

COTTONWOOD HEIGHTS AFFORDABLE HOUSING REPORT

NOVEMBER 17, 2020



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EXECUTIVE SUMMARY

Cottonwood Heights City has adopted and updated its Affordable Housing Plan in accordance with statutory requirements since incorporation. The City last updated its Affordable Housing Plan in 2019. As required by Utah Code Annotated 10-9a-408, Cottonwood Heights requested an update of its housing plan to comply with required revisions and changes adopted by recent legislative changes. This update uses the Utah Affordable Housing Forecast Tool (UAHFT) developed by the State of Utah to identify current and projected future moderate-income housing needs and resources. Cottonwood Heights provides realistic opportunities for moderate income housing to meet the needs of people of various income levels living, working or desiring to live or work in Cottonwood Heights and to allow people with various incomes to benefit from and fully participate in all aspects of the Cottonwood Heights community and neighborhoods.

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

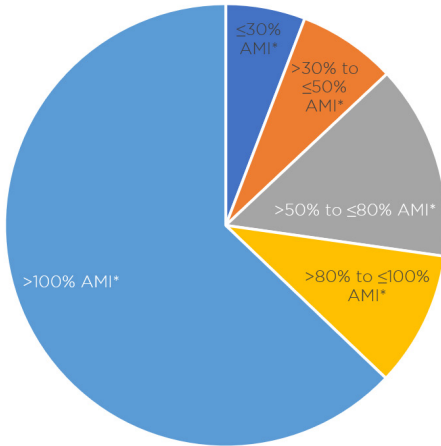
housing in Cottonwood Heights. However, households below 80 percent Area Median Income (AMI or HAMFI) experience a significant deficit of available housing in Cottonwood Heights. These households make no more than \$69,805 annually. An affordable monthly rent/mortgage payment at this level is no more than \$1,745/\$343,762.

Cottonwood Heights had an estimated 12,660 households in 2017 (most current CHAS data available). As seen in Table EX-1 and Figure EX-1, data from the U.S. Department of Housing and Urban Development (HUD) indicate that almost 25.8 percent of Cottonwood Heights' households have incomes below 80 percent of Area Median Income (AMI or HAMFI). HUD and 10-9a-408 UCA have established 80 percent AMI as the threshold for consideration for moderate income housing programs with additional thresholds established at 50 percent AMI and 30 percent AMI.

TABLE EX-1: HOUSEHOLDS BY INCOME LEVEL IN COTTONWOOD HEIGHTS - 2017

	TOTAL HOUSEHOLDS	% TOTAL
Household Income <= 30% HAMFI	740	5.8%
Household Income >30% to <=50% HAMFI	810	6.4%
Household Income >50% to <=80% HAMFI	1,720	13.6%
Household Income >80% to <=100% HAMFI	1,200	9.5%
Household Income >100% HAMFI	8,190	64.7%
Total	12,660	100.0%
<i>Source: 2017 4-Year HUD Comprehensive Housing Affordability Strategy Data (CHAS)</i>		
<i>HAMFI = HUD Average Median Family Income equivalent to AMI used elsewhere in report</i>		

Figure EX-1: Households by Income Distribution



Source: HUD 2013-2017

Cottonwood Heights' AMI is \$87,256. Table EX-2 is a comparison of AMI for Salt Lake County as a whole and a selection of other cities in the valley. Cottonwood Heights AMI is 122 percent of the Salt Lake County AMI and has

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

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

JURISDICTION	TOTAL HOUSEHOLDS	AMI	HOUSEHOLDS BELOW 80% AMI	% HOUSEHOLD BELOW 80% AMI
Cottonwood Heights	12,660	\$87,256	3,270	26%
Salt Lake County	363,060	\$71,230	139,710	38%
Salt Lake City	76,875	\$56,370	36,675	48%
South Salt Lake	8,845	\$42,749	5,675	64%
Murray	19,000	\$62,174	8,280	44%

Source: 2016 4-Year HUD Comprehensive Housing Affordability Strategy Data (CHAS)
2014-2018 American Community Survey 5-Year Estimates

Housing affordability is determined by calculating the percentage of the household's total annual gross income paid for housing costs (mortgage/rent, utilities, mortgage insurance, etc.) In Cottonwood Heights 22 percent of all households are considered "Cost Burdened" meaning that 30 percent of their household income for housing.

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

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

	COST BURDENED	SEVERELY COST BURDENED	TOTAL	% COST BURDENED - ANY LEVEL	% SEVERELY COST BURDENED
Household Income <= 30% HAMFI	525	510	740	71%	69%
Household Income >30% to <=50% HAMFI	545	195	810	67%	24%
Household Income >50% to <=80% HAMFI	700	130	1720	41%	8%
Household Income >80% to <=100% HAMFI	420	30	1200	35%	3%
Household Income >100% HAMFI	580	115	8190	7%	1%
Total	2,770	989	12660	22%	8%

Source: 2017 4-Year HUD Comprehensive Housing Affordability Strategy Data (CHAS)

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

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

SECTION 1 INTRODUCTION & BACKGROUND

PRIOR AFFORDABLE HOUSING PLAN

The current Cottonwood Heights General Plan was adopted in 2005. The City's Affordable Housing Plan was last updated in 2017. The tools recommended in the 2019 update to address housing affordability were:

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

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

STATUTORY REQUIREMENTS

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

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

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

redevelopment agency, or community development and renewal agency

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

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

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

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

REVIEW PROCESS

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

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

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

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

SECTION 2 POPULATION AND HOUSING NEEDS

UAHFT TOOL

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

- Housing stock
- Households

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

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

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

AMI is the median income of all households in the City. The Cottonwood Heights 2018 median household income was \$87,256. This is the most current five-year estimate available.

The tool uses data from the 2010 Census, the 2018 American Community Survey of the US Census and the 2017 Community Affordable Housing Strategy from HUD to estimate how many households in Cottonwood Heights fall into the various income “bands” relative to median household income. Using the two estimates, the tool then calculates the “gap” or surplus in each “band” to identify the availability of housing units to households at a range of income levels.

DEMOGRAPHIC SUMMARY

The population of Cottonwood Heights has grown by an estimated two percent between 2010 and 2018. This is reflective of the increase in growth across the county (7 percent), as seen in Table 1.

TABLE 1: COMPARATIVE SUMMARY OF COTTONWOOD HEIGHTS AND SALT LAKE COUNTY BETWEEN 2010 TO 2018

AREA	2010		2018	
	COTTONWOOD HEIGHTS	SALT LAKE CO.	COTTONWOOD HEIGHTS	SALT LAKE CO.
Total Population	33,433	1,029,655	34,170	1,120,805
Median Household Income	\$70,996	\$58,004	\$87,256	\$71,230
Median Age	36.9	30.3	38.3	32.6

Source: U.S. Census, American Community Survey, 5-yr Data 2014-2018

Both Cottonwood Heights and Salt Lake County reported an increase in median household income of 18.6 percent and 18.5 percent respectively between 2010 and 2018. Cottonwood Heights maintains a higher median income than surrounding areas. Median age is also higher than the County by around 5-6 years.

Racial and ethnic composition of Cottonwood Heights is primarily white with 8.5 percent of the population identifying as a non-white or mixed race/ethnicity. This is higher than Salt Lake County where 20.8 percent of the population identifies as nonwhite, Table 2.

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

RACE/ETHNICITY	% OF COTTONWOOD HEIGHTS POPULATION	% OF SALT LAKE COUNTY POPULATION
White	91.6%	79.2%
Black or African American	0.5%	1.8%
American Indian and Alaska Native	0.4%	0.8%
Asian	3.7%	4.0%
Native Hawaiian and Other Pacific Islander	0.6%	1.5%
Some other race	0.8%	9.4%
Two or more races	2.5%	3.3%
Persons of Hispanic Origin	5.90%	18.1%
Median Age	38.3	32.6
Median Household Income	87,256	71,230
Median Age	38.3	32.6

Source: U.S. Census Bureau 2014-2018 ACS

HOUSEHOLDS

The median household income in Cottonwood Heights is just over \$87,256¹. This has grown from the 2010 median income of \$70,996. Of these, almost 65 percent have household incomes greater than the median. Table 3 is the distribution of households in the City by income band from 2010 to 2017. This analysis is seen in Table 4.

TABLE 3: INCOME DISTRIBUTION FROM 2010 TO 2017

	2010 (HOUSEHOLDS)	2010 PERCENTAGE	2017 (HOUSEHOLDS)	2017 PERCENTAGE
Total	12,040	-	12,660	-
≤30% AMI*	720	6.0%	740	5.8%
>30% to ≤50% AMI*	720	6.0%	810	6.4%
>50% to ≤80% AMI*	1,865	15.5%	1,720	13.6%
>80% to ≤100% AMI*	1,185	9.8%	1,200	9.5%
>100% AMI*	7,545	62.7%	8,190	64.7%

Source: 2010-2014, 2013-2017 4-Year HUD Comprehensive Housing Affordability Strategy Data (CHAS)

The income distribution within Cottonwood Heights is dispersed with nearly 65 percent of households making more than the Area Median Income (AMI). This remains comparable to 2010 Census data.

¹ U.S. Census Bureau 2014-2018 ACS

CURRENT HOUSING NEEDS

Cottonwood Heights Results

As of 2018, of Cottonwood Heights' 12,974 occupied housing units, 9,452 or 73 percent are owner-occupied and 3,522 or 27 percent are renter-occupied. The rate of owner-occupied housing in Cottonwood Heights is significantly higher than that of the Salt Lake County, the State of Utah or national rates (Table 4).

TABLE 4: HOUSING UNITS AND TENURE - 5 YR. AVERAGE 2014-2018

	TOTAL HOUSING UNITS	OCCUPIED HOUSING UNITS	OWNER-OCCUPIED UNITS	% OWNER-OCCUPIED	RENTER-OCCUPIED	% RENTER-OCCUPIED
Cottonwood Heights	13,867	12,974	9,452	73%	3,522	27%
Salt Lake County	390,308	369,429	246,459	67%	122,970	33%
State of Utah	1,066,131	957,619	668,985	70%	288,634	30%
United States	136,384,292	119,730,128	76,444,810	64%	43,285,318	36%

Source: U.S. Census, American Community Survey, 5-yr Data 2014-2018, DP05

Owner-occupied housing units in Cottonwood Heights range in value from less than \$50,000 (121 units) to greater than \$1,000,000 (233 units)². Pricing of the City's rental housing stock ranges from less than \$500 per month (18 units) to \$3,000 or more per month (91 units)³. Table 5 indicates the estimated percentage of total occupied units affordable to households at various levels of AMI.

TABLE 5: PERCENT OCCUPIED HOUSING UNITS BY ATTAINABLE INCOME LEVEL

AMI	OWNER OCCUPIED	RENTAL	TOTAL
< 30%	17%	1%	18%
30% < 50%	10%	4%	14%
50% < 80%	20%	16%	36%
80% +	27%	4%	32%
Total	74%	26%	100%

Source: U.S. Census, American Community Survey, 5-yr Data 2014-2018

² 2013-2017 American Community Survey 5-Year Estimates

³ Ibid.

AFFORDABILITY

The U.S. Housing and Urban Development definition of housing affordability requires that housing-related expenses⁴ are 30 percent or less of gross household income. If housing-related costs exceed 30 percent of gross income, then the household is considered “cost-burdened”. If housing-related costs are more than 50 percent of gross income, then the household is considered “severely cost-burdened.” In Cottonwood Heights, housing-related expenses affordable to the various income bands are estimated in Table 6.

TABLE 6: AFFORDABLE HOUSING-RELATED COSTS

	MAXIMUM AFFORDABLE COST *	MAXIMUM MORTGAGE LOAN **
≤30% AMI	\$654	\$128,911
>30% to ≤50% AMI	\$1,091	\$214,851
>50% to ≤80% AMI	\$1,745	\$343,762
>80% to ≤100% AMI	\$2,181	\$429,702
* Includes rent/mortgage payment + related costs		
** Includes mortgage insurance cost and is based off a 3.24% Fixed 30-yr. APR1		
*** Includes mortgage insurance 0.75%		

According to the UAHFT tool, 68 percent of all renter households in Cottonwood Heights are cost burdened. Of the cost-burdened households, 30 percent are severely cost burdened. Cost-burdened renter households represent 26 percent of all renter households and 7 percent of all households in Cottonwood Heights. Severely cost-burdened renter households represent 30 percent of all low-mod renter households and 3 percent of all households in the City. Table 7 identifies the income levels of the various cost-burdened renter households.

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

	HOUSEHOLDS IN CATEGORY	COST BURDENED HOUSEHOLDS	SEVERELY COST BURDENED HOUSEHOLDS	% AT RISK
≤30% AMI	395	245	245	62%
>30% to ≤50% AMI	420	345	130	82%
>50% to ≤80% AMI	595	295	50	50%
Total Low-Mod	1,410	885	425	63%

2013-2017 U.S. Department of Human and Urban Development

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

Households paying more than 30 percent of their annual income for housing costs are considered at risk for losing their housing due to inability to afford housing costs. Of the cost-burdened renter households, 62 percent of households making \$26,177 or less annually are at risk and all pay 50 percent or more of their annual income for housing. This puts them at significantly higher risk than those paying 30 percent of their annual income. For renter households making between \$26,177 and \$43,628 annually, 82 percent are at risk. Of those, 31 percent pay 50 percent or more of their income for housing.

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

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

	HOUSEHOLDS IN CATEGORY	COST BURDENED HOUSEHOLDS	SEVERELY COST BURDENED HOUSEHOLDS	% AT RISK
≤30% AMI	345	285	270	83%
>30% to ≤50% AMI	390	200	65	51%
>50% to ≤80% AMI	1,125	410	85	36%
Total Low-Mod	1,860	895	420	48%

2013-2017 U.S. Department of Human and Urban Development

Of the cost-burdened owner households, 83 percent of households making \$26,177 or less annually are considered at risk. Of those, 95 percent pay 50 percent or more of their annual income for housing, putting those households at a significantly higher risk. For owner households making between \$26,177 and \$43,628 annually, 51 percent are at risk. Of those, 32 percent pay 50 percent or more of their income for housing.

HOUSING AVAILABILITY

Cottonwood Heights has an estimated 13,867 housing units, with 94 percent occupied by either homeowners or renters and the remaining used as transient accommodations or remain vacant. Of the occupied units, 68 percent are owner occupied. The median owner-occupied home value in Cottonwood Heights is \$365,700⁵. A \$365,700 home is affordable to a household making approximately \$81,000 annually. This calculation does not include additional costs such as mortgage insurance. This is below the Cottonwood Heights household median income of \$87,256. For a rental household, the median

⁵ 2014-2018 American Community Survey 5-Year Estimates

rent in the City is approximately \$1,207 per month, affordable to households with an annual income of approximately \$48,280.

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

TABLE 9: RENTAL HOUSING UNITS BY HOUSING COST/HOUSEHOLDS BY INCOME BAND

INCOME BAND	2020 OCCUPIED HOUSING UNITS	2020 HOUSEHOLDS	2020 HOUSING SURPLUS/ (GAP)
≤30% AMI	130	395	(265)
>30% to ≤50% AMI	568	420	148
>50% to ≤80% AMI	2104	595	1,509
80% + AMI	568	1,940	(1,372)
Total	3,370	3,350	20
INCOME BAND	2019 OCCUPIED HOUSING UNITS	2019 HOUSEHOLDS	2019 HOUSING SURPLUS/ (GAP)
≤30% AMI	204	380	(176)
>30% to ≤50% AMI	651	475	176
>50% to ≤80% AMI	1,753	705	1,048
80% + AMI	562	1,954	(1,392)
Total	3,170	3,514	(344)

2014-2018 American Community Survey 5-Year Estimate

2013-2017 U.S. Department of Human and Urban Development

*Bracket gaps between CHAS data and ACS housing costs are estimated proportionally.

⁶ The total households in this table differ from CHAS data because ACS data are 2018 counts

Household data indicates that 3,390 households making \$69,800 or less annually are in housing units that are not considered affordable for their income level. By comparison, 38 percent of Salt Lake County households are cost burdened and 64 percent of South Salt Lake City households are cost burdened, Table 10.

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

JURISDICTION	TOTAL HOUSEHOLDS	AMI	HOUSEHOLDS BELOW 80% AMI	% HOUSEHOLD BELOW 80% AMI
Cottonwood Heights	12,660	\$87,256	3,270	26%
Salt Lake County	363,060	\$71,230	139,710	38%
Salt Lake City	76,875	\$56,370	36,675	48%
South Salt Lake	8,845	\$42,749	5,675	64%
Murray	19,000	\$62,174	8,280	44%

Source: 2017 4-Year HUD Comprehensive Housing Affordability Strategy Data (CHAS)

The number of occupied housing units are expected to grow by 2025. This will to accommodate an slight decrease of household size from 2.6 to 2.5 by 2025, Table 11.

TABLE 11: PROJECTED OCCUPIED HOUSING UNITS

	2010 ACS	2018 ACS	2025 PROJECTION	DIFFERENCE
Total households in occupied housing	12,095	12,974	13,655	681
Total households in owner-occupied housing	8,823	9,452	9,899	447
With a mortgage	6,096	6,286	6,634	348
Without a mortgage	2,727	3,166	3,172	6
Total households in renter-occupied housing	3,272	3,522	3,774	252

Source: 2017 4-Year HUD Comprehensive Housing Affordability Strategy Data (CHAS)

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

REGULATORY ENVIRONMENT

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

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

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

- 1) Meeting the needs of people of various income levels living, working, or desiring to live or work in the community (509; 1198);
- 2) "Allowing people with various incomes to benefit from and participate in all aspects of neighborhood and community life" (511; 1200);
- 3) Strategically address how they will provide a realistic opportunity for the development of moderate income housing within five years for cities (513) and within the planning horizon for counties (1203)

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

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

PLANS TO MEET THE AFFORDABLE HOUSING NEED

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

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

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

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

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

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

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

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

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

CONCLUSIONS AND RECOMMENDATIONS

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

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

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

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

RECOMMENDATIONS

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

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

APPENDIX A 2018 ACS DATA

SUBJECT	COTTONWOOD HEIGHTS CITY, UTAH			
	ESTIMATE	MARGIN OF ERROR	PERCENT	PERCENT MARGIN OF ERROR
HOUSING OCCUPANCY				
Total housing units	13867	+/-354	13867	(X)
Occupied housing units	12974	+/-324	93.6	+/-1.7
Vacant housing units	893	+/-246	6.4	+/-1.7

Homeowner vacancy rate	1.4	+/-0.7	(X)	(X)
Rental vacancy rate	8.0	+/-3.1	(X)	(X)

UNITS IN STRUCTURE				
Total housing units	13867	+/-354	13867	(X)
1-unit, detached	9578	+/-335	69.1	+/-2.3
1-unit, attached	817	+/-211	5.9	+/-1.5
2 units	511	+/-172	3.7	+/-1.2
3 or 4 units	274	+/-144	2.0	+/-1.0
5 to 9 units	693	+/-181	5.0	+/-1.3
10 to 19 units	908	+/-191	6.5	+/-1.4
20 or more units	1066	+/-208	7.7	+/-1.5
Mobile home	20	+/-20	0.1	+/-0.1
Boat, RV, van, etc.	0	+/-24	0.0	+/-0.2

YEAR STRUCTURE BUILT				
Total housing units	13867	+/-354	13867	(X)
Built 2014 or later	54	+/-41	0.4	+/-0.3
Built 2010 to 2013	216	+/-110	1.6	+/-0.8
Built 2000 to 2009	965	+/-164	7.0	+/-1.2
Built 1990 to 1999	2115	+/-239	15.3	+/-1.7
Built 1980 to 1989	2899	+/-341	20.9	+/-2.3
Built 1970 to 1979	4612	+/-349	33.3	+/-2.4
Built 1960 to 1969	1767	+/-234	12.7	+/-1.7
Built 1950 to 1959	1082	+/-169	7.8	+/-1.2
Built 1940 to 1949	111	+/-77	0.8	+/-0.6
Built 1939 or earlier	46	+/-37	0.3	+/-0.3

ROOMS				
Total housing units	13867	+/-354	13867	(X)
1 room	322	+/-166	2.3	+/-1.2
2 rooms	440	+/-140	3.2	+/-1.0
3 rooms	745	+/-216	5.4	+/-1.5
4 rooms	1291	+/-243	9.3	+/-1.7
5 rooms	1100	+/-222	7.9	+/-1.6
6 rooms	1387	+/-201	10.0	+/-1.4
7 rooms	1525	+/-243	11.0	+/-1.7
8 rooms	1884	+/-259	13.6	+/-1.9
9 rooms or more	5173	+/-341	37.3	+/-2.5
Median rooms	7.6	+/-0.2	(X)	(X)

BEDROOMS				
Total housing units	13867	+/-354	13867	(X)
No bedroom	322	+/-166	2.3	+/-1.2
1 bedroom	1063	+/-229	7.7	+/-1.6
2 bedrooms	1850	+/-243	13.3	+/-1.7
3 bedrooms	3231	+/-316	23.3	+/-2.1
4 bedrooms	3548	+/-277	25.6	+/-2.0
5 or more bedrooms	3853	+/-293	27.8	+/-2.2
7 rooms	1,513	+/-239	11.3%	+/-1.7
8 rooms	1,765	+/-273	13.1%	+/-2.0
9 rooms or more	4,996	+/-289	37.2%	+/-2.2
Median rooms	7.5	+/-0.2	(X)	(X)

HOUSING TENURE				
Occupied housing units	12974	+/-324	12974	(X)
Owner-occupied	9452	+/-359	72.9	+/-2.2
Renter-occupied	3522	+/-307	27.1	+/-2.2

Average household size of owner-occupied unit	2.73	+/-0.09	(X)	(X)
Average household size of renter-occupied unit	2.36	+/-0.17	(X)	(X)

YEAR HOUSEHOLDER MOVED INTO UNIT				
Occupied housing units	12974	+/-324	12974	(X)
Moved in 2015 or later	588	+/-165	4.5	1.3
Moved in 2010 to 2014	1717	+/-255	13.2	1.9
Moved in 2000 to 2009	3117	+/-363	24.0	2.7
Moved in 1990 to 1999	3433	+/-318	26.5	2.5
Moved in 1980 to 1989	1693	+/-225	13.0	1.7
Moved in 1979 and earlier	2426	+/-196	18.7	1.5

VEHICLES AVAILABLE				
Occupied housing units	12974	+/-324	12974	(X)
No vehicles available	496	+/-140	3.8	1.1
1 vehicle available	3534	+/-345	27.2	2.5
2 vehicles available	5557	+/-457	42.8	3.2
3 or more vehicles available	3387	+/-308	26.1	2.5

HOUSE HEATING FUEL				
Occupied housing units	12974	+/-324	12974	(X)
Utility gas	11857	+/-361	91.4	1.7
Bottled, tank, or LP gas	9	+/-15	0.1	0.1
Electricity	1054	+/-218	8.1	1.7
Fuel oil, kerosene, etc.	0	+/-24	0.0	0.2
Coal or coke	8	+/-13	0.1	0.1
Wood	0	+/-24	0.0	0.2
Solar energy	9	+/-15	0.1	0.1
Other fuel	0	+/-24	0.0	0.2
No fuel used	37	+/-39	0.3	0.3

SELECTED CHARACTERISTICS				
Occupied housing units	12974	+/-324	12974	(X)
Lacking complete plumbing facilities	58	+/-60	0.4	0.5
Lacking complete kitchen facilities	157	+/-112	1.2	0.9
No telephone service available	322	+/-128	2.5	1.0

OCCUPANTS PER ROOM				
Occupied housing units	12974	+/-324	12974	(X)
1.00 or less	12852	+/-337	99.1	+/-0.5
1.01 to 1.50	45	+/-31	0.3	+/-0.2
1.51 or more	77	+/-63	0.6	+/-0.5

VALUE				
Owner-occupied units	9452	+/-359	9452	(X)
Less than \$50,000	185	+/-79	2.0	+/-0.8
\$50,000 to \$99,999	54	+/-41	0.6	+/-0.4
\$100,000 to \$149,999	242	+/-104	2.6	+/-1.1
\$150,000 to \$199,999	314	+/-103	3.3	+/-1.1
\$200,000 to \$299,999	2043	+/-306	21.6	+/-3.0
\$300,000 to \$499,999	4279	+/-350	45.3	+/-3.4
\$500,000 to \$999,999	2184	+/-236	23.1	+/-2.5
\$1,000,000 or more	151	+/-57	1.6	+/-0.6
Median (dollars)	365700	+/-8780	(X)	(X)

MORTGAGE STATUS				
Owner-occupied units	9452	+/-359	9452	(X)
Housing units with a mortgage	6286	+/-342	66.5	+/-2.4
Housing units without a mortgage	3166	+/-245	33.5	+/-2.4

SELECTED MONTHLY OWNER COSTS (SMOC)				
Housing units with a mortgage	6286	+/-342	6286	(X)
Less than \$500	41	+/-34	0.7	+/-0.5
\$500 to \$999	483	+/-127	7.7	+/-2.1
\$1,000 to \$1,499	1368	+/-246	21.8	+/-3.5
\$1,500 to \$1,999	1839	+/-242	29.3	+/-3.4
\$2,000 to \$2,499	1255	+/-207	20.0	+/-3.3
\$2,500 to \$2,999	593	+/-152	9.4	+/-2.3
\$3,000 or more	707	+/-187	11.2	+/-2.8
Median (dollars)	1858	+/-58	(X)	(X)

SELECTED MONTHLY OWNER COSTS (SMOC)				
Housing units without a mortgage	3166	+/-245	3166	(X)
Less than \$250	54	+/-43	1.7	1.4
\$250 to \$399	643	+/-147	20.3	4.3
\$400 to \$599	1246	+/-183	39.4	5.0
\$600 to \$799	677	+/-137	21.4	3.9
\$800 to \$999	247	+/-92	7.8	2.8
\$1,000 or more	299	+/-97	9.4	3.1
Median (dollars)	537	+/-26	(X)	(X)

SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME (SMOCAP I)				
Housing units with a mortgage (excluding units where SMOCAP I cannot be computed)	6286	+/-342	6286	(X)
Less than 20.0 percent	3226	+/-281	51.3	3.9
20.0 to 24.9 percent	894	+/-189	14.2	3.0
25.0 to 29.9 percent	504	+/-138	8.0	2.1
30.0 to 34.9 percent	468	+/-156	7.4	2.3
35.0 percent or more	1194	+/-184	19.0	2.7

Not computed	0	+/-24	(X)	(X)
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Housing unit without a mortgage (excluding units where SMOCAP I cannot be computed)	3166	+/-245	3166	(X)
Less than 10.0 percent	1792	+/-209	56.6	4.9
10.0 to 14.9 percent	612	+/-117	19.3	3.5
15.0 to 19.9 percent	229	+/-77	7.2	2.4
20.0 to 24.9 percent	144	+/-53	4.5	1.7
25.0 to 29.9 percent	112	+/-52	3.5	1.7
30.0 to 34.9 percent	27	+/-25	0.9	0.8
35.0 percent or more	250	+/-85	7.9	2.6

Not computed	0	+/-24	(X)	(X)
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GROSS RENT				
Occupied units paying rent	3338	+/-290	3338	(X)
Less than \$500	18	+/-20	0.5	+/-0.6
\$500 to \$999	680	+/-148	20.4	+/-4.1
\$1,000 to \$1,499	1824	+/-225	54.6	+/-5.8
\$1,500 to \$1,999	560	+/-167	16.8	+/-4.7
\$2,000 to \$2,499	130	+/-64	3.9	+/-1.8
\$2,500 to \$2,999	35	+/-34	1.0	+/-1.0
\$3,000 or more	91	+/-98	2.7	+/-2.9
Median (dollars)	1207	+/-38	(X)	(X)
No rent paid	184	+/-98	(X)	(X)

GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME (GRAPI)				
Occupied units paying rent (excluding units where GRAPI cannot be computed)	3247	+/-290	3247	(X)
Less than 15.0 percent	662	+/-175	20.4	+/-5.2
15.0 to 19.9 percent	313	+/-113	9.6	+/-3.4
20.0 to 24.9 percent	502	+/-120	15.5	+/-3.8
25.0 to 29.9 percent	464	+/-158	14.3	+/-4.5
30.0 to 34.9 percent	355	+/-145	10.9	+/-4.4
35.0 percent or more	951	+/-207	29.3	+/-5.5
Not computed	275	+/-146	(X)	(X)

APPENDIX B

2010 CENSUS DATA

SUBJECT	NUMBER	PERCENT
SEX AND AGE		
Total population	33,433	100.0
Under 5 years	2,053	6.1
5 to 9 years	2,118	6.3
10 to 14 years	2,150	6.4
15 to 19 years	2,205	6.6
20 to 24 years	2,406	7.2
25 to 29 years	2,648	7.9
30 to 34 years	2,325	7.0
35 to 39 years	2,047	6.1
40 to 44 years	1,975	5.9
45 to 49 years	2,292	6.9
50 to 54 years	2,382	7.1
55 to 59 years	2,289	6.8
60 to 64 years	2,078	6.2
65 to 69 years	1,630	4.9
70 to 74 years	1,155	3.5
75 to 79 years	756	2.3
80 to 84 years	508	1.5
85 years and over	416	1.2
Median age (years)	36.9	(X)
16 years and over	26,634	79.7
18 years and over	25,730	77.0
21 years and over	24,497	73.3
62 years and over	5,715	17.1
65 years and over	4,465	13.4
21 years and over	24,497	73.3
62 years and over	5,715	17.1
16 years and over	26,634	79.7
18 years and over	25,730	77.0
21 years and over	24,497	73.3
62 years and over	5,715	17.1

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

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

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

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

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

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

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

HISPANIC OR LATINO

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

HISPANIC OR LATINO AND RACE

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

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

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

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

HOUSEHOLDS BY TYPE		
Total households	12,459	100.0
Family households (families) [7]	8,902	71.5
With own children under 18 years	3,643	29.2
Husband-wife family	7,258	58.3
With own children under 18 years	2,802	22.5
Male householder, no wife present	475	3.8

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

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

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

HOUSING OCCUPANCY

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

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

HOUSING TENURE

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

APPENDIX C

2013-2017 U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT DATA

INCOME DISTRIBUTION OVERVIEW	OWNER	RENTER	TOTAL
Household Income <= 30% HAMFI	345	395	740
Household Income >30% to <=50% HAMFI	390	420	810
Household Income >50% to <=80% HAMFI	1,125	595	1,720
Household Income >80% to <=100% HAMFI	805	395	1,200
Household Income >100% HAMFI	6,645	1,545	8,190
Total	9,310	3,350	12,660

HOUSING PROBLEMS OVERVIEW 1	OWNER	RENTER	TOTAL
Household has at least 1 of 4 Housing Problems	1,850	1,015	2,865
Household has none of 4 Housing Problems	7,450	2,220	9,670
Cost burden not available - no other problems	10	115	125
Total	9,310	3,350	12,660

SEVERE HOUSING PROBLEMS OVERVIEW 2	OWNER	RENTER	TOTAL
Household has at least 1 of 4 Severe Housing Problems	610	525	1,135
Household has none of 4 Severe Housing Problems	8,690	2,710	11,400
Cost burden not available - no other problems	10	115	125
Total	9,310	3,350	12,660

SEVERE HOUSING PROBLEMS OVERVIEW 3	OWNER	RENTER	TOTAL
Cost Burden <=30%	7,490	2,275	9,765
Cost Burden >30% to <=50%	1,255	530	1,785
Cost Burden >50%	560	429	989
Cost Burden not available	10	115	125
Total	9,310	3,350	12,660

INCOME BY HOUSING PROBLEMS (OWNERS AND RENTERS)	HOUSEHOLD HAS AT LEAST 1 OF 4 HOUSING PROBLEMS	HOUSEHOLD HAS NONE OF 4 HOUSING PROBLEMS	COST BURDEN NOT AVAILABLE - NO OTHER HOUSING PROBLEMS	TOTAL
Household Income <= 30% HAMFI	525	90	125	740
Household Income >30% to <=50% HAMFI	560	245	0	810
Household Income >50% to <=80% HAMFI	705	1,020	0	1,720
Household Income >80% to <=100% HAMFI	460	745	0	1,200
Household Income >100% HAMFI	620	7,565	0	8,190
Total	2,865	9,670	125	12,660

INCOME BY HOUSING PROBLEMS (RENTERS ONLY)	HOUSEHOLD HAS AT LEAST 1 OF 4 HOUSING PROBLEMS	HOUSEHOLD HAS NONE OF 4 HOUSING PROBLEMS	COST BURDEN NOT AVAILABLE - NO OTHER HOUSING PROBLEMS	TOTAL
Household Income <= 30% HAMFI	245	40	115	395
Household Income >30% to <=50% HAMFI	350	65	0	420
Household Income >50% to <=80% HAMFI	295	300	0	595
Household Income >80% to <=100% HAMFI	95	305	0	395
Household Income >100% HAMFI	35	1,510	0	1,545
Total	1,015	2,220	115	3,350

INCOME BY HOUSING PROBLEMS (OWNERS ONLY)	HOUSEHOLD HAS AT LEAST 1 OF 4 HOUSING PROBLEMS	HOUSEHOLD HAS NONE OF 4 HOUSING PROBLEMS	COST BURDEN NOT AVAILABLE - NO OTHER HOUSING PROBLEMS	TOTAL
Household Income <= 30% HAMFI	280	50	10	345
Household Income >30% to <=50% HAMFI	210	180	0	390
Household Income >50% to <=80% HAMFI	410	720	0	1,125
Household Income >80% to <=100% HAMFI	365	440	0	805
Household Income >100% HAMFI	585	6,055	0	6,645
Total	1,850	7,450	10	9,310

INCOME BY COST BURDEN (RENTERS ONLY)	COST BURDEN > 30%	COST BURDEN > 50%	TOTAL
Household Income <= 30% HAMFI	245	245	395
Household Income >30% to <=50% HAMFI	345	130	420
Household Income >50% to <=80% HAMFI	295	50	595
Household Income >80% to <=100% HAMFI	59	4	395
Household Income >100% HAMFI	15	0	1,545
Total	959	429	3,350

INCOME BY COST BURDEN (OWNERS ONLY)	COST BURDEN > 30%	COST BURDEN > 50%	TOTAL
Household Income <= 30% HAMFI	285	270	345
Household Income >30% to <=50% HAMFI	200	65	390
Household Income >50% to <=80% HAMFI	410	85	1,125
Household Income >80% to <=100% HAMFI	360	25	805
Household Income >100% HAMFI	560	115	6,645
Total	1,815	560	9,310