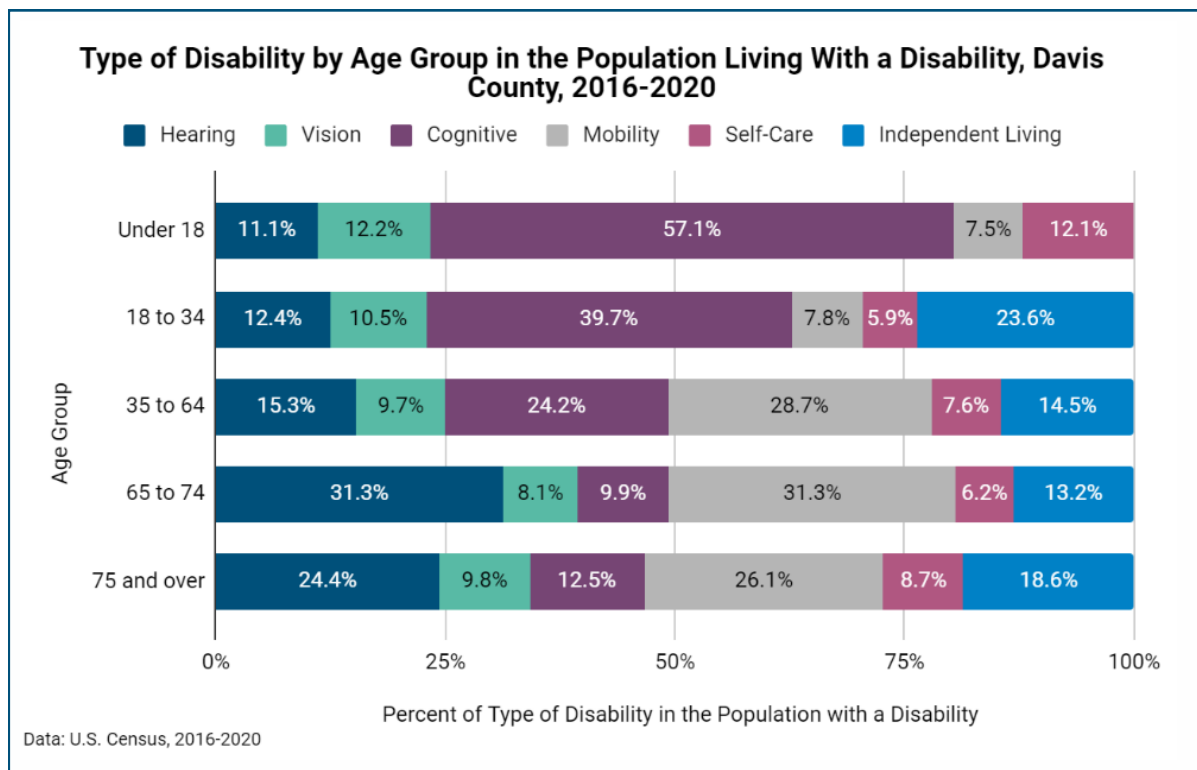
However, this differs by age groups. The chart below shows the most prevalent type of disability among everyone living with a disability in each age group. The size of the mobility (shown in gray) and hearing (shown in dark blue) disability sections of the bars for the age 65 to 74 and age 75 and over groups means these types of disabilities are most common in the older adult population. Cognitive disabilities (shown in purple) are the most common type among youth under age 18 and adults age 18 to 34.

People living with disabilities face more social and economic disadvantages such as living on a lower income, the inability to rise out of poverty, lack of support and accessibility, and emotional and psychological stresses ([TCE](#), 2019). All of these conditions further affect their health and well-being.

The 2019 American Housing Survey reports 6.0% of U.S. households, representing 6.9 million households, have at least one person with one of the following accessibility difficulties:

- Entering their home
- Accessing the kitchen
- Accessing the bathroom
- Accessing the bedroom
- Using the kitchen without assistance
- Using the bathroom without assistance
- Using the bedroom without assistance ([AHS](#), 2019)

The infographic on the following page shows home accessibility data from the American Housing Survey ([AHS](#), 2019).

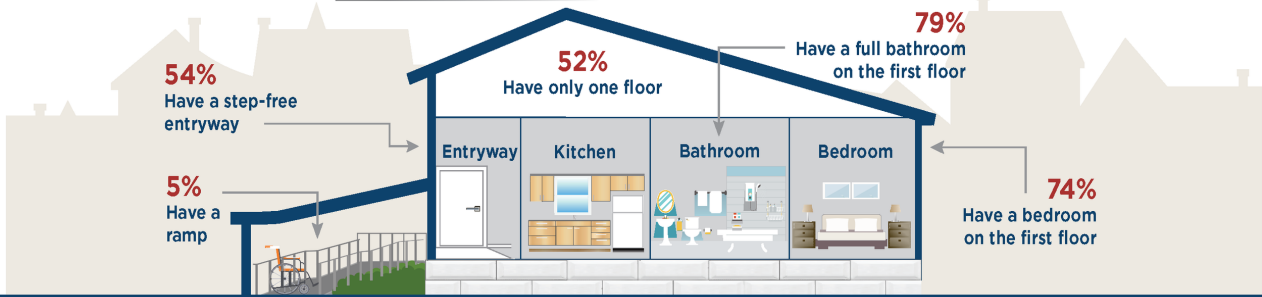


# ACCESSIBILITY



## HOME ACCESSIBILITY

### How accessible are our homes?<sup>1</sup>

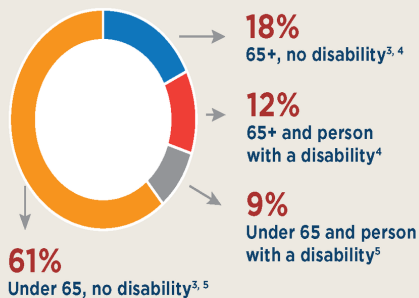


### Who needs accessible homes the most?

**48 million households (39%)** have at least one person age 65+, person(s) with a disability, or both.

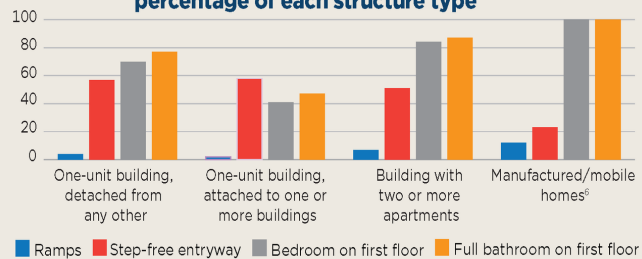


#### Household composition by age group and disability status<sup>2</sup>

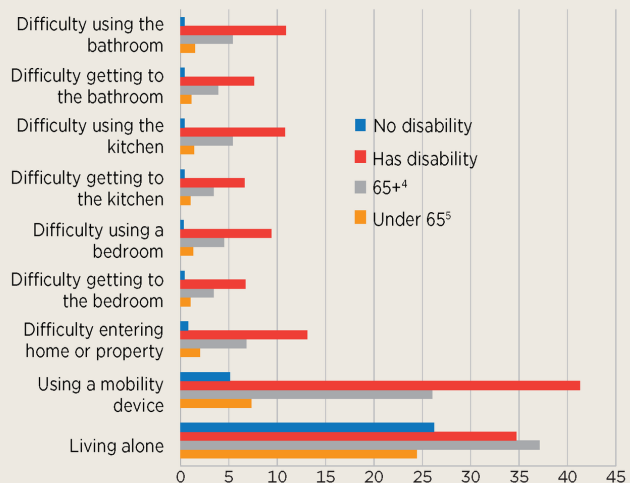


**About 1 in 8 households** have a household member who uses a mobility device for a long-term condition.

### Occupied housing units with accessibility features as a percentage of each structure type



### Households with selected characteristics as a percentage of each age group and disability status<sup>2</sup>



<sup>1</sup> Includes occupied homes only.

<sup>2</sup> Disabilities include hearing, vision, mental, physical, self-care, and go-outside-home disabilities.

<sup>3</sup> Includes disability status not reported.

<sup>4</sup> 65+ represents households with at least one member 65 years old or over.

<sup>5</sup> Under 65 represents households with all members under 65 years old.

<sup>6</sup> One hundred percent of manufactured/mobile homes have bedrooms and bathrooms on the first floor because a small number of manufactured/mobile homes with more than one floor were edited to have only one floor.

Source: U.S. Census Bureau and U.S. Department of Housing and Urban Development, 2019 American Housing Survey.

# ACCESSIBILITY

Federal nondiscrimination laws provide housing protections for individuals with disabilities. These protections apply in most private housing, state and local government housing, public housing, and other federally-assisted housing programs and activities ([DC](#), 2021).

The [Fair Housing Act](#) (FHA) protects people from discrimination when they are renting or buying a home, getting a mortgage, seeking housing assistance, or engaging in other housing-related activities. The FHA prohibits discrimination in housing because of:

- Race
- Color
- National Origin
- Religion
- Sex (including gender identity and sexual orientation)
- Familial Status
- Disability ([HUD](#))

In 2021, Davis County conducted a housing survey to assess whether residents were informed about fair housing rights, whether they had experienced discrimination in attaining housing, and how they chose to deal with discriminatory practices ([AI](#), 2021). The County received 787 responses from residents. From those responses:

- 9% had experienced housing discrimination
- 8% knew someone who had experienced housing discrimination

The most common housing discrimination reported in survey results centered around rental housing:

- 14% of respondents stated that rental terms and conditions differed depending on who was applying for housing
- 7% of respondents stated that the housing provider falsely denied that housing was available
- 7% of respondents stated that the housing provider refused to make reasonable accommodations for a tenant with disabilities
- 6% of respondents stated that real estate agents directed people to certain neighborhoods
- 5% of respondents stated that the housing provider used discriminatory advertising

Information on where to report housing discrimination can be found on page 41.

# ACCESSIBILITY

## Accessible Housing

When people live close to community amenities such as schools, parks, stores, and libraries, they are more content with their neighborhood, more trusting of others, and less lonely. They are more likely to feel safe walking around their neighborhood at night and to be interested in neighborhood happenings. Despite a person's social class, education, gender, and race, access to amenities predicts feelings of community satisfaction, social trust, and social isolation (AEI, 2019).

Mixed-use developments, centered around transit, has been a concept since the 1990s (Westwood, 2017). Transit oriented development (TOD) is compact, walkable, and mixed-use communities near transit (USDOT, n.d.). This makes it easier for people to access community amenities and contributes to improved physical and mental health since people walk and bike more often. With less vehicle use, air quality also improves while vehicle crashes decrease.

According to the Salt Lake Chamber of Commerce, TOD's are an effective solution to four of Utah's most pressing problems. TOD's:

- Decrease transportation costs since they utilize the existing transportation framework
- Are environmentally friendly since they encourage use of public transit
- Revitalize neighborhoods since they create gathering places, open spaces, and community resources that may not otherwise be available to the community
- Increase affordable housing since it almost always increases the value of the surrounding land. Higher land costs require collaborative efforts by cities, developers, and nonprofits to provide financial incentives to housing developers, particularly developers of affordable housing (SLC, 2021)

Davis County has four Front Runner Stations located in the following cities: Clearfield, Layton, Farmington, and Woods Cross with housing and mixed-use establishments being developed or plans to be developed around the stations (UTA, 2022).



Source: The Davis Clipper, 2019



# ACCESSIBILITY RESOURCES

## Fair Housing

### Fair Housing Program, Disability Law Center

Serves people with disabilities who are facing housing discrimination from a landlord, realtor, or other housing provider.

### Fair Housing & Equal Opportunity

Eliminate housing discrimination, promote economic opportunity, and achieve diverse, inclusive communities by leading the nation in the enforcement, administration, development, and public understanding of federal fair housing policies and laws. Housing discrimination complaints can be filed through this agency.

### Utah Antidiscrimination and Labor Division, Fair Housing Unit (FHU)

Administers and enforces the Utah Fair Housing Act. A housing discrimination complaint filed the FHU alleging a violation of state and federal fair housing law is automatically filed with the Department of Housing and Urban Development (HUD).

## Housing Accessibility

### Assist Community Design Center, 801-355-7085

- Provides architectural design, community planning and development assistance to nonprofit and community groups, and accessibility design assistance to people with disabilities.

### The Assist Guidebook to the Accessible Home

- Provides practical architectural designs for home modifications and new construction that include home entry, interior access, bathroom modifications, and kitchen modifications.

### Roads to Independence, 801-612-321

- Services include advocacy, transportation, independent living services, assistive technology loan bank, life skills training, recreation community integration, and nursing home transition. Serves individuals with disabilities in Weber, Morgan, and Davis Counties.

# ADEQUACY



# ADEQUACY

Housing is much more than walls and a roof over one's head. Adequate and healthy housing means it is liveable with:

- Safe drinking water
- Adequate sanitation
- Energy for cooking, heating, cooling, lighting
- No toxins and environmental hazards such as lead, asbestos, mold, and carbon monoxide (CDC, 2009)

Healthy housing impacts all areas of a person's health and is critical to sustaining healthy individuals and communities. Data shows that inadequate and unhealthy housing disproportionately impacts children, older adults, individuals with physical disabilities,

and low-income individuals (HP 2030).

Expanding programs that provide for housing repairs, weatherization, and energy efficient solutions will optimize people's ability to achieve cost savings and an improved quality of life (FHSP, 2018).

The year structures are built and the prevalence of overcrowded and severe housing problems are common measures to determine how adequate housing is in an area. These measures for Davis County in comparison to Utah and the U.S. can be seen in the table below and are further outlined in this section. Adequate housing is a strength in Davis County.

Adequacy Measure			
	Davis	Utah	U.S.
Median Year Structure Built	1991	1989	1978
Severe Housing Problem	10.0%	13.0%	17.0%
Overcrowded Housing	1.8%	3.4%	3.3%

Median Year Structure Built Source: Census, 2016-2020

Severe Housing Problem & Overcrowded Housing Source: County Health Rankings, 2013-2017

# ADEQUACY

## Median Year Housing Structures Built

Older homes are prone to issues that negatively impact health such as poor insulation, leaky roofs, mold damage, and toxic chemicals since they may have been built before the current building and safety regulations were established. Davis County's median year structures were built is 1991 compared to 1989 in Utah and 1978 in the U.S. (Census, 2016-2020).

## Overcrowded Housing

Overcrowded housing is considered unhealthy housing. Overcrowding occurs when the number of occupants exceeds the number of total bedrooms (NIH), (KC, 2021). The definition of overcrowded housing as it is here may be considered faulty or limited due to variations in cultural norms, family structures, and households' preferences, all of which can impact perceptions of overcrowding. It also focuses on the number of people relative to the available space without considering the specific needs, preferences, and circumstances of the individual households.

When housing prices increase, it is not uncommon for households to double up, meaning they share living arrangements with another household. With school age children, doubling up due to economic hardship or loss of housing is considered experiencing homelessness according to the McKinney-Vento Homeless Assistance Act. This federal act provides students experiencing homelessness with access to services that enable them to stay in school and continue their education (NCHE).

Children are particularly vulnerable to the effects of overcrowded housing because the home is where the majority of children's socialization, skill development, and identity formation occurs. These processes can be disrupted if the home environment is strained by overcrowded living arrangements. In addition, children in crowded housing have a higher probability of spreading disease which can interfere with their daily routine and interrupt their schooling (NIH, 2011).

The percent of households that are considered overcrowded in Davis County is 1.8% compared to Utah at 3.4% and the U.S. at 3.3%.

Davis County cities with the most opportunity to impact crowded housing are included in the chart below.

Uncrowded Housing	
City	Percent
Clearfield	95.1%
West Point	96.7%
Layton	97.0%
Sunset	97.1%
Woods Cross	97.1%
Syracuse	97.9%

Source: Utah Healthy Places Index, 2023



# ADEQUACY

## Households Lacking Complete Plumbing Facilities, Kitchen Facilities, Telephone

Households are considered inadequate if they lack complete plumbing and kitchen facilities. Also noted are homes without a telephone.

Households Lacking Complete Facilities			
Measures	Davis County	Utah	U.S.
Households lacking complete plumbing	0.2%	0.3%	0.4%
Households lacking kitchen facilities	0.6%	0.7%	0.8%
Households lacking telephone	1.0%	1.3%	1.6%

Source: Census, 2016-2020

The following table lists the cities with the greatest opportunity to improve housing habitability. It shows the percentage of households in each city that have complete kitchen and plumbing facilities.

Housing Habitability	
City	Percent
West Bountiful	97.8%
Bountiful	98.3%
Layton	98.6%
Clearfield	99.1%

\*Housing habitability indicator measures the percentage of households living in homes with basic plumbing and kitchen facilities.

Source: [Utah Healthy Places Index](#), 2023

## Severe Housing Problem

Severe housing problem is defined as at least one of four of the following housing problems

- lacking complete plumbing facilities
- lacking complete kitchen facilities
- overcrowding
- monthly housing cost is greater than 30% of household income

In Davis County, 10% of households experienced at least one of the severe housing problems listed above compared to Utah at 13.0% and the U.S. at 17.0% ([CHR](#), 2015-2019).





# ADEQUACY RESOURCES

Resources to assist with internet access, energy payments, home improvements to increase energy efficiency, and decontamination specialists.

## Connectivity Assistance Programs

- Affordable Connectivity Program, Comcast, free internet for eligible households

## Energy Assistance Programs

- Dominion Energy Bill Discount
- Home Energy Assistance Target Program (HEAT)
- Rocky Mountain Power Assistance Programs
- Weatherization Assistance Program

## Healthy Housing Resources

- Certified Decontamination Specialist List
- Lead-based paint renovation and repair
- Professional asbestos service providers
- Radon testing and certified mitigators
- Utah mold resources
- Humane Society of Utah, animal hoarding



# ASSISTANCE



# ASSISTANCE

## **U.S. Department of Housing & Urban Development (HUD) Housing Programs**

The federal government recognizes the importance of housing and has provided housing assistance to renters who have low incomes with the passage of the U.S. Housing Act in 1937. The U.S. Department of Housing & Urban Development (HUD) administers many of the federal housing programs that provide subsidies to help reduce the cost of rent for renters that are low-income. Generally, households pay rent equal to 30% of their income, after deductions, while the federal government pays the remaining rent or rental costs. Assistance provided generally falls into three categories: public housing, tenant-based, and privately owned, project-based (PD&R). HUD reports 1,975 HUD subsidized units in Davis County, 19,686 in Utah and 5,098,041 units in the U.S. (HUD, 2021).

## **Federal Rental Assistance**

Federal rental assistance, funded by HUD, helps people afford adequate housing to avoid homelessness and other types of housing instability. By helping with housing expenses, families have funds for childcare, transportation, and basic necessities such as food and medicine. Rental assistance lifts more than 2.4 million people in the U.S. above the poverty line (CBPP, 2022) and helps more than five million households that are low-income afford housing, yet 15.8 million that qualify go unassisted due to funding

limitations. Programs are only able to serve about one in four qualifying families. Limited funding allocated by policy makers does not meet the current need (CBPP, 2022).

The Davis Community Housing Authority administers Housing Choice Vouchers, a federal program that helps families, older adults, and people with disabilities who are very low-income rent housing in a location of their choice. Currently, they are allotted 1,112 vouchers but because of the high cost of rent, are only able to fund 900 since it's beyond their budget to fund more (email, 7/10/23). Extremely high rent limits the number of people they can serve within the funding they're given. In 2020, 16 of the 18 housing authorities in Utah had waitlists ranging from six months to five years (KCGPI, 2023). This shows the demand for assistance far exceeds the supply. After being closed for a time, the wait list for housing vouchers in Davis County opened June 1, 2023.

Veterans Affairs Homeless Services has five housing vouchers for Davis County veterans. Utah is in the top 5 states of largest increase in the number of veterans experiencing homelessness from 2020 to 2022 (HUD, 2022).



# ASSISTANCE

## HUD Programs By City

The table below shows the number of HUD programs in Davis County by city which include Public Housing, Housing Choice Vouchers, and Project Based Section 8. These programs provide subsidies for tenants who are low-income and would otherwise be unable to afford housing. In order to qualify, an applicant's income must meet certain income limits which are HUD-determined, location

specific, and vary by household size.

Applicants for housing assistance are usually placed on a waiting list until a subsidized unit becomes available. Assistance provided under HUD programs falls into three categories: public housing, tenant-based (Housing Choice Voucher), and privately owned, project-based. Currently, tenant-based housing is the most common form of assistance provided across the U.S. ([HUD](#), n.d.).

HUD Programs By City				
City	Public Housing	Housing Choice Vouchers	Project Based Section 8	Total
Bountiful	28	73	29	130
Centerville	2	25	0	27
Clearfield	0	100	199	299
Clinton	0	23	0	23
Farmington	0	3	0	3
Fruit Heights	0	0	0	0
Kaysville	0	26	97	123
Layton	4	351	295	650
North Salt Lake	0	32	0	32
South Weber	0	0	0	0
Sunset	0	47	0	47
Syracuse	19	7	0	26
West Bountiful	0	1	0	1
West Point	0	12	0	12
Woods Cross	0	0	0	0

Source: [HUD](#), 2022

HUD: Department of Housing & Urban Development

# ASSISTANCE

## Low-Income Housing Tax Credits (LIHTC) & Deed Restriction (DR)

The Low-Income Housing Tax Credit (LIHTC) provides a federal income tax credit to private investors as an incentive to make equity investments in affordable rental housing. This program is critical to creating and maintaining affordable housing in the U.S. The tax credit was created by the Tax Reform Act of 1986 and gives state and local LIHTC-allocating agencies the ability to issue tax credits for the acquisition, rehabilitation, or new construction of rental housing targeted to lower-income households ([HUD](#), [UI](#), 2018). One drawback is LIHTC is not structured as a permanent investment and properties are only required to be affordable for up to 30 years ([HUD](#), 2021; [CRS](#), 2023).

In Davis County, 1,908 (73%) of the 2,604 affordable housing units used the Low-Income Housing Tax Credit (LIHTC). Three Davis County LIHTC properties expired in 2022 and one expires in 2023. The table on the right shows the number of LIHTC units per city compared to the total number of affordable units. The largest share of affordable units designated as LIHTC are in Farmington and Clinton. Five cities have no affordable housing units (CED email, 2022).

Deed restrictions place conditions on the deed to a property setting certain limits or acceptable uses. This is a tool used to preserve affordable housing. Deed restrictions are placed on the property that limit the terms of future sales to maintain affordability for subsequent buyers ([LHS](#), n.d.).

Deed restriction affordable housing refers to deeds that can only be transferred to individuals earning certain percentages of area median income to keep housing costs affordable for appreciation. The property buyer should meet the set income requirements and should be able to purchase at an affordable price ([AFH](#), 2022).

Federal Tax Assisted Housing Davis County, 2022		
City	Units	LIHTC & DR Units
Bountiful	359	195
Centerville	2	0
Clearfield	918	681
Clinton	111	110
Farmington	129	129
Fruit Heights	0	0
Kaysville	226	144
Layton	610	469
North Salt Lake	248	180
South Weber	0	0
Sunset	1	0
Syracuse	0	0
West Bountiful	0	0
West Point	0	0
Woods Cross	0	0
<b>Total</b>	<b>2,604</b>	<b>1,908</b>

Source: CED, 2022

LIHTC=Low-Income Housing Tax Credit



# ASSISTANCE

## Emergency Rental Assistance During COVID Pandemic

In March 2021, Utah began providing federal emergency rental assistance funds for households affected by the COVID-19 pandemic. The goal of the Emergency Rental Assistance Program is to help people impacted by the pandemic stay in their homes and maintain family stability during difficult times.

The chart below shows assistance that has been provided through the Emergency Rental Assistance Program to Davis County households through November 2022. During this time period, a total of \$28,738,359 was provided to Davis County. Current amounts can be found by ZIP code at Utah Rent Relief. The program ended February 2023.

The funds can be used to:

- Pay current rent plus three months of prospective rent
- Past-due rent
- Eligible fees
- Security deposit
- Utilities, internet, and home energy costs ([Utah Rent Relief](#))

Emergency Rental Assistance March 2021-November 2022, Davis County		
Cities by ZIP Code	Applications Processed	Payment Totals
Clearfield, Clinton, Sunset, West Point	2,194	\$9,081,519
Layton	2,258	\$8,986,442
Bountiful	826	\$3,542,305
North Salt Lake	668	\$3,300,237
Farmington	211	\$1,094,841
Kaysville, Fruit Heights	358	\$891,035
Syracuse	151	\$811,399
Centerville	117	\$564,359
Woods Cross/West Bountiful	92	\$460,430
Hill Air Force Base	< 10	\$5,792

Data: Utah Rent Relief, March 2021-November 2022; South Weber & Hooper are included in Weber County zipcodes

# ASSISTANCE

## Community Development Block Grant

The Community Development Block Grant (CDBG) Program, administered by HUD, distributes funding on a formula basis to states, cities, and counties ([HUD](#), 2022). Funds are geared toward providing individuals within the community a suitable living environment that includes affordable, decent housing and revitalized neighborhoods by expanding economic opportunities primarily for persons who are low-to-moderate income ([DC](#)). At a local level, the development, administration, and implementation of CDBG funds is outlined in [Davis County's 2021-2025 Consolidated Plan](#).

## McKinney-Vento Homeless Assistance Act

The McKinney-Vento Homeless Assistance Act is a federal law created to support students experiencing homelessness. The act defines homelessness as when an individual lacks a fixed, regular, and adequate nighttime residence. Local educational agencies receive funds to help students experiencing homelessness remain in school and receive needed resources to be successful in their education. In these situations, students may be provided transportation and accommodations to attend the same school they were attending before they became homeless ([NCHE](#), 2022).



### CDBG Entitlement Program

The Community Development Block Grant (CDBG) Entitlement Program provides grants to entitled cities and counties to develop viable urban communities for low- and moderate-income persons.

# HOMELESSNESS



# HOMELESSNESS

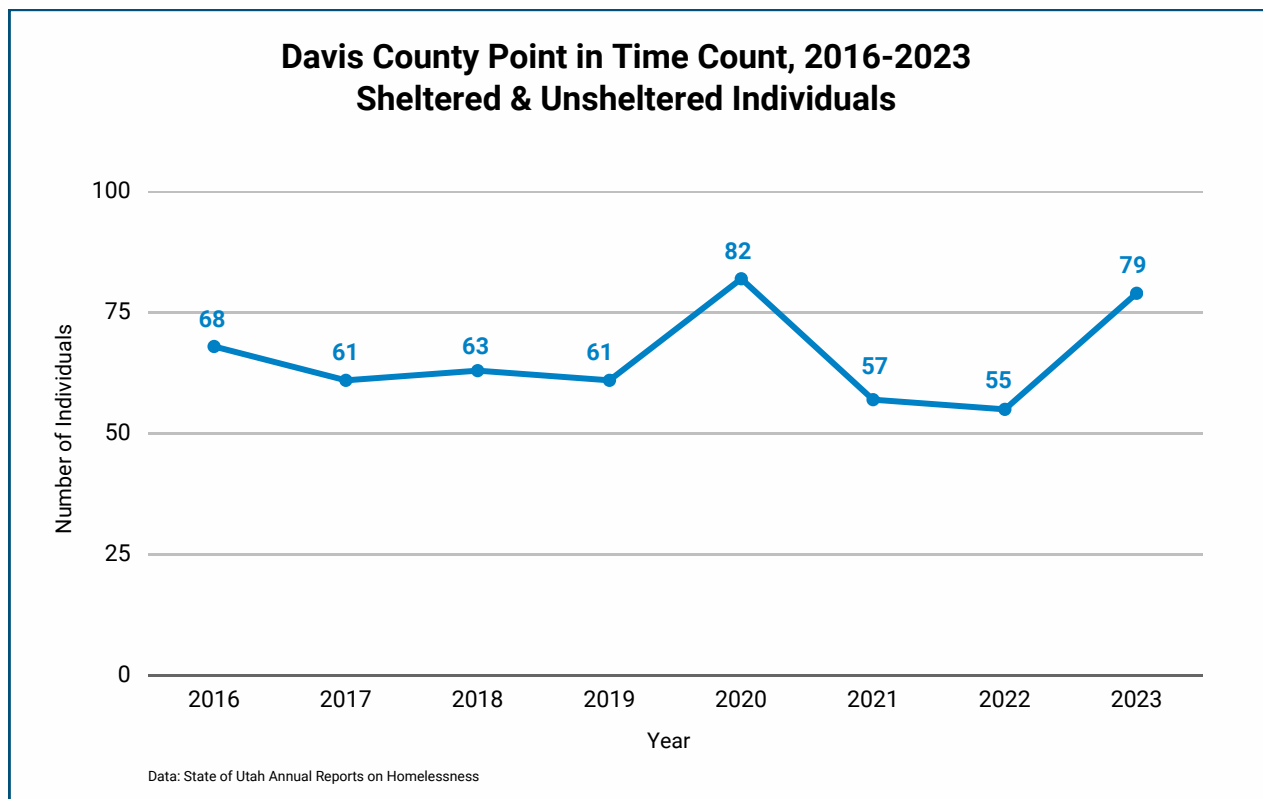
Homelessness is one of the results of unaffordable and unavailable housing. Homelessness tends to be less visible in Davis County. Since there is no shelter for the general population, shelters in neighboring counties are utilized.

Methods of identifying individuals, families, and youth experiencing homelessness include:

- Point in Time Count
- McKinney-Vento Homeless Assistance Act
- Number of Davis County residents utilizing shelters in Ogden and Salt Lake
- Davis Behavioral Health housing

## Point in Time Count

A Point in Time Count (PIT) occurs nationwide every January and is mandated by the Department of Housing and Urban Development (HUD). Locally, the PIT Count is organized through the Davis County Local Homeless Council. The PIT Count captures the number of people experiencing literal homelessness as defined by HUD, which includes staying in emergency shelters, transitional housing, and a place not meant for human habitation. Utah's Annual Data Report on Homelessness includes Utah and county PIT Count numbers. Davis County's PIT Count numbers for individuals sheltered and unsheltered from 2016-2022 are shown in the graph below.





# HOMELESSNESS

For the 2023 PIT Count, two of the volunteers that participated shared the following experiences and situations of the people they contacted. They covered six cities (DCHD, 2023):

- Every person they contacted had a full-time job, was experiencing anxiety and/or depression, and living in their cars at least part of the time.
- Several people mentioned that they travel to and/or work in Davis County because they feel safer sleeping here than in other places.

- One woman was fleeing domestic violence. She stayed at a shelter as long as she was able and was on waiting lists for housing and services. She left her children with her parents because “I can handle it. They don’t need to.” She was staying in her car and had experienced frostbite. She is experiencing some physical health conditions and depression, which make it difficult to work. She would like to spread awareness about benefits to Native people and advocate for those benefits to be extended to Navajo people.
- Another woman had experienced homelessness on and off for several years. Around the time of the interview, she had been staying in a motel while working full time and making “plenty of money,” but still not making enough to meet the requirements to rent an apartment. She said that it is very discouraging that she is doing everything she is “supposed” to do but cannot get ahead.

**VOLUNTEERS NEEDED**

**DAVIS COUNTY  
POINT IN TIME COUNT**

Thursday, January 26 through  
Saturday, January 28, 2023  
3:30 a.m. - 7:30 a.m.


**VOLUNTEER TRAINING**  
Tuesday, January 24, 2023  
6:00 p.m. - 7:00 p.m.  
Layton Intermountain Hospital

**LINK TO VOLUNTEER**  
[tinyurl.com/2akp396r](https://tinyurl.com/2akp396r)


Volunteer registration will close  
Friday, January 13, 2023

The Point in Time Count is an annual count of  
people experiencing homelessness who are  
living on the streets. Volunteers will work in  
teams to seek out and interview individuals in  
order to connect them with available resources.

For more information contact 801-771-4642 Ext 314 or 302



DAVIS COUNTY  
LOCAL HOMELESS  
COUNCIL





# HOMELESSNESS

## McKinney-Vento Homeless Assistance Act

In July 2023, the Davis School District reported 1,621 students were experiencing homelessness. This could be underreported since parents or guardians self-report at the beginning of every school year. According to the McKinney-Vento Act, this means students lack a fixed, regular, and adequate nighttime residence.

Of the 1,621 students experiencing homelessness, the majority (88%) are in junior high and high school and 196 do not have a legal guardian. The majority of students are doubling up in a home. Homelessness disproportionately affects Native Hawaiian/Pacific Islander and Hispanic/Latino students compared to the county population ([DEF](#), July 2023).



**Davis School  
District Students  
Experiencing  
Homelessness**

**1,621**

## For students, homelessness looks like:



- More than one family living in a home (doubling up) due to loss of housing, economic hardship, or similar reason
- Living in hotels, motels, camp trailer, campgrounds
- Living in emergency or transitional shelters
- Abandoned at hospitals (and any other location)
- Living in a public or private area not normally used to accommodate human beings
- Living in cars, parks, public spaces, abandoned buildings, bus or train stations, substandard housing
- Disaster victims

Source: McKinney-Vento Act

# HOMELESSNESS

## Homeless Management Information System (HMIS)

Davis County has one overnight shelter, Safe Harbor, specifically for domestic violence victims. Other individuals and families seek shelter in neighboring cities, Ogden and Salt Lake. Through the Homeless Management Information System (HMIS), the number of people whose last known address was in Davis County can be numbered. This is helpful in considering the number of Davis County individuals and families experiencing homelessness. That number was not accessible at the time of this assessment.

## Davis Behavioral Health Housing

Davis Behavioral Health, Davis County's behavioral and mental health service provider, provides housing to 114 individuals who are suffering from mental illness and/or extremely low-income. These individuals would otherwise be experiencing homelessness. Wraparound services are provided.

## Davis County Local Homeless Council

Davis County's Local Homeless Council meets regularly to address the various needs of individuals and families who experience homelessness. They aim to reduce the number of people experiencing homelessness in Davis County, house those experiencing homelessness in long-term housing as rapidly as possible (no more than 30 days), and prevent homelessness.

## Coordinated Entry

Coordinated Entry is a process where people experiencing or at risk of experiencing homelessness can access the crisis response system in a streamlined way, have their strengths and needs assessed, and connect to appropriate housing and resources within the community. Assessments also consider the unique needs of the individuals and families. Cases are prioritized based on the needs of each individual (UHMIS, n.d.). In Davis County, Coordinated Entry meets monthly.

## Strategic Plans & Reports

Utah's Plan to Address Homelessness, 2023

2023 Utah's Annual Data Report on Homelessness

# HOMELESSNESS RESOURCES

Open Doors, 801-773-0712

- Crisis Nursery
- Rapid Rehousing
- Mortgage Assistance
- Street Outreach
- Landlord/Tenant Mediator

McKinney-Vento Advocates, Davis School District, 801-402-5119

- Assists with services for students who are experiencing homelessness

The Receiving Center, Layton

- 24/7 help for individuals experiencing mental health, substance use or other behavioral crises

Teen Centers, Davis School District

- Provides students with a safe place to shower, do laundry, study, receive one-on-one assistance from family service workers, and access critical resources
- Currently at Clearfield High, Layton High, Mountain High, Northridge High, Renaissance Academy, & Woods Cross High

## Shelters

Safe Harbor (Davis County), 24-hour support line, 801-444-9161

- Domestic violence shelter

Family Promise (Ogden, Salt Lake)

- Shelter for families experiencing homelessness with young children

Lantern House (Ogden), 801-621-5036

- Universal shelter

Youth Futures (Ogden), 801-528-1214

- Shelter for youth ages 12-18 years old

Gail Miller Resource Center (Salt Lake), 801-328-1894

- Serving single adults

Pamela Atkinson Resource Center (South Salt Lake), 801-359-4142

- Serving single men

Midvale Family Resource Center (Midvale), 801-569-1201

- Serving families

## Resources for People Experiencing Barriers to Housing

Clean Slate Utah, criminal record clearing

Davis County Reentry Fair, weekly fair for individuals who are justice involved to receive resources on employment, peer support, mental and behavioral health, Medicaid, and more

Disability Law Center, enforces and advances the legal rights, opportunities, and choices of Utahns with disabilities

People's Legal Aid, eviction and debt collection aid

Rasa Legal, criminal record clearing

Utah Legal Services, provides free legal help in non-criminal cases to persons who are low-income. Serves all of Utah with offices in Ogden, Salt Lake, Provo, and St. George

# APPENDIX

**60**

Terminology

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County & City Plans





# TERMINOLOGY

**Affordable Housing:** housing for which the occupant(s) is/are paying no more than 30 percent of his or her income for gross housing costs, including utilities (HUD, 2011).

**Area Median Income (AMI):** median household income adjusted by county or metropolitan area (AHS, 2020).

**Community Development Block Grant (CDBG):** funds geared toward providing individuals within the community a suitable living environment, including affordable/decent housing and revitalized neighborhoods by expanding economic opportunities primarily for persons who are low-to-moderate income (HUD, 2011).

**Consolidated Plan:** designed to help states and local jurisdictions assess their affordable housing and community development needs and market conditions, and to make data-driven, place-based investment decisions (HUD).

**Cost Burdened Households:** those who pay more than thirty percent of their income for housing and may have difficulty affording necessities such as food, clothing, transportation, and medical care (Census, 2022).

**Deed Restricted:** terms and conditions related to selling, buying, or renting property. Restrictions are placed on the property that limit the terms of future sales to maintain affordability for subsequent buyers (LHS, n.d.).

**Extremely Low-Income Housing:** housing that is affordable for households earning less than 30% of the area median income (DWS, 2020).

**Fair Housing Act:** protects people from discrimination when renting or buying a home, getting a mortgage, seeking housing assistance, or engaging in other housing-related activities (HUD).

**Fair Market Rent:** generally calculated as the 40th percentile of gross rents for regular, standard quality units in a local housing market. This excludes low-quality units, already subsidized units, and units that have been built in the last 2 years (Janover Inc., 2022).

**Homelessness:** persons lacking stable, safe, and adequate housing (DCHD, 2015).

**Homeless Shelter:** homeless shelters are a type of homeless service agency which provide temporary residence for individuals and families experiencing homelessness (DCHD, 2015).

**Housing Affordability:** refers to the general level of housing prices relative to the general level of household incomes (KCGPI, 2023).

**Housing Authority:** public corporations with boards appointed by the local government. Their mission is to provide affordable housing to low and moderate-income people. In addition to public housing, housing authorities also provide other types of subsidized housing (HUD, 2011).



# TERMINOLOGY

**Housing Choice Vouchers/Section 8:** helps low-income families find affordable housing in the public housing market. The program provides rental assistance to eligible families. This assistance is paid directly to the landlord after the program participant has signed a contract with the landlord (Section 8 Application, 2014).

**Low-Income Housing:** housing that is affordable for households earning less than 80% of the area median income (DWS, 2020).

**Low-Income Housing Tax Credit:** provides a federal income tax credit to private investors as an incentive to make equity investments in affordable rental housing (HUD, n.d.).

**Median Household Income:** income amount that divides a population into two equal groups, half having an income above that amount, and half having an income below that amount. Calculated on a per house basis (Census, 2021).

**Metropolitan Statistical Area:** formal definition of a region that consists of a city and surrounding communities that are linked by social and economic factors (Ganti, 2021).

**Mixed-Use Housing:** planning and/or a zoning type that blends multiple uses, such as residential, commercial, cultural, institutional, or entertainment, into one space, where those functions are to some degree physically and functionally integrated, and that provides pedestrian connections (Thrall, 2002).

**Moderate Income Housing:** housing occupied or reserved for occupancy by households with a gross household income equal to or less than 80% of the median gross income for households of the same size in the county in which the city is located (USL, 2022).

**Multifamily Housing/Multi-Dwelling Units (MDU):** multifamily rental properties, also known as multi-dwelling units or MDUs, are multiple yet separate housing units in a single building or several buildings (Janover Inc., 2018).

**Owner Households:** private household where some member of the household owns the dwelling, even if it is still being paid for (<https://www12.statcan.gc.ca>, 2017).

**Poverty Guideline/Federal Poverty Level:** the minimum level of income deemed adequate in a particular country. The poverty line is usually calculated by finding the total cost of all the essential resources that an average human adult consumes in one year. A measure of income issued every year by the Department of Health and Human Services (HHS). Federal poverty levels are used to determine your eligibility for certain programs and benefits, including savings on Marketplace health insurance, and Medicaid and CHIP coverage (<https://www.irp.wisc.edu>, 2017).

# TERMINOLOGY

**Subsidized Housing:** government-sponsored economic assistance aimed at reducing housing costs and expenses for impoverished people with low to moderate incomes ([University of Barcelona](#), 2017).

**U.S. Department of Housing and Urban Development (HUD):** federal agency responsible for national policy and programs that address America's housing needs, improves and develops the Nation's communities, and enforces fair housing laws ([HUD](#), 2021).

**Utah Healthy Places Index:** free policy and data platform designed to find community level data and understand community conditions related to health outcomes ([Utah Healthy Places Index](#)).

**Unsheltered:** defined as substandard or inadequate housing, where the dwelling is comparable to a vehicle, such that it provides shelter, but largely inadequate. The unsheltered may find themselves living in abandoned buildings, vehicles, bus and train stations, or abandoned in a hospital ([CDE](#), 2022).

**Vacancy Rate:** percentage of all available units in a rental property, such as a hotel or apartment complex, that are vacant or unoccupied at a particular time ([investopedia.com](#), 2022).

**Very Low-Income Housing:** housing that is affordable for households earning less than 30% of the area median income ([DWS](#), 2020).



# COUNTY & CITY PLANS

## Davis County

- [Community Development Block Grant Consolidated Plan, 2021-2025](#)
- [Analysis of Impediments to Fair Housing Choice, 2021](#)
- [Consolidated Annual Performance and Evaluation Report \(CAPER\), HUD Program Year 2019, Fiscal Year 2020](#)

## Bountiful

- [General Plan](#)
- [Moderate Income Housing Plan, 2023](#)

## Centerville

- [General Plan](#)
- [Moderate Income Housing Plan, 2023](#)

## Clearfield

- [General Plan](#)
- [Moderate income Housing Plan, 2022](#)
- [Community Development Block Grant Consolidated Plan, 2020-2024](#)

## Clinton

- [General Plan, 2013](#)
- [Moderate Income Housing Plan, 2023](#)

## Farmington

- [General Plan](#)
- [Moderate Income Housing Plan, 2023](#)

## Fruit Heights

- [General Plan](#)
- [Moderate Income Housing Plan, 2022](#)

## Kaysville

- [General Plan, 2022](#)
- [Moderate Income Housing Plan 2022, pages 46-55](#)

## Layton

- [General Plan, map](#)
- [Moderate Income Housing Plan, 2022](#)
- [Community Development Block Grant Consolidated Plan, 2018-2022](#)

## North Salt Lake

- [General Plan, 2013](#)
- [Moderate Income Housing Plan, 2022](#)

## South Weber

- [General Plan, 2020](#)
- [Moderate Income Housing Plan, 2023](#)

## Sunset

- [General Plan, 2022](#)
- [Moderate Income Housing Plan, 2019, pages 12-14](#)

## Syracuse

- [General Plan, 2019](#)
- [Moderate Income Housing Plan, page 9](#)

## West Bountiful

- [General Plan, 2019-2039](#)
- [Moderate Income Housing Plan, 2021](#)

## West Point

- [General Plan](#)
- [Moderate Income Housing Plan, 2023](#)

## Woods Cross

- [General Plan, 2020](#)
- [Moderate Income Housing Plan 2022, pages 78-86](#)