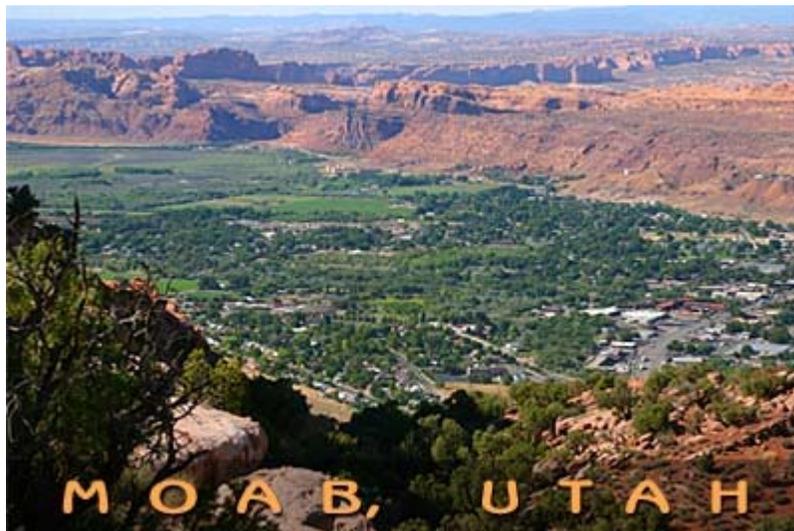


HOUSING MARKET ASSESSMENT GRAND COUNTY AND MOAB CITY



**Prepared for
Rural Community Assistance Corporation**

**Prepared by
James A. Wood**

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Key Findings

This assessment of the Grand County and Moab housing market examines housing affordability in 2000 and 2006 and projects the need for affordable housing between 2007 and 2012.

- An analysis of HUD and Census data shows that in 2000 there was a sufficient supply of affordable housing in Grand County and Moab to provide a “reasonable” opportunity for moderate, low and very low income households to find affordable housing. The only deficit or “needs gap” in 2000—a case when the number of households exceeds the number of affordable units—was for very low income rental units. The deficit was estimated at 49 units.
- The Utah Association of Realtors reported that the average price in 2000 of an existing detached single-family home (mobile homes excluded) in Grand County was \$123,751 and the average sales price for a condominium was \$150,947. While the price distribution of homes sold was not available it is likely that the median price of a detached single-family home was at least \$10,000 to \$15,000 lower. Therefore, as many as 45 homes in Grand County sold for less than \$110,000 in 2000. These homes would have been affordable to moderate income households. A moderate income household could afford a home priced between \$67,400 and \$108,000. Probably only a few of the homes sold in 2000 were priced below \$67,400 thereby affordable to low income households. The data do suggest ownership opportunities for moderate income households in Grand County in 2000.
- In 2000 a low income renter could afford to pay \$360 for a one bedroom unit, \$425 for a two bedroom unit and \$500 for a three bedroom unit. The median rental rate for all types of rental units in Grand County in 2000 was \$498. The median rent for a one bedroom rental unit in the county was \$375, for a two bedroom unit \$484 and three bedroom unit \$650. These data show that in the county in 2000 there were 110 one bedroom rental units renting for less than \$375, 127 two bedroom units renting for less than \$484 and 142 three bedroom units renting for less than \$650, again suggesting availability of affordable rental units and confirming HUD 2000 estimates of renter affordability.
- Housing affordability however, has declined significantly since 2003. This decline has occurred despite slightly slower rates of demographic and economic growth than occurred during the mid-1990s.
- While population, employment and retail sales growth rates are modest the construction of new single-family homes and condominiums has been at record levels over the past few years. A significant share of new home construction has been devoted to second/recreation homes.
- The second/recreation home development reflects the importance of travel, tourism and recreation to the Grand County and Moab economies; a characteristic that has created reduced housing affordability. The largest sector of the local economy is leisure and hospitality which accounts for one in three jobs in the county. Retail trade, also tourism based, accounts for another 15% of the labor force. Hence hospitality and retail trade combine for half of all employment. These two sectors are comprised primarily of low wage jobs.

- Destination recreation areas are characterized by low wage jobs and rising real estate values. Both characteristics are present in Grand County and Moab. Grand County ranks 24th in median income as well as average payroll wage among Utah's 29 counties. In 2005, 44.8% of households in Grand County had an adjusted gross income below \$20,000. Only one other county had a higher percentage of low income households, Garfield County.

- Housing affordability threshold for owners and renters in Grand County are shown below. These rent and home price thresholds represent the level of affordability for each income category. For example an affordable three bedroom apartment for a low income household would be priced between \$384 and \$640.

Housing Price Thresholds for Very Low, Low and Moderate Income Renters and Owners in Grand County* – 2007 (Rents incl. Utilities)

	Very Low Income <30% AMI (\$14,790)	Low Income 30% to 50% AMI (\$14,790 to \$24,650)	Moderate Income 50% to 80% AMI (\$24,650 to \$39,440)
1 Bdrm	<\$276	\$276 to \$461	\$461 to \$737
2 Bdrm	<\$333	\$333 to \$555	\$555 to \$888
3 Bdrm	<\$384	\$384 to \$640	\$640 to \$1024
Home	<\$56,948	\$56,948 to \$95,208	\$95,208 to \$152,601

**Assumes 4-person household.*

Source: Utah Housing Corporation and James Wood.

- Since 2003 housing prices in Grand County have increased by at least 50% and rental rates have risen dramatically. The median price of a listed home “for sale” in Grand County in 2007 is \$309,000. The price range of homes for sale is \$9.75 million to \$96,000. The median sales price per square foot of the listed homes is \$184 and the median square footage is 1,685 square feet. Of the 69 properties listed only 4 would be affordable to the moderate income household and none would be affordable to low and very low income households. Three of the four homes that meet the definition of affordable for moderate income household (priced less than \$152,601) are mobile homes over 30 years old while the only affordable site built home is over 90 years old.

- Real estate sales and listing data and new residential construction information show that home ownership opportunities for moderate and low income households have narrowed considerably since 2003. In the best case, in 2006, there was no more than perhaps 20 to 25 affordable existing and new homes for sale and these affordable units were primarily mobile homes or town homes. Therefore, in-migrants in need of affordable housing and low income households hoping to move from a 30-year old mobile home to the detached single-family home have very limited affordable opportunities.

- The median age of the 1,000 rental units in Grand County is 30 years. This rental inventory desperately needs an infusion of new, modern units. Only 14 new units have been added to the inventory since 2000. These new units represent a 1% increase in the rental inventory in the past six years. Without new additions a housing inventory is prone, due to lack of competition and the aging of structures, to a deterioration of quality, which is certainly the case in Grand County.

- Grand County has a total of 166 subsidized (tax credit, HUD and RD) rental units, about 16% of the rental inventory. The subsidized units include 16 Crown homes (rent to own), 23 deep subsidy Rural Development units for families, 20 deep subsidy Senior RD units and 35 deep subsidy HUD 202 Senior units. Tax credits are attached to 111 units. Less than half of the tax credit (50 units) units are targeted for households at 50% AMI or less. It is these low and very low income renter categories that registered a deficit of affordable rental units in 2000. The estimated deficit in 2000 of 49 one and two bedroom rental units has not been eliminated.

- The deteriorating condition of the rental inventory, the gap or deficit in affordable very low and low income one and two bedroom units, tight market conditions, lack of new rental construction for a number of years and the anecdotal information on market rate units—very low vacancy rates and rising rental rates—all show a need for additional rental housing in the county. The affordable rental unit deficit or gap in 2007 is estimated to be at least 50 units.

- The population projections by age group for Grand County show that between 2007 and 2012 the age groups that grow the most rapidly are the 25 to 29 year age group and the 60 to 69 year age group. The younger group increases by 45% or 245 individuals over the five year period. The older group increases by 37% or 293 individuals over the five year period. These demographic projections indicate a growing need for first-time homes and rental units for young families and rental units for Seniors.

- Affordable additions to the owner occupied inventory are needed through “rehab”, Crown homes, Rural Development sweat equity programs and development of new town homes and twin homes. These types of programs and development should be supported and encouraged by local housing policy. Assuming annual household growth of 1%—a conservative projection—the need for additional owner occupied affordable housing units in Grand County is about 15 units yearly.

- The affordable rental unit deficit or gap in 2007 is estimated to be at least 50 units, which represents 5% of the rental inventory. Without additional affordable units this gap will increase in the next five years by at least another 30 units.

- Given the economic base (recreation) of Moab and Grand County housing values will continue to increase faster than incomes. Consequently, work force housing will become a more pressing issue as the relative share of affordable owner and renter occupied housing declines. Due to rising land, home and construction costs the private market will not be able to provide sufficient affordable units. Public policy and housing programs will be needed to provide both owner occupied and renter occupied affordable housing.

I. Housing Profile

The Grand County housing market is currently comprised of 4,800 residential units and like most recreational/resort areas, a significant number of the county's housing inventory is devoted to second home or seasonal units. Seasonal dwellings account for 700 units in the county, a sharp increase over the 300 units reported in the 2000 Census.

In 2006, an estimated 3,900 housing units were occupied throughout the county with 56% of these occupied units located in Moab City. Owner-occupied units represent 72% of all dwelling units while apartments account for 28% of the housing inventory at the county level. Moab City has a slightly higher share of rental units with 32% of its housing inventory currently in the rental market. The homeownership rate in Grand County is very close to the 74% homeownership rate statewide.

Increasingly, Grand County's housing market reflects the growing role of the recreational market. A consequence is a two-tiered market; one tier for permanent year round residents and the other for seasonal homes. However, the dynamics of an expanding high priced second home market does impact overall housing prices causing higher rates of price appreciation. Grand County and Moab have experienced a rapid increase in housing prices in the past few years. The average price of an existing home in the area sold for \$186,617 as reported by the Utah Association of Realtors. However, this figure is understated because it includes San Juan County, nevertheless the percent gain in price since 2000 has been 50%. A better sense, however, of the current level of housing prices is provided by the median price of currently listed properties in Grand County—\$303,750. The median price per square foot of these listed homes is \$184.

Since 2000 new residential construction has added 728 units to the county's housing inventory. The level of residential construction activity has been relatively consistent over the past ten years at around 100 residential units however, less than 2% of these new units have been apartments while nearly 50% of the additional residential units have been manufactured (mobile) homes.

The 2006 housing profile for Grand County and Moab is given below.

Housing Profile of Grand County and Moab - 2006

	Grand	Moab
Total Housing Units	4,800	2,375
Occupied Units	3,900	2,200
Owner-Occupied Units	2,800	1,500
% Owner-Occupied	72%	68%
Renter-Occupied Units	1,100	700
% Renter-Occupied	28%	32%
Vacant Units	900	175
Seasonal	700	80
Vacant for Rent	50	35
Vacant for Sale	50	20
Other Vacant	100	40
New Residential Units Since 2000	728	214
% of New Units Manufactured Homes	31%	47%
Average Sales Price of Existing Home	\$186,617	NA
Median List Price of Existing Home (2007)	\$309,000	NA
Median Sq.Ft. Cost of Listed Home	\$184	NA
Rental Vacancy	< 4%	< 4%
Median Rental Rates		
One Bedroom Units	\$415	\$400
Two Bedroom Units	\$535	\$525
Three Bedroom Units	\$725	\$770

Source: James A. Wood, Bureau of Economic and Business Research, Utah Association of Realtors.

II. Demographic and Socioeconomic Trends

Demographic Trends

The demand for housing is closely tied to demographic change; primarily population growth, household formations and rates of net migration. All three measures are interrelated and affect the demand for housing. While population change is most often discussed and cited as the principal measure of demographic growth it is the change in households that is most important to the housing market. An additional household requires a housing unit. Additional households are often created by net in-migration, an important component of household growth.

A look at population and household change in Grand County demonstrates the subtle difference between the two measures and the consequences for housing demand. Between 1990 and 2000 the population of Grand County increased from 6,591 to 8,537, a change of 29.5%, (*Table 1*). Over the same period the number of households in the county increased from 2,575 to 3,500, a change of 36%. Population growth, in isolation, understates the impact of demographics on the demand for housing. Of course, embedded in both the population and household estimates are migration trends. Both are sensitive to and affected by rates of migration but it is the impact of migration on the number of households that ultimately stimulates housing demand.

High rates of migration in Grand County throughout much of the 1990s resulted in rapid increases in both population and households. During the 1990s Grand County experienced an average net in-migration of about 130 individuals, (*Table 1*). Migration represented over 2.0% of the county's population in a given year and in exceptional years like 1992 net in-migration reached 5.3% of the county population. Grand County's housing market benefited from these high rates of net in-migration.

Since 2000 the rate of net in-migration has decreased, which in turn has resulted in lower levels of population and household growth. The Governor's Office of Planning and Budget reported that Grand County's population growth has slowed to an annual growth rate of 1% since 2000, well below the 2.6% rate of the 1990s. The annual compound growth rate for households has dropped to 1.62% from the 3.1% during the 1990s.

The population of Moab City has not grown at the same pace as countywide population. Between 1990 and 2000 Moab's population grew at an annual compound growth rate of 1.9%. Over the ten-year period the population of the city increased from 3,971 to 4,796, a 21% increase, (*Table 2*).

The lower rates of demographic growth have yielded modest gains in population and households between 2000 and 2006. Since 2000 the population in Grand County has increased from 8,537 to 9,024, a percent increase of 5.7%. Compared to Utah's 29 counties Grand County ranks 19th in relative population increase over the past six years, (*Table 3*). The number of households in Grand County in 2006 is estimated at 3,856, an additional 350 households in the county since 2000.

The U.S. Census Bureau makes population estimates for cities during the intercensal (intervening years between the ten year censuses) years. The 2005 estimate for Moab of 4,807 is only slightly higher than the 2000 estimate of 4,796, indicating that much of the population growth over the past six years has been in the unincorporated area of the county.

It is important to note that population estimates are often disputed by local municipalities and counties. The Governor's Office of Planning and Budget has responsibility for county population estimates while intercensal city estimates are made by the U.S. Census Bureau. Some cities will undertake their own estimates but these are considered unofficial.

A close review of population estimates and residential construction activity in Grand County and Moab certainly leaves room for debate regarding both the county and city population estimates. The level of residential construction activity indicates that both the county and city very likely have more population than reported in the estimates. For example, between 2000 and 2006 building permit data show 728 new residential units were given permits over this period. This level of new home construction could support as many as 700 households. Assuming an average household size of 2.35 persons these 700 households would include about 1,700 individuals. However, between 2000 and 2006 the Governor's Office of Planning and Budget estimates that the county population increased by only 487 persons a difference between the potential population and the estimated population of 1,200. This discrepancy can be explained by several factors: (1) a large number of the new homes are vacant and unsold, (2) a high percentage of the new homes are seasonal/second home which have no population impact on the county, (3) distortion created by manufactured home permits (discussed below) and (4) the population estimates are understated.

It's doubtful there is much of an unsold inventory of new homes. Lending institutions would not provide construction financing for high levels of speculative residential construction in Grand County. Therefore, the discrepancy between population estimates and residential construction is explained by the second home phenomenon, distortion created by mobile home permits and understated population estimates. Since the difference of 1,200 person or roughly 500 household is so substantial it is difficult to assign as many as 500 of the homes to the second home category. And the potential mobile distortion is not nearly large enough to account for the difference. Therefore, the data strongly suggest that the county population estimates are very likely understated by at least 250 to perhaps as many as 500 people. The population of Grand County was probably closer to 9,300 in 2006 than 9,000 and the population of Moab City is certainly higher than 4,800, probably nearer 5,000.

Employment Trends

Grand County's nonagricultural employment trends also indicate slower growth in recent years. The recession of 2001 to 2003 clearly affected employment conditions in the county. Between 2000 and 2004 total employment in the county was unchanged at just under 4,200, (*Table 4*). A rebound occurred with an increase of 5.7% in 2005, the highest percent gain since 1999 however, 2006 was much weaker with only a 1.6% increase.

Employment trends in Moab show a similar trend line with strong growth in the early 1990s and slow rates of growth in more recent years, (*Table 5*). Employment in Grand County is highly concentrated with 90% of the county's nonagricultural employment located in Moab City. In 2006, employment in Moab is estimated to be 4,012.

Grand County ranks 20th among all counties in employment change between 2000 and 2006 measured in both relative change and numeric change. The relative or percent change in employment was 5.7% and the numeric change 306, (*Table 6*).

The economic structure of the Grand County economy reveals the importance of tourism and recreation to the local economy. In 2006 one in three jobs in Grand County was in the “leisure and hospitality” sector whereas statewide only one out of every ten jobs was in “leisure and hospitality”, (*Table 7*). The government sector ranks second in employment with 844 jobs or 19% of total jobs in the county. Statewide government employment accounts for 17% of Utah jobs. The third ranked sector is “trade, transportation and utilities” with 808 jobs or 18.4% of total jobs in the county. Eighty percent of the jobs in the trade, transportation and utilities sector are in retail trade, reflecting again the impact of tourism and travel on the structure of the local economy, (*Table 8*). Leisure and hospitality and retail trade account for just under half of all employment in Grand County.

Since 2001 employment in the two largest sectors; leisure and hospitality and government has been stable. The sectors with the most growth in the past few years are manufacturing, which has nearly doubled its number of jobs, increasing from 56 jobs in 2001 to 103 jobs in 2005 and financial activities with a 48% in jobs between 2001 and 2005, (*Table 9*).

Income and Wage Characteristics

Income and wages are important conditions for housing affordability. In general, income and wages in Grand County can be characterized as relatively low. The most reliable and complete income data are those gathered by the U.S. Census Bureau. Unfortunately these data are several years old; however, they do provide some sense of Grand County’s relative position among other counties. In 1999, the median household income in Grand County was \$32,387, which ranked the county 24th among all counties in household income, (*Table 10*).

A more current income estimate comes from the Utah State Tax Commission. The Tax Commission publishes data on the average adjusted gross income (AGI) by household. The most recent data are for 2005 and show that the average AGI in Grand County was \$40,918, which ranks 25th among all counties, (*Table 11*). In addition to average AGI *Table 11* also shows the percent of households with AGI below \$20,000. In 2005, 44.8% of the households in Grand County had an AGI below \$20,000. Only one other county had a greater percent of very low income households, Garfield County with 45.1% of its households below \$20,000 AGI.

Payroll wage data confirm that Grand County is a relatively low wage county. In 2006 the average annual payroll wage in the county was \$24,516 ranking Grand County 24th in average wage rate, (*Table 12*). Again, this low wage rate is a reflection of the county’s dependence on leisure and hospitality and retail trade, two low wage sectors.

Although the average wage in Grand County remains relatively low in recent years the rate of increase has exceeded most counties. Between 2000 and 2006 the average wage in Grand County increased by 34%, (*Table 13*). Only four counties had higher percentage gains in the average wage; Uintah (oil and gas), Duchesne (oil and gas), Juab (electricity production) and Wayne counties. Nevertheless, the average wage rate, at only 70% of the state average of \$34,596, remains very low in Grand County.

Retail Sales Trends

The performance of retail sales in Grand County is consistent with other major economic indicators for Grand County—modest growth since 2000. Over the past five years retail sales have grown by 31% however during the same period retail sales statewide have increased 42%, (*Tables 14 and 15*). In Grand County the most rapid increases has been recorded in the apparel and accessory and

general merchandise sectors. The increase in apparel is likely related to tourism. Surprisingly, sales at eating and drinking establishments have grown only 20%. Hotel and motel room revenues rose 11% between 2001 and 2004, from \$26.2 million to \$29.1 million (*Utah State Tax Commission*), considerably faster than the rate of increase in room revenues statewide.

Residential Construction Trends

The level of residential construction in Grand County since 1995 has been very stable. The number of permits issued has averaged around 120 units annually. The only sign of serious volatility was in 2002 when the number of permits dropped to 36 units. Excluding 2002 the range of permits since 1995 has been 88 to 187 and the past four years is especially characterized by stability with 106 permits in 2003, 106 permits in 2004, 169 permits in 2005 and 114 permits in 2006, (*Table 16*).

Since 1995, 35% of the residential building permits issued in Grand County have been dwelling units located in Moab. The surrounding unincorporated area of Grand County has captured a majority of the new residential building activity. Since 1995, 1,394 building permits have been issued and 487 of those have been for units in Moab City, (*Table 17*).

Perhaps the most striking feature of residential construction activity in Grand County is the share of new units that have been manufactured homes/mobile homes. As in many rural counties in Utah, manufactured/mobile homes play a prominent role in the housing market, accounting for 42% of building permit over the past 12 years in Grand County. In Moab City the share of manufactured/homes has been even higher at 53%. Manufactured/mobile homes offer an affordable housing alternative for moderate income households facilitated by the zoning ordinances of most rural communities. In Moab and Grand County manufactured/homes are allowed in most residential areas. Municipal zoning ordinances do not prohibit manufactured/mobile homes however some subdivision with their codes and covenants do restrict this type of housing. The limited restrictions and affordability of manufactured/mobile homes encourages households to use this type of housing. Consequently, in 2006 building permits were issued for 43 manufactured/mobile homes in Grand County compared to only 40 in Salt Lake County, a county where zoning ordinances effectively prohibit manufactured/mobile homes. There are 17 mobile home parks in Moab and the surrounding unincorporated area. These mobile home parks have 533 pads, (*Table 18*).

Manufactured/mobile homes, however, do present a challenge for understanding residential trends. For example, the 43 permits issued for manufactured/mobile homes in Grand County in 2006 do not necessarily represents new units, in fact a large percentage of these 43 units will be true mobile homes (HUD Standards) rather than manufactured or modular homes (IRC - International Residential Code) and very few will be new mobile homes. The typical mobile home permit will be for an older mobile home moving into one of the county's 17 mobile home parks. Grand County has no restrictions on the age of a mobile home. Some counties have prohibited any mobile homes manufactured prior to 1976.

In addition to the age of the structure—mobiles generally are not new—the manufactured/mobile home category also introduces some confusion regarding the housing inventory. Mobile homes by definition are mobile. But to occupy a pad a building permit is required, however, this permit does not necessary represent a permanent increase in the housing inventory as is the case with a single-family permit. A mobile home owner could leave the park within six months and his pad is then leased to another mobile home that requires a building permit. In this case, the inventory of

housing in the county is unchanged but two building permits have been issued, giving the impression of an increase in the housing inventory. And the higher the turnover in a mobile home park the higher the number of manufactured/mobile home permits issued and the greater the distortion in the housing data.

Unfortunately there are no detailed data on the characteristics of each manufactured/mobile home issued building permits in the county or Moab City. But it's certain this reporting category artificially inflates the residential housing counts. In general, the housing inventory is not increased when a mobile home permit is issued rather the permit often represents nothing more than turnover in a mobile home park.

This is not the case with modular homes, which represent an increase in the housing inventory just as a new single-family structure. Unfortunately modular or factory-built homes are not distinguished from manufactured or mobile homes in the reporting category. However, the building inspector of Grand County reports that less than 10% of the permits issued for manufactured/mobile homes are for modular or factory-built homes.

In some cases mobile homes can represent permanent year-round residency. This is generally the case with double-wide IRC approved homes placed on private property. However, again the building inspector reports that this type of configuration represents a small fraction of the reported “manufactured/mobile” homes.

Therefore, the tally of building permits issued for manufactured/mobile homes is somewhat deceptive. The 43 building permits issued in 2006 for the most part do not represent an increase in the housing stock of Grand County or Moab City. Generally, these manufactured homes are HUD standard homes locating in one of the 17 mobile home parks in Grand County.

Condominium units have also captured a relatively high percent of new residential construction in Grand County, a reflection of the recreation/second home characteristic of the market. Over the past 12 years condominiums account for 17% of new residential units. Single-family units captured 35% of new housing activity and town/twin homes 3%.

The residential trend data for Grand County show some signs of a “housing boom” during the 2004 to 2006 period. Statewide new single-family construction shattered old records and reached new highs during this period. In Grand County in 2005 building permits were issued for 87 single-family homes, which was a record year but the number of single-family permits issued in 2006 fell back to 47 units. Nevertheless, over the three years—2004, 2005 and 2006—185 single-family permits were issued in Grand County, which is the highest level of single-family construction activity over a thirty-six month period ever achieved in Grand County, (*Table 16*).

Table 1
Population and Net Migration for Grand County

	Population	Households	Net Migration
1990	6,591	2,575	-155
1991	6,789		148
1992	7,186		383
1993	7,582		356
1994	7,776		171
1995	7,822		-11
1996	8,146		256
1997	8,170		-37
1998	8,197		-39
1999	8,329		91
2000	8,537	3,500	150
2001	8,423		-159
2002	8,468		0
2003	8,464		-47
2004	8,611		101
2005	8,826		161
2006	9,024	3,856	159

Table 2
Population Change in Moab

	Moab	Percent Share Of Grand County
1990	3,971	60.2%
2000	4,796	56.2%
2001	4,809	57.1%
2002	4,864	57.4%
2003	4,856	57.4%
2004	4,823	56.0%
2005	4,807	54.5%

Source: U.S. Census Bureau.

Table 3
Counties Ranked by Population Change 2000-2006

Percent Change Rank	County	2000	2006	Percent Chg.	Numeric Change	Numeric Change Rank
1	Washington	91,104	134,889	48.1%	43,785	4
2	Wasatch	15,433	21,053	36.4%	5,620	10
3	Tooele	41,549	54,375	30.9%	12,826	7
4	Utah	371,894	475,425	27.8%	103,531	1
5	Iron	34,079	43,424	27.4%	9,345	8
6	Morgan	7,181	8,888	23.8%	1,707	14
7	Summit	30,048	36,871	22.7%	6,823	9
8	Davis	240,204	286,547	19.3%	46,343	3
9	Cache	91,897	105,671	15.0%	13,774	6
10	Sanpete	22,846	25,799	12.9%	2,953	12
11	Juab	8,310	9,315	12.1%	1,005	17
12	Salt Lake	902,777	996,374	10.4%	93,597	2
13	Uintah	25,297	27,747	9.7%	2,450	13
14	Weber	197,541	215,870	9.3%	18,329	5
15	Rich	1,955	2,121	8.5%	166	23
16	Duchesne	14,397	15,585	8.3%	1,188	15
17	Box Elder	42,860	45,987	7.3%	3,127	11
18	Millard	12,461	13,230	6.2%	769	18
19	Grand	8,537	9,024	5.7%	487	19
20	Sevier	18,938	19,984	5.5%	1,046	16
21	Kane	6,037	6,294	4.3%	257	21
22	Beaver	6,023	6,248	3.7%	225	22
23	San Juan	14,360	14,647	2.0%	287	20
24	Daggett	933	949	1.7%	16	25
25	Wayne	2,515	2,535	0.8%	20	24
26	Garfield	4,763	4,772	0.2%	9	26
27	Emery	10,782	10,438	-3.2%	-344	28
28	Carbon	20,396	19,504	-4.4%	-892	29
29	Piute	1,436	1,373	-4.4%	-63	27

Source: Governor's Office of Planning and Budget.

Table 4
Nonagricultural Employment Change in Grand County

	Non-ag. Employment	% Change
1990	2,431	9.9%
1991	2,582	6.2%
1992	2,921	13.1%
1993	3,303	13.1%
1994	3,490	5.7%
1995	3,641	4.3%
1996	3,803	4.4%
1997	3,981	4.7%
1998	4,056	1.9%
1999	4,324	6.6%
2000	4,167	-3.6%
2001	4,218	1.2%
2002	4,222	0.1%
2003	4,265	1.0%
2004	4,163	-2.4%
2005	4,401	5.7%
2006	4,471	1.6%

*Source: Utah Department of
Workforce Services.*

Table 5
Nonagricultural Employment Change in Moab

	Non-ag. Employment	% Change
1990	2,178	---
1991	2,341	7.5%
1992	2,676	14.3%
1993	2,947	10.1%
1994	3,148	6.8%
1995	3,173	0.8%
1996	3,487	9.9%
1997	3,696	6.0%
1998	3,605	-2.5%
1999	3,650	1.2%
2000	3,586	-1.8%
2001	3,733	4.1%
2002	3,808	2.0%
2003	3,937	3.4%
2004	3,962	0.6%
2005	4,012	1.3%

*Source: Utah Department of
Workforce Services.*

Table 6
Counties Ranked by Employment Change 2000-2006

Percent Change Rank	County	2000	2006	% Chg.	Numeric Chg.	Numeric Change Rank
1	Washington	33,579	51,529	53.5%	17,950	4
2	Uintah	9,261	13,292	43.5%	4,031	8
3	Juab	2,508	3,543	41.3%	1,035	14
4	Duchesne	4,764	6,587	38.3%	1,823	11
5	Wasatch	4,695	6,485	38.1%	1,790	12
6	Piute	242	332	37.2%	90	24
7	Summit	15,228	20,622	35.4%	5,394	6
8	Tooele	11,130	14,753	32.6%	3,623	9
9	Rich	559	719	28.6%	160	23
10	Davis	84,846	108,542	27.9%	23,696	3
11	Iron	14,070	16,801	19.4%	2,731	10
12	Morgan	1,565	1,867	19.3%	302	21
13	Utah	152,699	176,835	15.8%	24,136	2
14	Cache	41,840	48,119	15.0%	6,279	5
15	Millard	3,515	3,922	11.6%	407	17
16	Kane	2,808	3,092	10.1%	284	22
17	Box Elder	17,747	19,416	9.4%	1,669	13
18	Sevier	7,187	7,850	9.2%	663	15
19	Emery	3,606	3,937	9.2%	331	18
20	Grand	4,165	4,471	7.3%	306	20
21	Salt Lake	545,153	579,827	6.4%	34,674	1
22	Carbon	8,871	9,423	6.2%	552	16
23	Weber	88,346	92,893	5.1%	4,547	7
24	Sanpete	6,846	7,162	4.6%	316	19
25	Beaver	1,886	1,972	4.6%	86	25
26	Garfield	2,175	2,258	3.8%	83	26
27	San Juan	4,029	4,086	1.4%	57	27
28	Daggett	468	460	-1.7%	-8	28
29	Wayne	1,091	1,045	-4.2%	-46	29

Source: Utah Department of Workforce Services.

Table 7
Share of Employment by Sector in Grand County and Utah
(2005)

	Employment	% Share Grand County	% Share Utah
Mining	98	2.2%	0.7%
Construction	293	6.7%	7.1%
Manufacturing	103	2.3%	10.2%
Trade, Transportation & Utilities	88	18.4%	19.7%
Information	720	0.9%	2.8%
Financial Activities	39	4.7%	5.9%
Professional and Business Services	209	4.8%	12.8%
Educational and Health Services	210	7.2%	11.2%
Leisure and Hospitality	315	32.2%	9.1%
Other Services	1,415	1.5%	2.9%
Government	68	19.2%	17.6%
Total	4,402	100.0%	100.0%

Source: Utah Department of Workforce Services.

Table 8
Employment in Retail Subsectors – Grand County

	Employment	% Share
Motor Vehicles	50	7.7%
Food and Beverage Stores	139	21.3%
Gasoline Stations	83	12.7%
Sporting Goods, Hobby, Book and Music Stores	109	16.7%
General Merchandise Stores	43	6.6%
Miscellaneous Stores	85	13.0%
Nonstore Retailers	50	7.7%
All Other Retail Stores	94	14.4%
Total	653	100.0%

Source: Utah Department of Workforce Services.

Table 9
Employment by Sector in Grand County

	2001	2005
Nonfarm Jobs	4218	4401
Mining	91	98
Construction	267	293
Manufacturing	56	103
Trade/Trans./Utilities	829	808
Information	43	39
Financial Activities	141	209
Professional/Business Services	173	210
Education and Health Services	267	315
Leisure and Hospitality	1469	1415
Other Services	51	68
Government	831	844

Source: Utah Department of Workforce Services.

Table 10
Counties Ranked by Median Household Income - 1999

	Median Household Income
Summit	\$64,962
Davis	\$53,726
Morgan	\$50,273
Wasatch	\$49,612
Salt Lake	\$48,373
Utah	\$45,833
Tooele	\$45,773
State	\$45,726
Box Elder	\$44,630
Weber	\$44,014
Emery	\$39,850
Rich	\$39,766
Cache	\$39,730
Juab	\$38,139
Wasatch	\$37,212
Millard	\$36,178
Sevier	\$35,822
Garfield	\$35,180
Beaver	\$34,544
Uintah	\$34,518
Kane	\$34,247
Carbon	\$34,036
Iron	\$33,114
Sanpete	\$33,042
Grand	\$32,387
Wayne	\$32,000
Duchesne	\$31,298
Daggett	\$30,833
Piute	\$29,625
San Juan	\$28,137

*Source: U.S. Census
Bureau, SF3, Table P53.*

Table 11
Counties Ranked by Household Adjusted Gross Income
And Percent of Households with AGI Below \$20,000
(2005)

	Households	% of HH < \$20,000	Ranking % < \$20,000
Summit	\$96,336	32.2	27
Morgan	\$71,921	30	29
Davis	\$63,342	31.6	28
Wasatch	\$63,068	34.1	23
State	\$58,431	35.6	20
Salt Lake	\$57,801	34.7	22
Uintah	\$55,576	35.3	21
Utah	\$54,538	38.8	12
Washington	\$53,529	36.5	17
Duchesne	\$52,445	36.1	18
Weber	\$52,341	33.9	25
Box Elder	\$51,249	34.1	24
Tooele	\$50,938	28.3	30
Cache	\$49,000	39.4	11
Carbon	\$47,491	37.8	16
Kane	\$46,809	38.7	13
Emery	\$46,461	35.9	19
Juab	\$46,139	38.3	14
Daggett	\$45,466	33.4	26
Iron	\$45,340	41	7
Rich	\$45,189	40.4	8
Sevier	\$45,032	39.8	9
Beaver	\$44,087	37.9	15
San Pete	\$42,671	42	5
Millard	\$42,482	39.8	10
Grand	\$40,918	44.8	2
San Juan	\$40,310	44.7	3
Garfield	\$39,269	45.1	1
Wayne	\$34,858	42	6
Piute	\$34,207	42.2	4

Source: Utah State Tax Commission.

Table 12
Counties Ranked by Average Payroll Wage
(2006)

Rank	County	Average Wage
1	Emery	\$ 39,624
2	Uintah	\$ 39,192
3	Salt Lake	\$ 38,544
4	Box Elder	\$ 38,052
5	Tooele	\$ 35,976
6	State	\$ 34,596
7	Duchesne	\$ 34,512
8	Davis	\$ 34,188
9	Carbon	\$ 32,184
10	Weber	\$ 31,404
11	Summit	\$ 30,888
12	Utah	\$ 30,864
13	Millard	\$ 30,684
14	Juab	\$ 30,348
15	Morgan	\$ 28,380
16	Wasatch	\$ 27,792
17	Washington	\$ 27,780
18	Daggett	\$ 27,540
19	Beaver	\$ 26,844
20	Sevier	\$ 26,772
21	Cache	\$ 25,932
22	San Juan	\$ 25,512
23	Iron	\$ 24,672
24	Grand	\$ 24,516
25	Wayne	\$ 24,396
26	Kane	\$ 23,316
27	Garfield	\$ 22,896
28	Sanpete	\$ 22,104
29	Piute	\$ 21,240
30	Rich	\$ 20,628

Source: Utah Department of Workforce Services.

Table 13
Counties Ranked by Percent Increase in Payroll Wage
(2000 to 2006)

	2000	2006	% Change
Uintah	\$ 24,780	\$ 39,192	58.2%
Duchesne	\$ 23,772	\$ 34,512	45.2%
Juab	\$ 21,360	\$ 30,348	42.1%
Wayne	\$ 17,904	\$ 24,396	36.3%
Grand	\$ 18,300	\$ 24,516	34.0%
Beaver	\$ 20,220	\$ 26,844	32.8%
Rich	\$ 15,564	\$ 20,628	32.5%
Washington	\$ 21,960	\$ 27,780	26.5%
Iron	\$ 19,548	\$ 24,672	26.2%
Wasatch	\$ 22,032	\$ 27,792	26.1%
Kane	\$ 18,528	\$ 23,316	25.8%
Sanpete	\$ 17,712	\$ 22,104	24.8%
Sevier	\$ 21,492	\$ 26,772	24.6%
Davis	\$ 27,504	\$ 34,188	24.3%
Garfield	\$ 18,600	\$ 22,896	23.1%
Carbon	\$ 26,352	\$ 32,184	22.1%
Salt Lake	\$ 31,944	\$ 38,544	20.7%
Summit	\$ 25,704	\$ 30,888	20.2%
State	\$ 28,812	\$ 34,596	20.1%
Cache	\$ 21,684	\$ 25,932	19.6%
Tooele	\$ 30,096	\$ 35,976	19.5%
Daggett	\$ 23,112	\$ 27,540	19.2%
Weber	\$ 26,496	\$ 31,404	18.5%
Millard	\$ 26,100	\$ 30,684	17.6%
San Juan	\$ 21,852	\$ 25,512	16.7%
Utah	\$ 26,580	\$ 30,864	16.1%
Emery	\$ 34,152	\$ 39,624	16.0%
Box Elder	\$ 32,808	\$ 38,052	16.0%
Morgan	\$ 24,780	\$ 28,380	14.5%
Piute	\$ 19,488	\$ 21,240	9.0%

Source: Utah Department of Workforce Services.

Table 14
Retail Sales in Grand County
(Million)

	2001	2006	Percent Change
Building and Garden	3.8	4.34	14.2%
General Merchandise	3.5	5.78	65.1%
Food Stores	25.3	31.3	23.7%
Motor Vehicles	6.6	9.7	47.0%
Apparel and Accessories	1.8	3.2	77.8%
Furniture	3.8	5.4	42.1%
Eating and Drinking	20	24.1	20.5%
Misc.	16.7	22.8	36.5%
Total	\$81.5	\$106.62	30.8%

Source: Utah State Tax Commission.

Table 15
Retail Sales in Utah
(Billion)

	2001	2006	Percent Change
Building and Garden	1.45	2.58	77.9%
General Merchandise	3.1	4.9	58.1%
Food Stores	3.51	3.5	-0.3%
Motor Vehicles	3.6	4.9	36.1%
Apparel and Accessories	0.8	1.2	50.0%
Furniture	1.3	2	53.8%
Eating and Drinking	1.9	2.8	47.4%
Misc.	2	3.2	60.0%
Total	\$17.66	\$25.08	42.0%

Source: Utah State Tax Commission.

Table 16
Residential Construction in Grand County
(Includes Moab)

	Single-family Homes	Duplexes and Twin Homes	Condominiums	Apartments (3 or more units)	Other Shelters	Cabins	Manufactured / Mobile Homes	Total
1995	36	2	7	1	0	3	78	127
1996	48	4	36	0	0	0	99	187
1997	28	10	20	0	0	1	87	146
1998	28	6	4	0	0	0	52	90
1999	44	0	24	0	0	0	48	116
2000	38	2	28	6	0	0	35	109
2001	27	2	20	8	0	0	31	88
2002	17	2	0	0	0	0	17	36
2003	43	0	20	0	0	1	42	106
2004	51	4	25	0	0	0	26	106
2005	87	8	42	0	0	0	32	169
2006	47	8	16	0	0	0	43	114
Total	494	48	242	15	0	5	590	1,394

Source: Bureau of Economic and Business Research, University of Utah.

Table 17
Residential Construction in Moab

	Single-family Homes	Duplexes and Twin Homes	Condominiums	Apartments (3 or more units)	Other Shelters	Cabins	Manufactured / Mobile Homes	Total
1995	6	4	8	4	0	0	42	64
1996	8	2	18	0	0	0	54	82
1997	7	2	20	0	0	0	26	55
1998	5	4	4	0	0	0	18	31
1999	5	0	8	0	0	0	17	30
2000	8	0	8	0	0	0	12	28
2001	2	0	12	0	0	0	11	25
2002	2	2	0	0	0	0	14	18
2003	3	0	4	0	0	0	9	16
2004	6	2	13	0	0	0	10	31
2005	17	6	6	0	0	0	12	41
2006	24	6	4	0	0	0	32	66
Total	93	28	105	4	0	0	257	487

Source: Bureau of Economic and Business Research, University of Utah.

Table 18
Mobile Home Parks in Grand County and Moab City*

	Address	Pads
Moab City		
Dickerson	165 South 400 East	6
Far County Enterprises	250 Walnut Lane	37
Grand Oasis	400 North 500 West	264
Knight, Kathy	221 East 200 North	7
Mountain View Mobile Home	201 Walnut Lane	29
Nelson, J.W.	292 Walnut Lane	10
Parkside Trailer Court	360 North 100 West	19
Quintstar Management	269 Walnut Lane	44
Red Rock Partners	51 North 100 West	15
Roark Yvonne	991 West 400 North	4
W&W	238 South 400 East	17
Wolfe Ted	331 East 200 South	17
Total Moab		469
Grand County		
C & N Trailer Court	1390 Spanish Valley Drive	7
Desert Moon Hotel and Trailer Park	100 West Hwy 6	4
Edge of the Desert	1251 South Millcreek Dr.	23
Henningson's Mobile Home Park	1151 South Millcreek Dr.	7
Pack Creek Mobile Estates	1520 Murphy Land	23
Total Unincorporated County		64
Total Grand County		533

**Does not include Cisco, Green River or Thompson.
Source: Grand County Building Inspectors Office.*

III. Housing Affordability in 2000

Affordable housing policy focuses on the availability of owner-occupied and renter-occupied housing for moderate, low and very low income households. A moderate income household is defined by HUD as a household with income between 50% and 80% of the area median income (AMI). A low income household is defined as a household with income between 30% and 50% AMI and very low income household has income below 30% AMI.

In 2000 the median income in Grand County for a 4-person family was \$41,000. Again a moderate income family was defined as a family with an income between 50% and 80% of the median. Therefore moderate income families in Grand County were those with incomes between \$20,500 and \$32,800. The HUD determined income range for moderate, low and very low income families by size of household is shown in *Table 19*.

Table 19
Income Levels for Moderate, Low and Very Low Income
(2000)

Household Size	Median Income	30% of Median Very Low Income	50% of Median Low Income	80% of Median Moderate Income
1	\$28,700	\$8,610	\$14,350	\$22,960
2	\$32,800	\$9,840	\$16,400	\$26,240
3	\$36,900	\$11,070	\$18,450	\$29,520
4	\$41,000	\$12,300	\$20,500	\$32,800
5	\$44,300	\$13,290	\$22,150	\$35,440
6	\$47,600	\$14,280	\$23,800	\$38,080
7	\$50,800	\$15,240	\$25,400	\$40,640
8	\$54,100	\$16,230	\$27,050	\$43,280

Source: HUD.

These income data are used to determine how much a moderate, low and very low income family could pay for housing given a set of cost assumptions; 10% down payment, prevailing mortgage rate, taxes, insurance, mortgage insurance and allocating 30% of the family's gross income to housing and in the case of rental housing the 30% allocation includes utility costs.

The number of homes and rental units within the affordability range of each income category is then estimated and matched against the number of families within that income range. This methodology was used by HUD to create the estimates in (*Tables 21 & 22*). In these tables HUD has made estimates of the number of owner and renter occupied units in Grand County that were affordable in 2000 to moderate, low and very low income households.

HUD estimates that in 2000 there were 545 homes in the county which were affordable to low income families and 618 that were affordable to moderate income families. However, a significant percentage of these units were occupied by households with incomes above the thresholds. For example, only 21.8% of the 545 affordable low income homes were occupied by low income households. The "other" occupants were primarily households with income levels above the

income threshold. These “other” families have been lucky enough to purchase housing that cost less than 30% of their gross incomes.

Similarly, a substantial share of the affordable homes for moderate income households are occupied by families with incomes above the threshold—families with income above the 80% AMI level. In 2000, only 42.7% of the owner occupied units affordable to moderate income families in Grand County were occupied by moderate income households.

The HUD rental market data (*Table 21*) show similar characteristics—many of the affordable rental units are occupied by renter households that have incomes exceeding the specified thresholds. For example, only 39.2% of the affordable very low income rental units are occupied by very low income renters. Households with higher incomes seek these very low income units to reduce their housing costs and improve their financial situation.

Given these data the question arises as to whether very low, low and moderate income households are being “crowded out” of affordable units. While the data in *Tables 20 & 21* give estimates of the number of affordable units, the next step is to estimate the number of owner and renter households in the moderate, low and very low income categories and match those household estimates against the estimated number of affordable units. This match or comparison identifies any surplus or deficit (gap) in affordable units in 2000.

The number of owner and renter households in each income category was determined from U.S. Census Bureau data that appear in (*Tables 22 & 23*). Using linear interpolation the number of moderate, low and very low income households was determined for each income category.

The comparison of households to units shows that for the most part Grand County had sufficient affordable units to meet the housing needs of moderate, low and very low income owners and renters in 2000, (*Tables 24 & 25*). Only in the case of one and two bedroom units for very low income renter households was there a deficit, i.e. the number of very low income renter households with one to four members. That deficit was 27 units for one bedroom apartments and 22 units for two bedroom apartments.

While the deficit/surplus data represent approximations they do suggest that in 2000 there was not a shortage of affordable owner and renter housing in Grand County. This is not uncharacteristic of rural housing markets which often have very low rental rates and modest housing costs.

Affordability in 2000 can also be inferred from Census data on occupied and renter units by “units in structure”, (*Tables 26 & 27*). These data show that mobile homes comprise a significant share of both the owner occupied and renter occupied housing inventories. In fact 30% of all owner occupied units and 37% of all renter occupied units were mobile homes in 2000. Mobile homes represent very affordable but often substandard housing.

The Utah Association of Realtors reported that the average price in 2000 of an existing detached single-family home (mobile homes excluded) in Grand County was \$123,751 and the average sales price for a condominium was \$150,947. While the price distribution of homes sold was not available it is likely that the median price of a detached single-family home was at least \$10,000 to \$15,000 lower. Therefore, it is likely that as many as 45 homes in Grand County sold for less than \$110,000 in 2000. These home would have been affordable to moderate income households. A

moderate income household could afford a home priced between \$67,400 and \$108,000. Probably only a few of the homes sold in 2000 were priced below \$67,400 thereby affordable to low income households. The data do suggest, however ownership opportunities for moderate income households in Grand County in 2000.

The median rental rate for all types of rental units in Grand County in 2000 was \$498, which places Grand County near the top in rental rates for rural counties, (*Table 28*). Median rental rates for each bedroom type in 2000 are shown in *Table 29*. The median rent for a one bedroom rental unit in the county was \$375, for a two bedroom unit \$484 and three bedroom unit \$650. These data show that in the county in 2000 there were 110 one bedroom rental units renting for less than \$375, 127 two bedroom units renting for less than \$484 and 142 three bedroom units renting for less than \$650, again suggesting affordability in the rental market.

Table 20
Owner Occupied Units Affordable to Very Low, Low
and Moderate Income Households in Grand County 2000

	One Bdrm	Two Bdrm	Three Bdrm	Total
Less than 30%				
occupied units	0	0	0	0
vacant units	0	0	0	0
total units	0	0	0	0
% occupants <=30%	0	0	0	0
% built before 1970	0	0	0	0
30% to 50%				
occupied units	84	154	284	522
vacant units	4	15	4	23
total units	88	169	288	545
% occupants <=50%	35.7	25.3	15.8	21.8
% built before 1970	9.5	34.4	22.2	23.8
50% to 80%				
occupied units	23	123	458	604
vacant units	0	10	4	14
total units	23	133	462	618
% occupants <=80%	82.6	72.4	32.8	42.7
% built before 1970	17.4	69.1	48	51.2
More than 80%				
occupied units	107	309	868	1,284
vacant units	0	4	40	44
total units	107	313	908	1,328

Source: HUD CHAS 2000.

Table 21
Rental Units Affordable to Very Low, Low and
Moderate Income Households in Grand County 2000

	One Bdrm	Two Bdrm	Three Bdrm	Total
Less than 30%				
occupied units	83	49	85	217
vacant units	20	4	10	34
total units	103	53	95	251
% occupants <=30%	72.3	20.4	17.6	39.2
% built before 1970	24.1	49	29.4	31.8
30% to 50%				
occupied units	79	144	94	317
vacant units	4	35	10	49
total units	83	179	104	366
% occupants <=50%	62	31.3	41.5	42
% built before 1970	62	33.3	14.9	35
50% to 80%				
occupied units	105	155	129	389
vacant units	20	4	4	28
total units	125	159	133	417
% occupants <=80%	61.9	58.1	61.2	60.2
% built before 1970	51.4	35.5	53.5	45.8
More than 80%				
occupied units	25	19	29	73

Source: HUD CHAS 2000.

Table 22
Grand County Home Owners by Income and Household Size
(2000)

	Total	1-person	2-persons	3-persons	4-persons	5+ persons
Total	2,395	671	897	342	263	222
Less than \$9,999	113	95	10	4	4	0
\$10,000 - \$14,999	194	123	47	10	14	0
\$15,000 - \$19,999	233	110	79	19	15	10
\$20,000 - \$24,999	212	75	94	29	4	10
\$25,000 - \$29,999	199	32	75	47	10	35
\$30,000 - \$34,999	197	95	82	8	4	8
\$35,000 - \$39,999	194	53	69	29	19	24
\$40,000 - \$49,999	299	33	144	39	53	30
\$50,000 - \$59,999	185	29	63	16	38	39
\$60,000 - \$69,999	191	4	64	48	60	15
\$70,000 - \$79,999	77	4	23	15	20	15
\$80,000 - \$99,999	149	4	84	45	8	8
\$100,000 - \$149,999	76	0	39	29	0	8
\$150,000 or more	76	14	24	4	14	20

Source: HUD Special Tabulation of 2000 Census.

Table 23
Grand County Renters by Income and Household Size
(2000)

	Total	1-person	2 persons	3 persons	4 persons	5+ persons
Total	972	347	292	144	91	98
Less than \$9,999	221	150	18	34	4	15
\$10,000 - \$14,999	131	39	34	33	25	0
\$15,000 - \$19,999	142	44	35	20	14	29
\$20,000 - \$24,999	69	18	35	4	8	4
\$25,000 - \$29,999	58	24	20	0	14	0
\$30,000 - \$34,999	93	29	40	10	4	10
\$35,000 - \$39,999	51	15	24	4	4	4
\$40,000 - \$49,999	97	4	54	15	10	14
\$50,000 - \$59,999	48	4	20	10	4	10
\$60,000 - \$69,999	18	10	4	0	4	0
\$70,000 - \$79,999	18	0	4	10	0	4
\$80,000 - \$99,999	4	0	0	0	0	4
\$100,000 - \$149,999	22	10	4	4	0	4
\$150,000 or more	0	0	0	0	0	0

Source: HUD Special Tabulation of 2000 Census.

Table 24
Deficit/Surplus of Affordable Owner Occupied Units
by Income Group and Bedroom Size - 2000

	Affordable Units	Owner Needs	Deficit/Surplus
Very Low Income	NA	117	
Low Income	545	306	239
Moderate Income	618	535	83

Source: HUD 2000 CHAS for Grand County.

Table 25
Deficit/Surplus of Affordable Rental Units
by Income Group and Bedroom Size - 2000

	Affordable Units	Renter Needs	Deficit/Surplus
Very Low Income			
One Bedroom	103	130	-27
Two Bedroom	53	75	-22
Three Bedroom	95	15	80
Low Income			
One Bedroom	83	54	29
Two Bedroom	179	99	80
Three Bedroom	104	31	73
Moderate Income			
One Bedroom	125	60	65
Two Bedroom	159	99	60
Three Bedroom	133	13	120

Source: Derived by James Wood from HUD CHAS 2000 and Special Tabulation.

Table 26
Owner Occupied Units by Units in Structure

	Grand County	Moab
1, detached	1,636	899
1, attached	36	30
2	12	5
3 or 4	14	14
5 to 9	0	0
10 to 19	0	0
20 to 49	0	0
50 or more	0	0
Mobile home	707	325
Boat, RV, van, etc.	30	0
Total	2,435	1,273

Source: U.S. Census Bureau, 2000, SF 3, Table H32.

Table 27
Renter Occupied Units by Units in Structure

	Grand County	Moab
1, detached	320	203
1, attached	36	27
2	60	58
3 or 4	60	54
5 to 9	76	76
10 to 19	26	26
20 to 49	48	48
50 or more	0	0
Mobile home	367	189
Boat, RV, van, etc.	6	0
Total	999	681

Source: U.S. Census Bureau, 2000, SF 3, Table H32.

Table 28
Counties Ranked by Median Rent
(2000)

	Median Rent
Summit	\$909
Wasatch	\$731
Salt Lake	\$638
Davis	\$637
State	\$597
Washington	\$594
Morgan	\$580
Utah	\$580
Weber	\$544
Tooele	\$532
Box Elder	\$514
Cache	\$509
Juab	\$501
Daggett	\$500
Grand	\$498
Beaver	\$490
Sevier	\$477
Iron	\$468
Wayne	\$463
Duchesne	\$452
Garfield	\$435
Carbon	\$433
Sanpete	\$432
Uintah	\$422
Kane	\$406
Emery	\$397
Piute	\$395
Millard	\$388
San Juan	\$383
Rich	\$354

*Source: U.S. Census
Bureau, SF3, Table H63.*

Table 29
Rental Units by Gross Rent - 2000

	Grand	Moab
1 bedroom:	232	178
With cash rent:	220	172
Less than \$200	50	50
\$200 to \$299	31	21
\$300 to \$499	77	62
\$500 to \$749	52	31
\$750 to \$999	8	8
\$1,000 or more	2	0
No cash rent	12	6
Median One Bedroom Rent	\$375	\$350
2 bedrooms:	373	264
With cash rent:	354	252
Less than \$200	5	3
\$200 to \$299	29	20
\$300 to \$499	156	120
\$500 to \$749	139	90
\$750 to \$999	23	19
\$1,000 or more	2	0
No cash rent	19	12
Median Two Bedroom Rent	\$484	\$475
3 or more bedrooms:	331	196
With cash rent:	285	180
Less than \$200	5	0
\$200 to \$299	20	12
\$300 to \$499	41	21
\$500 to \$749	123	74
\$750 to \$999	69	56
\$1,000 or more	27	17
No cash rent	46	16
Median Three Bedroom Rent	\$650	\$700

Source: U.S. Census Bureau, SF3, Table H67.

IV. Housing Affordability in 2006

Since 2000 housing affordability has declined in Grand County and Moab. The growing attraction of Grand County as a second home community—a \$9.7 million home is currently listed for sale near Moab—is affecting local real estate values. Since 2000 the average sales price for a single-family home has risen by 50.8%, from \$123,751 to \$186,617, (*Table 30*). The average sales price for a condominium has increased at an even higher percentage, up 76.3% since 2000. It should be noted that the only real estate sales data available include the San Juan County housing market, which is a lower priced housing market and undoubtedly pulls the average down. If San Juan real estate activity were excluded the increase in average sales price in Grand County would surely exceed the reported 50.8% for homes and 76.3% for condominiums. The data in (*Tables 30 & 31*) should be considered a lower bound of the range of price increase in Grand County since 2000.

Housing price increases have accelerated rapidly over the past three years; rising 13.5% in 2004, 13.7% in 2005 and 16.6% in 2006. Condominium prices increased 10.5% in 2005 and 22.5% in 2006. Again these data include San Juan activity and therefore understate the price increases in Grand County. When compared to other local housing markets Grand County ranks in the top-half in price increases since 2003, (*Table 32*). The Utah Association of Realtors publishes data on 17 local housing markets. The UAR reports that in terms of price increase since 2003 Grand/San Juan ranks 8th with a 50.4% increase, higher than Salt Lake, Utah and Davis County. The counties with more rapid housing price increases are primarily other second home communities Park City, Wasatch County, Washington County or energy boom counties.

One measure of declining affordability is a comparison of the affordability thresholds for moderate and low income households versus the increase in housing prices. In 2003, a moderate income household could afford a home up to \$155,577 and a low income household a home priced up to \$97,040, (*Table 33*). By 2006 the top-end of affordability for these respective household was actually lower due to rising interest rates more than offsetting the slight increase in the median income. The top-end of housing affordability in 2006 for the moderate income household was \$152,601 and \$95,208 for the low income household, top-end declines of about 2%. However, over the same period the average sales prices for a single family home and condominium have risen 50% and 42% respectively. Sluggish increases in income and rising interest rates combined with rapidly accelerating housing prices have seriously affected housing affordability in Grand County in the past four years.

Affordability, as discussed above, has been in the context of the existing inventory—sales prices for existing homes. Another component of the housing market is new residential construction. The Grand County building inspector's office provided building permit values on all residential building permits issued since 2000. Building permit values represent only a fraction of the market value of the home. Building permit values do not include land costs, architectural and engineering costs, landscaping, builder profit, etc.; building permits include only “sticks and bricks”. Therefore, market values of new homes were derived by dividing the building permit value by .65; thus assuming the building permit value to be about two-thirds of the market value of the structure. This is a reasonable ratio and developed from discussions with builders and used in previous studies by the Bureau of Economic and Business Research, University of Utah.

Building permit data show that the median price of new homes has risen even faster than prices in Grand County's existing home market. Between 2000 and 2006 the median price of new homes built in the county rose from \$131,266 to \$291,940, an increase of 122%. In Moab over the same time period the median price of new homes has risen from \$120,394 to \$286,528, an increase of 138%, (*Tables 34 through 37*). The building permit data do indicate that a few new homes have been built that are affordable to moderate and low income households. In 2006 an estimated 16 new homes were affordable, that is priced under \$152,601. The building permit data include town homes and twin homes and it's likely that most of the affordable units were of these configurations. Unfortunately, the individual building permit data do not give detail the type of residential structure. Nevertheless, the data do suggest there are a few affordable new home opportunities in Grand County but the number is rapidly decreasing.

Another indicator of affordability is the currently listed homes for sale in the county. Local residential real estate offices provided this information. Currently there are 69 homes for sale in the county ranging from \$9.75 million to \$96,000, (*Table 38*). The median sales price for the listed residential homes is \$309,000, the median square footage is 1,685 and the median price/square foot is \$185. Of the listed properties only 4% to 5% would be affordable to the moderate income household and none would be affordable to low and very low income households.

To give a better sense of residential values photographs and characteristics of the 9 homes listed for less than \$200,000 are included. From the photographs and characteristics it is clear that the quality of an affordable home, for those few available, is very marginal. Three of the four homes that meet the definition of affordability (less than \$152,601) are mobile homes over 30 years old while the only affordable site built home is over 90 years old.

Table 30
Sales of Single Family Homes in Grand/San Juan

	Total Units Sold	Avg. Price	% Chg.
1995	48	\$97,665	
1996	84	\$115,954	18.7%
1997	69	\$111,096	-4.2%
1998	90	\$125,607	13.1%
1999	120	\$123,827	-1.4%
2000	90	\$123,751	-0.1%
2001	110	\$119,432	-3.5%
2002	121	\$120,156	0.6%
2003	133	\$124,063	3.3%
2004	135	\$140,813	13.5%
2005	206	\$160,041	13.7%
2006	184	\$186,617	16.6%

Source: Utah Association of Realtors.

Table 31
Sales of Condominiums in Grand/San Juan

	Total Units Sold	Avg. Price	% Chg.
1999	10	\$146,602	
2000	33	\$150,947	3.0%
2001	33	\$164,863	9.2%
2002	26	\$168,808	2.4%
2003	31	\$182,351	8.0%
2004	49	\$190,856	4.7%
2005	47	\$210,841	10.5%
2006	72	\$258,378	22.5%

Source: Utah Association of Realtors.

Table 32
Change in Average Price of Detached Single Family Home by Area

	2003	2006	% Chg.
Park City	\$477,000	\$952,175	99.6%
Washington	\$178,492	\$337,913	89.3%
Iron	\$131,564	\$221,012	68.0%
Wasatch	\$225,453	\$372,829	65.4%
Uintah Basin	\$106,512	\$172,132	61.6%
Morgan	\$189,037	\$302,665	60.1%
Juab	\$104,190	\$162,584	56.0%
Grand/San Juan	\$124,063	\$186,617	50.4%
Salt Lake	\$186,979	\$269,174	44.0%
Utah	\$183,968	\$260,445	41.6%
Tooele	\$121,954	\$171,548	40.7%
Central Utah	\$87,441	\$122,138	39.7%
Davis	\$170,822	\$227,819	33.4%
Brigham/Tremonton	\$115,951	\$149,230	28.7%
Weber	\$131,448	\$166,692	26.8%
Cache/Rich	\$138,379	\$174,610	26.2%
Carbon/Emery	\$84,690	\$93,986	11.0%

Source: Utah Association of Realtors.

Table 33
Price Range of Housing Affordability in Grand County*

	Housing Price Range for Moderate Income HH		Housing Price Range for Low Income HH		Housing Price Range For Very Low Income HH
	50%	80%	30%	50%	Less Than 30%
2000	\$67,378	\$107,969	\$40,239	\$67,378	\$40,239
2001	\$80,521	\$129,064	\$48,163	\$80,521	\$48,163
2002	\$90,112	\$144,438	\$53,897	\$90,112	\$53,897
2003	\$97,040	\$155,577	\$57,893	\$97,040	\$57,893
2004	\$99,207	\$159,048	\$59,314	\$99,207	\$59,314
2005	\$98,891	\$158,539	\$59,127	\$98,891	\$59,127
2006	\$95,208	\$152,601	\$56,948	\$95,208	\$56,948

**The assumptions used to generate these estimates include: median income for Grand County of \$49,300 (HUD), household allocates 30% of income to housing and provides a 10% down payment on a 30-year mortgage with interest rate of 6%, and includes property taxes, home insurance and mortgage insurance.*

Source: Grand County Building Inspectors Office.

Table 34
Number of Affordable New Residential Units in Grand County
(Excludes Mobile/Manufactured Homes)

	Median Sales Price	Total Residential Units	Moderate Income Units	Low Income Units	Very Low Income Units
2000	\$131,266	29	5	3	0
2001	\$123,942	27	13	6	1
2002	\$140,049	44	22	5	0
2003	\$145,603	67	44	16	1
2004	\$160,536	71	32	12	0
2005	\$204,194	85	21	9	0
2006	\$291,940	39	8	0	0
Total		362	145	51	2

Source: Grand County Building Inspectors Office.

Table 35
Number of Affordable New Residential Units in Moab
(Excludes Mobile/Manufactured Homes)

	Median Sales Price	Total Resident Units	Moderate Income Units	Low Income Units	Very Low Income Units
2000	\$120,394	10	3	0	0
2001	\$143,198	13	5	0	0
2002	\$141,235	11	5	1	0
2003	\$67,018	19	14	2	0
2004	\$102,935	18	13	10	5
2005	\$234,289	28	6	8	5
2006	\$286,528	26	2	5	1
Total		125	48	26	11

Source: Grand County Building Inspectors Office.

Table 36
Percent of New Homes Affordable to Moderate, Low
and Very Low Income Households in Grand County

	% Affordable Moderate Income	% Affordable Low Income	% Affordable Very Low Income
2000	17.2%	10.3%	0.0%
2001	48.1%	22.2%	3.7%
2002	50.0%	11.4%	0.0%
2003	65.7%	23.9%	1.5%
2004	45.1%	16.9%	0.0%
2005	37.6%	14.1%	0.0%
2006	20.5%	0.0%	0.0%
Total	40.1%	14.1%	0.6%

Source: Grand County Building Inspectors Office.

Table 37
Percent of New Homes Affordable to Moderate, Low
and Very Low Income Households in Moab

	% Affordable Moderate Income	% Affordable Low Income	% Affordable Very Low Income
2000	30.0%	0.0%	0.0%
2001	38.5%	0.0%	0.0%
2002	45.5%	9.1%	0.0%
2003	73.7%	10.5%	0.0%
2004	72.2%	55.6%	27.8%
2005	21.4%	28.6%	17.9%
2006	7.7%	19.2%	3.8%
Total	38.4%	20.8%	8.8%

Source: Derived from Grand County Building Inspector Data.

Table 38
Price/Square Foot of Homes Currently Listed for Sale in Grand County

List Price	Sq. Ft.	Price/Sq. Ft.	List Price	Sq. Ft.	Price/Sq. Ft.
\$9,750,000	8,700	\$1,121	\$299,500	1,693	\$177
\$1,597,000	3,894	\$410	\$298,500	1,380	\$216
\$975,000	3,000	\$325	\$289,500	1,878	\$154
\$950,000	4,000	\$238	\$289,000	850	\$340
\$945,000	2,000	\$473	\$279,000	2,512	\$111
\$640,000	3,200	\$200	\$269,000	1,423	\$189
\$639,500	2,200	\$291	\$269,000	1,467	\$183
\$635,000	2,250	\$282	\$258,000	1,125	\$229
\$595,000	2,000	\$298	\$250,000	1,152	\$217
\$567,000	1,700	\$334	\$249,500	2,520	\$99
\$549,000	2,629	\$209	\$245,000	1,550	\$158
\$499,000	3,800	\$131	\$244,900	1,792	\$137
\$490,000	1,369	\$358	\$242,000	1,148	\$211
\$472,500	2,180	\$217	\$239,000	1,800	\$133
\$449,900	2,350	\$191	\$239,000	1,850	\$129
\$389,000	1,850	\$210	\$235,000	1,248	\$188
\$389,000	2,402	\$162	\$235,000	1,348	\$174
\$369,000	2,800	\$132	\$229,900	1,050	\$219
\$365,000	1,972	\$185	\$225,000	1,512	\$149
\$355,000	1,490	\$238	\$219,900	1,850	\$119
\$355,000	1,641	\$216	\$219,000	1,300	\$168
\$355,000	1,641	\$216	\$219,000	1,316	\$166
\$355,000	2,200	\$161	\$219,000	1,056	\$207
\$355,000	2,200	\$161	\$219,000	1,104	\$198
\$355,000	2,200	\$161	\$205,000	1,512	\$136
\$349,900	2,058	\$170	\$199,900	1,585	\$126
\$349,000	1,550	\$225	\$198,700	1,685	\$118
\$339,000	1,650	\$205	\$195,000	1,500	\$130
\$335,000	1,480	\$226	\$179,000	1,232	\$145
\$330,000	1,545	\$214	\$174,000	1,536	\$113
\$330,000	2,225	\$148	\$150,000	1,320	\$114
\$329,900	1,800	\$183	\$150,000	1,693	\$89
\$325,500	2,200	\$148	\$129,000	910	\$142
\$309,900	1,500	\$207	\$96,000	1,050	\$91
\$309,000	1,565	\$197			
Median Value			\$309,000	1,685	185

Source: Coldwell Banker, ReMax, Century 21, Anasazi Realty, Moab Realty and Moab Premier Properties.

List Price \$199,900



Square Feet	1,585
Lot Size	1 acre
Year Built	2004
Bedrooms	3
Bathrooms	2
Garage	None

List Price \$198,700



Square Feet	1,685
Lot Size	1 acre
Year Built	2005
Bedrooms	3
Bathrooms	2
Garage	none

List Price \$195,000



Square Feet	1,620
Lot Size	1.08 acres
Year Built	1998
Bedrooms	3
Bathrooms	2
Garage	none

List Price \$179,000



Square Feet	1,350
Lot Size	.23 acres
Year Built	1976
Bedrooms	3
Bathrooms	2
Garage	carport

List Price \$174,000



Square Feet	1,536
Lot Size	.61
Year Built	1972
Bedrooms	3
Bathrooms	2
Garage	none

List Price \$150,000



Square Feet	1,320
Lot Size	.15
Year Built	1966
Bedrooms	3
Bathrooms	2
Garage	none

List Price \$150,000



Square Feet	1,693
Lot Size	.22
Year Built	1914
Bedrooms	3
Bathrooms	2
Garage	None

List Price \$129,000



Square Feet	910
Lot Size	.71
Year Built	1974
Bedrooms	5
Bathrooms	2
Garage	none

List Price \$96,000



Square Feet	980
Lot Size	.16 acres
Year Built	1975
Bedrooms	3
Bathrooms	2
Garage	carport

V. Projected Need for Affordable Housing

The affordability of owner-occupied housing in Grand County and Moab has deteriorated significantly in recent years due to rapidly rising home prices. And there has been little relief for renters as only 14 new apartment units have been added to the rental inventory since 2000. Increasingly the affordable owner occupied and renter occupied inventories are comprised of mobile homes, which are often old and of marginal quality.

Rental Housing Needs

The median age of the 1,000 rental units in Grand County is 30 years. This rental inventory desperately needs an infusion of new, modern units. As mentioned only 14 new units have been added to the inventory since 2000. These new units represent a 1% increase in the rental inventory in the past six years. Without new additions a housing inventory is prone, due to lack of competition and the aging of structures, to a deterioration of quality. Twenty three units at the Huntridge Apartments were rehabilitated in 2004 but these “rehabed” units combined with the meager number of new units are not sufficient to improve the quality of the rental stock.

Grand County has a total of 166 subsidized (tax credit, HUD and RD) rental units, about 16% of the rental inventory, (*Table 39*). Six counties have a higher share of tax credit units in their rental inventories than Grand County, (*Table 40*). Washington County and Summit County, two other resort/recreation communities with low wages and high housing prices have a higher percent of tax credit units.

The subsidized units include 16 Crown homes (rent to own), 23 deep subsidy Rural Development units for families, 20 deep subsidy Senior RD units and 35 deep subsidy HUD 202 Senior units. Tax credits are attached to 111 units. Most of the subsidized rental units are two bedroom units; 84 of the 166 are two bedrooms, (*Table 41*). Only 62 subsidized units are one bedroom and 88% are for Seniors. Less than half of the tax credit (50 units) units are targeted for households at 50% AMI or less. It is these low and very low income renter categories that registered a deficit of affordable rental units in 2000. The estimated deficit in 2000 of 49 one and two bedroom rental units has not been eliminated. New construction, in the best case, may have reduced the deficit to 35 units provided the number of low and very low income renters has not increased; an unlikely scenario given the rapid rise in housing prices over the past three years.

The affordable rental unit deficit or gap in 2007 is estimated to be at least 50 units, which represents 5% of the rental inventory. Without additional units this gap will increase in the next five years. The number of households in Grand County is expected to increase by 305 households and population by 410 over the next five years, (*Tables 43 & 44*). At the very least, 10% of the additional households will be low and very low income renters, which represents demand for another 30 units in the next few years. In 2000, 12% of all households were low and very low income renters in Grand County and in Moab City 14% of all households were low income category renters (HUD 2000 CHAS).

The population projections by age group for Grand County show that between 2007 and 2012 the age groups that grow the most rapidly are the 25 to 29 year age group and the 60 to 69 year age group, (*Tables 45 & 46*). The younger group increases by 45% or 245 individuals over the five year period. The older group increases by 37% or 293 individuals over the five year period. These demographic projections indicate a need for rental units for young families and seniors.

In addition to low and very low income rental units there is also a need for additional new, market rate units. Managers of affordable rental properties report that many interested renters have incomes that exceed the income limits of the housing subsidy program.

The deteriorating condition of the rental inventory, the gap or deficit in affordable very low and low income one and two bedroom units, tight market conditions, lack of new rental construction for a number of years, the 2012 population projections by age group and the anecdotal information on market rate units—very low vacancy rates and rising rental rates—all show a need for additional rental housing in the county.

Owner Occupied Housing Needs

In 2000 the gap analysis showed that the number of affordable homes in Grand County was sufficient to meet the needs of moderate and low income households. For both income categories there were surplus units due to the low housing prices in 2000 in the county. (These data were derived from the CHAS and Special Tabulations by HUD, unfortunately the Special Tabulation does not give data for Moab City.) As documented by real estate sales and listing data and new residential construction information the home ownership opportunities for moderate and low income households have narrowed considerable since 2003. Given the median income in Grand County and the assumptions about down payment, interest, taxes and insurance the highest priced home a moderate income household (50% to 80% AMI) could afford would be \$152,601, a low income household could afford a home price between \$56,948 and \$95,208 and a very low income households could pay no more than \$56,948 for a home. In the best case, in 2006, there was no more than perhaps 20 to 25 affordable existing and new home opportunities and these affordable units were primarily mobile homes or town homes.

The affordable ownership opportunities represent a small fraction of the very low, low and moderate income home owners in the county. In 2000, home owners in these income categories accounted for 46% of all households in the county. In 2006, using the same ratio, the number of moderate, low and very low income home owners in the county would be about 1,800 households. Six year earlier these low income households had many opportunities to move within the community and find affordable housing and new in-migrants could find affordable owner housing. However, in 2006 the data show that the number of affordable ownership opportunities represents about 1% of the 1,800 low income households. Therefore, in-migrants in need of affordable housing and low income households hoping to move from a 30-year old mobile home to the detached single-family home have very limited affordable opportunities.

All the data and anecdotes in the home owner market point to a very limited inventory of affordable units. Usually the needs analysis, at this point, reviews the assessed or market value for single family detached homes in the market area. The data source is the recorder or assessor's office. Using the property tax rolls the number and percent of affordable homes can be determined. In the Grand County case that would be the number of homes with a market value of, for example, \$95,208 to \$152,601; an affordable home for moderate income household. Unfortunately the property tax data for the county are not useful. The data for about 2,500 single family homes show a median value of \$95,350 and the distribution of homes by price shows that only 15% or 375 of all homes in the county are valued above \$152,600. Conversely, 85% of all detached homes are affordable to moderate income households. These data do not square with current real estate (listings and sales)

conditions in the market nor the general sense of the community regarding housing affordability. The assessed values from the recorders office are clearly lagging market conditions and prices.

Without the assessed value data the future need for affordable units is more difficult to estimate but it's clear affordability has declined thereby limiting affordable housing opportunities. Affordable additions to the owner occupied inventory are needed through "rehab", Crown homes, Rural Development sweat equity programs and development of new town homes and twin homes. These types of programs should be supported and encouraged by local housing policy.

Given the economic base (recreation) of Moab and Grand County housing values will continue to increase faster than incomes. Consequently, work force housing will become a more pressing issue as the relative share of affordable owner occupied housing declines.

Table 39
Subsidized Apartment Communities in Grand County

	Address	Year Built	Units
Kane Creek Apartments	101 West Kane Creek Road	1993	65
Archway Village Apartments	550 South Kane Creek Road	1985	20
Ridgeview Apartments	520 South Kane Creek Road	1994	7
Crown Homes	1108 East Holyoak Lane	1994	8
Crown Homes	1256 South Madison	2003	8
Huntridge Apartments	622 Kane Creek	2004*	23
Rockridge Senior Apartments	540 East 100 North	1998	35

*units rehabilitated in 2004.

Source: Utah Housing Corporation.

Table 40
Tax Credit Units as Share of Rental Inventory - 2006

	LIHTC Units	% Share		LIHTC Units	% Share
Tooele	747	21.5	Kane	47	6.1
Summit	454	15.4	Cache	633	5.6
Washington	1,405	14.7	San Juan	52	5.4
Iron	593	13.7	Beaver	22	4.3
Davis	1,867	10.5	Sevier	50	4
Grand	111	10.4	Sanpete	64	3.9
Weber	1,708	9.2	Utah	1,317	3.6
Box Elder	273	9	Uintah	73	3.5
Duchesne	85	8.4	Emery	23	3.1
Salt Lake	8,535	8.3	Garfield	6	1.7
Carbon	120	6.3	State	18,210	8

Source: Utah Housing Corporation.

Table 41
Number of Units by Type and Square Footage for Subsidized Units

	One Bedroom		Two Bedroom		Three Bedroom		Four Bedroom	
	Units	SF	Units	SF	Units	SF	Units	SF
Kane Creek Apartments			65	900				
Archway Village Apartments	20	600						
Ridgeview Apartments	5	529,650	2	736				
Crown Homes					4	1,170	4	1,500
Crown Homes					4	1,286	4	1,620
Huntridge Apartments	2	583	17	752	4	935		
Rockridge Senior Apartments	35							

Source: Utah Housing Corporation.

Table 42
AMI Targets for Tax Credit Units

	35% AMI	45% AMI	50% AMI	54% AMI	60% AMI	Total
Crown Homes		8	8			16
Huntridge Apartments	6	10	5		2	23
Kane Creek Apartments	7			29	29	65
Ridgeview Apartments			6		1	7
Total	13	18	19	29	33	111

Source: Utah Housing Corporation.

Table 43
Household Projections for Grand County

	Households	Percent Change	Average HH Size
2000	3,462	---	2.44
2001	3,444	-0.5%	2.41
2002	3,469	0.7%	2.41
2003	3,492	0.7%	2.39
2004	3,566	2.1%	2.38
2005	3,623	1.6%	2.37
2006	3,668	1.2%	2.35
2007	3,723	1.5%	2.33
2008	3,780	1.5%	2.32
2009	3,842	1.6%	2.3
2010	3,906	1.7%	2.28
2011	3,969	1.6%	2.27
2012	4,028	1.5%	2.25

Source: Governor's Office and Planning and Budget.

Table 44
Population Projections for Grand County

	Population	Percent Change
2000	8,537	
2001	8,423	-1.3%
2002	8,468	0.5%
2003	8,464	0.0%
2004	8,611	1.7%
2005	8,691	0.9%
2006	8,724	0.4%
2007	8,795	0.8%
2008	8,872	0.9%
2009	8,953	0.9%
2010	9,039	1.0%
2011	9,122	0.9%
2012	9,206	0.9%

Source: Governor's Office of Planning and Budget.

Table 45
Change in Population by Age for Grand County

	2000	2007	Numeric Change	Percent Change
0-4 yrs.	584	485	-99	-17.0%
5-9 yrs.	591	590	-1	-0.2%
10-14 yrs.	662	578	-84	-12.7%
15-19 yrs.	656	622	-34	-5.2%
20-24 yrs.	498	682	184	36.9%
25-29 yrs.	563	547	-16	-2.8%
30-34 yrs.	506	517	11	2.2%
35-39 yrs.	612	534	-78	-12.7%
40-44 yrs.	698	531	-167	-23.9%
45-49 yrs.	723	672	-51	-7.1%
50-54 yrs.	605	693	88	14.5%
55-59 yrs.	424	667	243	57.3%
60-64 yrs.	343	473	130	37.9%
65-69 yrs.	333	327	-6	-1.8%
70-74 yrs.	280	311	31	11.1%
75-79 yrs.	211	236	25	11.8%
80-84 yrs.	142	183	41	28.9%
85+ yrs.	106	147	41	38.7%
Total	8,537	8,795	258	3.0%

Source: Governor's Office of Planning and Budget.

Table 46
Population Projections by Age for Grand County 2007-2010

	2007	2010	Numeric Change	Percent Change
0-4 yrs.	485	480	-5	-1.0%
5-9 yrs.	590	533	-57	-9.7%
10-14 yrs.	578	584	6	1.0%
15-19 yrs.	622	574	-48	-7.7%
20-24 yrs.	682	679	-3	-0.4%
25-29 yrs.	547	724	177	32.4%
30-34 yrs.	517	527	10	1.9%
35-39 yrs.	534	548	14	2.6%
40-44 yrs.	531	498	-33	-6.2%
45-49 yrs.	672	605	-67	-10.0%
50-54 yrs.	693	684	-9	-1.3%
55-59 yrs.	667	702	35	5.2%
60-64 yrs.	473	578	105	22.2%
65-69 yrs.	327	392	65	19.9%
70-74 yrs.	311	290	-21	-6.8%
75-79 yrs.	236	258	22	9.3%
80-84 yrs.	183	210	27	14.8%
85+ yrs.	147	173	26	17.7%
Total	8,795	9,039	244	2.80%

Source: Governor's Office of Planning and Budget.

Table 47
Population Projections by Age in Grand County 2007-2012

	2007	2012	Numeric Change	Percent Change
0-4 yrs.	485	488	3	0.6%
5-9 yrs.	590	485	-105	-17.8%
10-14 yrs.	578	590	12	2.1%
15-19 yrs.	622	561	-61	-9.8%
20-24 yrs.	682	664	-18	-2.6%
25-29 yrs.	547	792	245	44.8%
30-34 yrs.	517	589	72	13.9%
35-39 yrs.	534	525	-9	-1.7%
40-44 yrs.	531	534	3	0.6%
45-49 yrs.	672	531	-141	-21.0%
50-54 yrs.	693	672	-21	-3.0%
55-59 yrs.	667	685	18	2.7%
60-64 yrs.	473	644	171	36.2%
65-69 yrs.	327	449	122	37.3%
70-74 yrs.	311	297	-14	-4.5%
75-79 yrs.	236	278	42	17.8%
80-84 yrs.	183	209	26	14.2%
85+ yrs.	147	213	66	44.9%
Total	8,795	9,206	411	4.67%

Source: Governor's Office of Planning and Budget.

APPENDIX
(CURRICULUM VITAE – James Wood)

CURRICULUM VITAE

JAMES A. WOOD

P.O. Box 58107
Salt Lake City, Utah 84158

Phone: (801) 581-7165 (office), fax (801) 581-3354
(801) 583-0392 (residence)

EDUCATION

University of Utah, Salt Lake City, Utah; B.S. Finance, June 1967.
University of Utah, Salt Lake City, Utah; Graduate Student in Economics, 1970-1974.

MILITARY EXPERIENCE

United States Army, Military Intelligence 1968-1970; Vietnam 1969-1970.

EMPLOYMENT EXPERIENCE

2002 to present, Director, Bureau of Economic and Business Research, David Eccles School of Business, University of Utah.
1975 to 2002, senior research analyst, Bureau of Economic and Business Research, David Eccles School of Business, University of Utah, Salt Lake City, Utah.
1975 to present, private consultant, James A Wood & Associates, Salt Lake City, Utah.
1974-1975 - Legislative Aide on economic issues for Senator Frank E. Moss, Washington, D.C.
1972-1974 - Research Analyst, Bureau of Economic and Business Research.
1970 (summer) - Accountant, Jacobsen Construction Company, Salt Lake City, Utah.
1966-1967 - Accountant, Utah Idaho Sugar Company, Salt Lake City, Utah.

ADVISORY COMMITTEES

Member of Governor's Council of Economic Advisors
Ex-Officio Member of the Board of Trustees Downtown Alliance Salt Lake City.
Board Member of Utah CCIM (Certified Commercial Investment Member) Chapter.
Revenue Assumption Committee, State of Utah.
Board Member of Salt Lake Neighborhood Housing Services

RESEARCH STUDIES AND PUBLICATIONS

The Changing Structure and Current Baseline of the Davis County Economy, Bureau of Economic and Business Research, David Eccles School of Business, University of Utah. Prepared for Davis County Community and Economic Development, June 2007.

Competitive Role of Commercial Development at West Bench, Bureau of Economic and Business Research, David Eccles School of Business, University of Utah. Prepared for Kennecott Land. January 2007.

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