

Moderate Income Housing Plan

an Element of the Provo City General Plan



Provo City Moderate Income Housing Plan

an element of

The Provo City General Plan

Adopted November 19, 2019

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Provo City

Moderate Income Housing Plan

EXECUTIVE SUMMARY

Provo has an ongoing demand for affordable, moderate income housing. But, that demand will greatly increase over the next decade as Provo's population continues to increase and easily developable land becomes scarcer. Just over 10 years from now, Provo City is expected to have a population of 131,068, and of 151,877 in just over 20 years. When the anticipated population growth is coupled with rising housing costs and salary increases not keeping pace with those costs, Provo will have to take effective action to meet its future housing needs, especially for those of targeted income groups and special needs populations.

Provo has been a leader among Utah County cities in creating a variety of residential development allowances and new construction has included a broad variety of housing types and affordability. Since the 2010 U.S. Census, over 600 new single-family lots have been plated. Additionally, over 750 attached single-family units, and over 1,000 multi-units have been completed or are now under construction. This does not include an additional 1,256 units that have either been approved or are else under final review. Based on their sales price, just over 66.8 percent of all completed or occupied units could be considered affordable for moderate income households.

Nationwide, a strong association has been found to exist between density and affordability, and Provo's allowances for relatively high densities in several areas of the city, have facilitated the recent surge in the multi-family housing market. But, besides allowances for higher densities, Provo has also worked to address other identified barriers to providing affordable housing. These have included a greater allowance for mixed-use projects; more options for Accessory Dwelling Units; developing neighborhood plans to better to identify areas where affordable housing units can be located; and, altering the development review and approval process to reduce the time needed for approval.

Provo City is also examining new means to expand the development of affordable housing through such measures as including inclusionary zoning requirements as well as allowing added density and other incentives for the development of affordable units; participate in an affordable housing land bank to reduce or eliminate land costs. In working closely with a consortium of other local governments and agencies, Provo looks to better utilize a variety of Federal, State and other funding sources.

One of the important tasks Provo is working to complete in the near future is the creation of a complete inventory of Provo's housing units that will allow the city to more quickly identify and address future affordable housing needs. Provo is also working to more closely examine its college-age student population, to better determine its effect on Provo's demographics and allow the city to better understand and direct its affordable housing efforts.

Provo City's Mayor and its Municipal Council recognize the ongoing need and necessity to provide adequate housing that is both affordable and available. They are committed to working with the Utah County Consortium to monitor the area's housing trends and needs. And, they are committed to actively examine and work to provide the means to address the City's affordable needs, including examining and providing further moderate and affordable housing options throughout the City.

INTRODUCTION

Purpose

The principal purpose of the Provo City Moderate Income Housing Plan is to meet the State requirement that each municipality include such a plan as an element of its General Plan. As directed by State Code, the Moderate Income Housing Element is to provide a realistic opportunity for a variety of housing, including moderate income housing:

- (a) to meet the needs of people desiring to live in the community; and
- (b) to allow persons with moderate incomes to benefit from and fully participate in all aspects of neighborhood and community life; and
- (c) shall include an analysis of why the recommended means, techniques, or combination of means and techniques provide a realistic opportunity for the development of moderate income housing within the next five years.

The Provo City Moderate Income Housing plan is also intended to establish the active means the City can and will take to create available, accessible, and affordable housing opportunities for all. These efforts and means include:

- (a) Examining current housing trends and actively planning for the availability and affordability of housing in the future;
- (b) re-examine the City's goals and policies regarding the provision of moderate income housing
 - Modify existing goals and policies where necessary;
 - Establish new goals and policies as necessary.
- (c) making the plan functional through:
 - assigning tasks
 - monitoring accomplishments through setting measurements and responsibilities
- (d) Examine the City's Zoning Ordinance and related development regulations, and make necessary changes to better:
 - Provide for adequate densities necessary to encourage the production of moderate income housing;
 - increase a mix of uses where sufficient utilities and effective traffic management can be developed;
 - facilitate the rehabilitation of existing uninhabitable housing stock into moderate income housing; and,
 - create meaningful and workable affordable housing incentives for both the City and the development community; and
- (e) continuing to work closely with adjoining communities and other cities to:
 - address affordable housing for the region as a whole;
 - provide sufficient housing opportunities in proximity to employment centers; and
 - provide a fair-share distribution of affordable housing in general.
- (f) seek and utilize funding sources that will either directly provide for, or else work to leverage other funding sources to promote the construction of moderate income housing, including:
 - federal, state, and other resources;
 - inclusionary zoning practices;
 - general fund subsidies.

Context

The Moderate Income Housing Report is adopted as an element of the Provo City General Plan. As such, it provides goals and policies to be considered and followed in areas of new development as well as areas of redevelopment. The Plan's adopted goals and policies are meant to be referred to and evaluated frequently for effectiveness.

Methodology

Development of the affordable housing plan has utilized a broad range of input to better understand the makeup and needs for Provo City's current and future residents. Provo City has coordinated the gathering and analyzing of population and housing data with several local, regional, and state agencies. Chief among the local sources and agencies were the Municipal Council's Affordable Housing Committee, the City's Redevelopment Agency, and the Provo City Housing Authority. Analyzed data came from several resources and documents, and included: The U.S. Census Bureau; the U.S. Department of Housing and Urban Development (HUD); the Housing and Community Development Division of the Utah Department of Workforce Services, and the Mountainland Association of Government (MAG). Except where otherwise noted, demographic data is taken from the 2010 U.S. Census; and the 2009-2013 and 2013-2017 American Community Survey 5-year Estimates. Other especially helpful information was obtained from the following HUD and Provo Redevelopment Agency documents:

- "Analysis of Impediments to Fair Housing Choice: Provo City and Utah County – February 2015" prepared by James A. Wood.
- Utah Valley Home Consortium: Housing Needs Assessment – April 2015" prepared by James A. Wood; and
- "Five Year Consolidated Plan July 1, 2015 through June 30, 2020" prepared by the Provo City Redevelopment Agency.

City staff utilized resources available through the website of the Housing and Community Development Division of the Utah Department of Workforce Services to develop the moderate-income housing element of the City's general Plan. These resources included:

- An outline for a moderate-income housing plan
- A writing guide for the moderate income plan
- A moderate-income housing plan template
- An affordable housing data clearinghouse
- An affordable housing gap analysis tool
- A model resolution for amending the general plan

City staff utilized the State's database of moderate-income housing plans to review the plans of other cities that are comparable to Provo in population and composition, neighboring cities, and to review the City's previous housing plans and biennial reports. City staff also used the database to review Utah County's housing plan element for regional planning proposals. City staff downloaded the State's affordable housing planning database from the Housing and Community Development Division's website. Finally, city staff utilized the Utah Affordable Housing Forecast Tool (UAHFT) to analyze housing needs for Provo, based upon the affordability of the existing housing stock. The UAHFT is a housing needs model that projects housing needs based upon current trends of housing affordability and projected population increases.

Coordination

The development of Provo's Moderate Income Housing Plan has required extensive coordination. That coordination will also be critical to effectively carry-out the plans objectives. The following paragraphs provide some further detail into the coordination activities that have occurred and will continue to occur within the City, as well as within the Region.

Coordination with City Departments and Agencies

Effective development and implementation of the plan begins with a coordinated effort within the City and its various departments. The City's Coordinator's Review Committee (CRC) works to develop strong cooperation and coordination between the City's departments that examine the need and examine suitable locations for mixed-use and higher density developments, the departments that work to provide the necessary infrastructure to support those areas, and the departments that coordinate financial contributions to the projects. The Municipal Council's Affordable Housing Committee works to provide better efficiency in the City's effort, and also aids in avoiding unnecessary duplication of local activities with the various city departments as well as with the Provo City Housing Authority.

Coordination with other Entities and Agencies

Provo City also recognizes the importance of planning affordable housing in a regional context and is actively engaged with the Mountainlands Association of Governments (MAG) as well as other regional housing and care coalitions. These regional efforts have worked to address affordable housing needs throughout the region and have also facilitated the workings of the Utah HOME Consortium in the creation and execution of its 2015-2019 Five-Year Consolidation Plan, as well as in the creation of its 2020-2025 Five-Year Consolidation Plan which is currently underway. Federal Housing Programs are also coordinated with Provo City through the Provo City Housing Authority, a Public Housing Agency. As an entitlement city, Provo City also works directly with HUD in the implementation of the Community Development Block Grant (CDBG) program.

Participation in the Utah County Consortium of Cities and County

Provo City actively participates with Utah County and other local municipalities as a consortium to coordinate affordable housing efforts. Formed in the early 1990's, the consortium is made up of the following municipalities: Provo, Orem, Springville, Spanish Fork, Payson, Lindon, Pleasant Grove, Lehi, and Utah County. Monthly meetings are held to share information, coordinate activities, and successfully utilize available funding. As a whole, the consortium qualifies for the HUD HOME Investment Partnerships grant.

Community Background

Founded in 1849, Provo is the county seat for Utah County, the third-largest city in Utah, and the principal city in the Provo-Orem Metropolitan Statistical Area. Although it is no longer considered the retail center of the area, it is still considered to be its governmental and educational center. Since 1875, Provo's principal academic institution continues to be Brigham Young University (BYU), a private higher-education institution operated by the Church of Jesus Christ of Latter-Day Saints. Provo's growth and housing needs have always been and will likely continue to be strongly influenced by the growth and development of BYU. This is especially true today as a significant portion of Provo's population includes the vast majority of BYU's 33,000+ students; students of other academic and professional schools, especially including a large number of those of the neighboring Utah Valley University campus in Orem; and significant numbers of the facility, staff and support personnel for those schools.

Growth Patterns

Historically, Provo’s growth patterns were relatively gradual during its first 70 or so years, both in rate of growth and its expansion from the City’s core area. But, as with many university communities, a large influx of growth occurred immediately following the end of World War II as soldiers returned home. The resulting student surge greatly increased the need for student housing, with a large portion supplied through secondary units in single-family homes in the surrounding neighborhoods.

As both Provo and the neighboring community of Orem continued to grow and expand during the 1960s and 70s, vacant areas between them were also began to fill in with development. In the late 1970s, Provo annexed northward along the Provo River to the mouth of Provo Canyon, as well as the upper bench area. However, much of the residential development resulting from the northward expansion, was not necessarily affordable. The greater part of the more affordable of Provo’s new residential units were built to the south and southwest of the City’s downtown core area. These areas had been left largely undeveloped in terms of residential development due to the areas being more industrial in nature to the south, and more agricultural in nature to the southwest.

Today, the greatest amount of undeveloped land in Provo is in its southwest area. Although that area of the City has grown significantly since the 1960s, a large amount of its land has continued to remain undeveloped principally because necessary roadways and utilities had not been extended to the area and agricultural uses continued to be productive.

But even more recently, as the agricultural viability has faded and residential demand has increased, the lack of available sewer capacity has almost totally stymied development in that area of the City. Although planned for, an increase in the sewer capacity became an issue as the City was faced with an unforeseen need to rebuild its entire sewage treatment plant. Construction of the new facility is set to begin shortly, but it will still likely be five years before any substantial residential development in that area can occur.

Local Economy

Provo’s economy is strong with its employment base predominantly consisting of education, health care, and government services, and technology businesses. Currently, the three largest employers are Brigham Young University, Utah Valley Regional Medical Center, and Vivint, Inc. Provo’s technology business base is strong and has been the starting point for a number of well-known national companies included Novell, Ancestry, Vivant, NuSkin Enterprises, Qualtrics, and most recently, Vanderhall Motor Works. For Provo’s residents, expanded regional employment opportunities have become easily accessible through the I-15 freeway, as well as the FrontRunner commuter train. Multi-modal transportation development also added a new Bus Rapid Transit (BRT) line within the past year, with additional multi-modal improvements being planned for the future. All indications are that the economic and employment growth trends will continue.

Historic Census for Provo City, Utah			
Census	Population	Increase	Growth Rate
1860	2,030	---	---
1870	2,384	354	1.74%
1880	3,432	1,048	4.40%
1890	5,159	1,727	5.03%
1900	6,185	1,026	1.99%
1910	8,925	2,740	4.43%
1920	10,303	1,378	1.54%
1930	14,766	4,463	4.33%
1940	18,071	3,305	2.24%
1950	28,937	10,866	6.01%
1960	36,047	7,110	2.46%
1970	53,131	17,084	4.74%
1980	74,108	20,977	3.95%
1990	86,835	12,727	1.72%
2000	105,166	18,331	2.11%
2010	112,488	7,322	0.70%

Source: 1860-2010 U.S. Census

City Governance

Provo City has a strong-mayor form of local government. The Mayor is the City's chief executive officer and presides over the day-to-day functions of City Hall. The Municipal Council is the legislative body, and consists of seven Council members with two elected at-large and five representing districts. The boundaries of the districts are adjusted following Decennial Census counts to maintain an equal proportion of the City's population in each of the five districts. The Mayor and Council are elected for four year terms in non-federal election years, with terms offset between the Mayor and three Council members (one at-large), and the remaining four Council members (one at-large).

As the head of the City's Executive Branch, the Mayor hires a City Manager, with the consent of the Council, who oversees the directors of each of the City's departments. The City's Department of Neighborhood Services oversees most of the areas dealing with affordable housing needs, including the City's participation as an entitlement city with the Community Development Block Grant (CDBG) program.

Within the last few years, the Municipal Council has established the Provo City Housing Committee. Besides three Council members, the committee includes representatives from the Provo Housing Authority and other public and community service agencies, real estate and development professionals, and various city departments. The committee is tasked with better coordinating the City's efforts in meeting its housing goals, as well as examining future housing needs and recommending policy and ordinance changes that will better the City's efforts both now and into the future.

Community Sentiments Regarding Affordable Housing

Provo City and its residents have exhibited growing support to address the Provo's housing needs. In establishing its goals and policies, the City worked hard to identify and establish multiple areas throughout the City where higher density and other affordable housing projects can and should occur. Many of these identified areas, especially those along existing or future public transportation corridors have had, and continue to have strong development response. Although there has continued to be some NIMBYism displayed in certain situations along the edges of the City's identified core growth areas, most of the expressed concerns have been related to parking, traffic, and other non-income issues. In one particular case, concern was indeed expressed for "those types of people" moving next to a neighborhood. The proposed development was for a market-rate apartment complex of three buildings, with an anticipation that many of the residents would likely be young, unmarried professionals that worked in an adjacent business park and shopping area. However, the intended concern wasn't the income level of the new tenants, but rather that there would be an influx of young singles rather than families with children. As the City's housing goals and policies have been to add higher-density housing next to shopping and business centers, the project was approved and is now under construction with occupancy expected in the Spring of 2020.

Things to Know:

Census Population Estimates. The Census Bureau's Population Estimates Program (PEP) produces estimates of the population for the United States, its states, counties, cities, and towns. PEP annually utilizes current data on births, deaths, and migration to calculate population change since the most recent decennial census and produce a time series of estimates of population, demographic components of change, and housing units. The annual time series of estimates begins with the most recent decennial census data and extends to the vintage year. These estimates are used in federal funding allocations, as survey controls, as denominators for vital rates and per capita time series, and as indicators of recent demographic changes.

American Community Survey (ACS) Estimates. The ACS is an ongoing survey that is also conducted through the U.S. Census Bureau. The strength of the ACS is in estimating characteristic distributions. It regularly gathers information such as ancestry, citizenship, educational attainment, income, language proficiency, migration, disability, employment, and housing characteristics. These data are used by many public-sector, private-sector, and not-for-profit stakeholders to allocate funding, track shifting demographics, plan for emergencies, and learn about local communities.

The ACS includes both a 1-year and a 5-year estimate, through surveys conducted each year. The 1-Year ACS is best used when currency is more important than precision and is for analyzing large populations (areas with populations over 65,000 people). The 5-year ACS is best used when precision is more important than currency, and is used for analyzing very small populations such as census tracts and other smaller geographies not examined by the 1-year estimate. Because it makes its estimates from trends and numbers over a 5-year period, the 5-year estimate is usually considered the most accurate of the two.

POPULATION

The U.S. Census Bureau’s Population Estimate Program, puts Provo’s 2018 population at 116,702 residents. That number represents a reduction of 1,136 people from the 2017 estimate of 117,518 people, but an increase of 3,783 over the 2010 population of 112,919, residents. This represents an overall growth rate of about 3.3 percent.

The Census Bureau’s Population Estimate Program (PEP) is one of three estimates commonly available and utilized by many agencies and jurisdictions in estimating and analyzing population counts and trends. The other two are also produced by the Census Bureau as part of the American Community Survey (ACS). A comparison of the population estimates from each of the three estimates is given below, including the inclusion of the 2009 estimates to show the effect the decennial Census counts have on re-calibrating the estimates.

Provo Population Counts and Estimates											
Source	Date of Estimate	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
PEP Estimates	1-Apr	111,749	112,919*	115,181	115,560	116,127	115,397	114,590	116,573	117,518	116,702
1-Yr ACS estimates	1-Jul	119,782	113,196	115,324	115,925	116,289	114,807	115,258	116,874	117,331	---
5-Yr ACS estimates	1-Jul	117,489	110,201	111,940	113,105	114,179	114,804	115,345	115,718	116,199	---

* The actual 2010 decennial count for Provo was 112,488

The purpose and methodology of the various estimates, as well as their general differences are explained in “Things to Know” on the opposite page. The remainder of this section presents characteristics of Provo’s population, including those of selected population groups, and especially those of targeted income groups.

The U.S. Census Bureau provides a large amount of information relating to the socio-economic and other characteristics of the population. An examination and analysis of many of these characteristics can provide a quick insight into both current and future housing needs. Especially helpful characteristics in regard to the provision of moderate income housing, include the general make-up of the population in terms of its age; its household and family sizes; and the particular demographic details of certain population groups.

General Age Characteristics

The age structure of the population reveals much about the general makeup of the City’s demographic structure that aids in better understanding its housing and housing needs. Based on the 2017 ACS, Utah continues to have the youngest population among all U.S. states, and Utah County the youngest population of all counties over 50,000 in population. With a median age of 30.5 years, Utah’s population is 7.3 years younger than the national average, and 3.4 years below that of the next closest state. In addition, Provo’s median age of 23.7 continues to be one of the youngest populations nationally, for a city of its size. Although Provo’s median age grew between 2010 and 2017, the overall change was not as great as that of Utah or the United States as a whole. Therefore in a relative manner, Provo’s population is actually even younger than before, when compared to the national average.

Much of Provo’s young median age can be attributed to its relatively large family sizes, and to its large college-age student population. With large families, the younger ages of the many children can greatly reduce the overall median age. Meanwhile, the college-age population basically replaces itself each year, without getting significantly younger or older. Since Provo’s college-age population also has a relatively high marriage rate when compared to other college campuses, and small children added to these young families can even further reduce the average age. And as with the unmarried college-age population, these young families generally replace themselves, as the parents finish college and move the family to a new location.

Provo Utah - Age and Sex									
Age	2000 Census			2006-10 ACS Estimates			2013-17 ACS Estimates		
	Total Pop	% of Male	% of Female	Total Pop	% of Male	% of Female	Total Pop	% of Male	% of Female
< 5yrs	8.7%	9.2%	8.2%	8.3%	8.6%	8.1%	8.0%	8.0%	8.1%
5 to 14	10.2%	10.9%	9.6%	9.6%	10.1%	9.1%	11.2%	11.3%	11.0%
15 to 19	14.5%	12.3%	16.6%	15.3%	15.2%	15.3%	9.7%	7.2%	12.1%
20 to 29	40.6%	41.5%	39.8%	39.8%	40.4%	39.3%	40.5%	43.1%	37.9%
30 to 64	20.2%	21.1%	19.5%	21.4%	20.9%	21.9%	24.7%	24.9%	24.4%
65 to 74	2.8%	2.6%	2.9%	2.8%	2.5%	3.1%	3.1%	2.9%	3.1%
75 and +	2.9%	2.4%	3.3%	2.8%	2.3%	3.3%	2.9%	2.6%	3.3%
15 to 17				3.5%	4.1%	3.0%	3.3%	3.5%	3.2%
15 to 19	14.5%	12.3%	16.6%						
Under 18	22.3%	23.7%	20.9%	21.5%	22.8%	20.1%	22.5%	22.8%	22.2%
18 to 24	40.2%	36.4%	43.7%	40.0%	38.7%	41.3%	36.0%	34.0%	38.1%
18 to 64	72.0%	71.3%	72.7%	72.9%	72.4%	73.4%	71.5%	71.7%	71.4%
65 and +	5.7%	5.0%	6.4%	5.6%	4.8%	6.4%	6.0%	5.5%	6.4%
75 and +	2.9%	2.4%	3.4%	2.8%	2.3%	3.3%	2.9%	2.6%	3.3%
Median Age	22.9	23.5	22.0	23.0	23.5	22.4	23.7	24.1	23.0

Provo Utah - Age Comparisons				
2013-17 ACS 5 Yr Estimates				
Age	Provo	Utah Co	Utah	USA
< 5yrs	8.0%	10.0%	8.5%	6.2%
5 to 14	11.2%	19.3%	17.2%	12.9%
15 to 19	9.7%	9.2%	7.7%	6.6%
20 to 29	40.5%	20.1%	15.8%	14.0%
30 to 64	24.7%	34.1%	40.4%	45.5%
65 to 74	3.1%	4.2%	6.0%	8.6%
75 and +	2.9%	2.9%	4.2%	6.3%
15 to 17	3.3%	5.2%	4.8%	12.8%
Under 18	22.5%	34.5%	30.4%	22.9%
18 to 24	36.0%	16.8%	11.3%	9.7%
18 to 64	71.5%	58.3%	59.3%	62.2%
65 and +	6.0%	7.2%	10.3%	14.9%
75 and +	2.9%	3.0%	4.2%	6.3%
Median Age	23.7	24.5	30.5	37.8

Household Characteristics

As defined by the U.S. Census Bureau, a household consists of all people who occupy a housing unit as their usual place of residence, regardless of relationship. Occupants of a household may be a single family, one person living alone, two or more families living together, or any other group of related or unrelated persons who share living arrangements.

Household size can be a result of personal, cultural, situational or economic choices. Provo, Utah County, and Utah, all have relatively large household sizes when compared to the national average. Provo’s average persons per household is significantly larger than the national average, is somewhat larger than that of Utah as a whole, but well below that of Utah County.

Average Household Size				
	Provo	Utah Co	Utah	USA
2013-17 ACS	3.20	3.61	3.14	2.63
2006-10 ACS	3.19	3.48	3.04	2.59

Family Households

An individual’s living arrangements can change throughout their life, and because those changes create unique characteristics, demographics for households are further broken down into either a *Family Household* or a *Nonfamily Household*. A Family Household is a group of two or more people (one of whom is the householder) related by birth, marriage, or adoption, and residing together, with all such people (including related subfamily members) considered as members of one family. Family households are a major category group through which Census data is tabulated, with many social and economic numbers making more sense when framed by the family unit rather than by social and economic numbers for individuals in nonfamily households.

Because family households always include at least two people, the average size of a family household is almost always larger than that of a household in general. Nationally, the average family size is 3.24 persons. Among states, Utah has the largest average size at 3.62 persons. That average only emphasizes Utah County’s large average family size of 3.94 persons. As with the average household size, Provo’s average family size is larger than the national average, but smaller than that of Utah County. But, unlike the household average, Provo’s average family size is smaller than that for Utah. Through all four compared jurisdictions, the average family size has decreased significantly since the 1960s, primarily due to the decrease in the number of children in family households overall.

Average Family Size				
	Provo	Utah Co	Utah	USA
2013-17 ACS	3.46	3.94	3.62	3.24
2006-10 ACS	3.41	3.88	3.56	3.14

Family Household Size by Number of Persons in Household								
	2017 ACS 1 Yr Estimate				2010 ACS 1 Yr Estimates			
	Provo	Utah Co	Utah	USA	Provo	Utah Co	Utah	USA
% Family Households	70.0%	81.6%	74.1%	65.5%	65.8%	81.3%	75.7%	66.4%
2-Person	43.1%	31.1%	36.1%	43.9%	36.8%	30.5%	35.2%	42.8%
3-Person	20.1%	17.9%	19.7%	22.4%	19.7%	18.5%	20.1%	22.7%
4-Person	14.4%	17.0%	17.9%	19.0%	19.5%	18.6%	19.2%	19.5%
5-Person or more	22.4%	34.0%	26.3%	14.7%	24.0%	32.5%	25.6%	15.1%

Married-Couple Families

Although Provo’s percentage of family households has remained behind the national percentage, the percentage of married-couple families has now surpassed the national percentage. As with family households being larger than households in general, married-couple family households are generally larger than family households as a whole. In Provo, the average sizes are 3.55 persons per household for a married-couple family, compared to 3.20 for all households and 2.39 for non-family households. This compares to the national average of 3.27 persons per household for a married-couple household, 2.63 for all households, and only 1.29 for non-family households.

Family Households by Percentage of Total Population					
	Year	% of All Households	Married Couple Households	Female Head - no Husband	Husband Head - no Wife
Provo	2017	78.3%	65.8%	7.2%	5.3%
	2010	72.7%	58.8%	10.1%	3.8%
Utah County	2017	91.0%	80.1%	7.7%	3.2%
	2010	89.8%	79.4%	7.5%	2.9%
Utah	2017	88.7%	73.0%	10.7%	5.0%
	2010	88.7%	74.2%	10.1%	4.4%
USA	2017	83.3%	60.1%	16.8%	6.4%
	2010	83.8%	61.8%	16.2%	5.8%

Source: 2013-17 ACS 5-Yr Estimates

Census numbers indicate a national trend that more and more Americans are choosing to marry later in life or not marry at all. Nationally, the average age for a first marriage is 29.5 years for men and 27.4 years for women. Utah’s average marriage age has also trended upward, but continues to be the youngest average marriage age in the nation at 25.9 years for men and 23.8 years for women. Some studies have placed BYU’s average marriage age closer to 22 years, which is much lower than the Utah average. But because Provo has an estimated 47.5% of its population within the “Never Married” category regarding marital status in the ACS estimates, it would seem possible that the reported average age for BYU students was taken from those who married while students at BYU, rather than from the entire BYU population after graduation.

Nonfamily Households

A Nonfamily Household consists of a householder living alone (a one-person household) or else two or more unrelated people sharing a dwelling. Examples of nonfamily household members include: roommates, unmarried partners, and someone renting a room in the same house. Even though the 2010 and 2017 ACS estimates show a reduction in the percentage of Provo’s population living in nonfamily households, those households continue to make up a significant portion of the Provo population. Provo’s percentage of 22.6 percent is higher than the national average, but significantly higher than the percentages for Utah and Utah County. This higher percentage would certainly appear to be tied to the number of students living together. The student influence is also evidenced through examining the occupancy of nonfamily household units, with 75.1 percent of the nonfamily households being renters.

Percent of Nonfamily Households				
	Provo	Utah Co	Utah	USA
2013-17 ACS	30.3%	18.1%	24.9%	34.1%
2006-10 ACS	33.3%	29.1%	24.8%	33.2%

Source: American Community Survey 5-yr estimates

Population in Nonfamily Households				
	Provo	Utah Co	Utah	USA
2013-17 ACS	22.6%	9.0%	11.3%	16.7%
2006-10 ACS	27.3%	10.2%	11.3%	16.2%

Source: American Community Survey 5-yr estimates

A noted change nationally, has been a rise in percentage of single-person, nonfamily households. Understood reasons include the general aging of the population; a larger number of individuals waiting longer to get married or deciding not to marry at all; a higher divorce rate than in the past; and more of the elderly living alone after the death of a spouse. This change seems especially true in Provo as the percentage of 1-Person households is estimated to have increased by 9 percentage points since the 2010 ACS estimates. A large increase also occurred in 3-Person Households with an estimated increase of 8.4 percent, with the corresponding decrease of 10.7 percent occurring in 4-Person households. This change would seem to follow along with Provo City's occupancy limits of three unrelated individuals being allowed for a single-family home.

Nonfamily Household Size by Number of Persons in Household								
	2017 ACS 1 Yr Estimate				2010 ACS 1 Yr Estimates			
	Provo	Utah Co	Utah	USA	Provo	Utah Co	Utah	USA
Nonfamily Households	30.0%	18.4%	25.9%	34.5%	34.2%	18.7%	18.7%	33.6%
1-Person	59.1%	67.0%	75.8%	80.9%	50.1%	67.9%	77.0%	81.6%
2-Person	9.9%	15.6%	17.0%	15.6%	8.4%	8.6%	15.2%	15.0%
3-Person	17.1%	9.9%	4.3%	2.3%	8.7%	8.5%	3.7%	2.2%
4-Person	9.6%	5.0%	1.8%	0.9%	20.3%	8.2%	2.8%	0.8%
5-Person or more	4.4%	2.5%	1.0%	0.4%	12.5%	6.8%	1.3%	0.4%

Population in Group Quarters

Group Quarters are non-household housing units for groups of people not living in conventional housing units, or for groups of people living in housing units containing ten or more unrelated people, or nine or more people unrelated to the person in charge. They are divided into either *Institutional Group Quarters* that include correctional facilities, nursing homes, and mental hospitals; or else *Non-institutional Group Quarters* that include college dormitories, military barracks, group homes, and shelters. In most cases, the Group Quarter population is not considered as part of those needing housing, as they are generally assumed to have their housing provided through other means or ways.

Population in Group Quarters by Percentage of Total Population				
	Provo	Utah Co	Utah	USA
Total in Group Quarters	9.2%	2.7%	1.7%	2.6%
Institutionalized	0.9%	0.5%	0.8%	1.3%
Non-Institutionalized	8.3%	2.2%	0.9%	1.3%

Source: 2010 U.S. Census

The 2013-17 ACS indicates 9.2 percent of Provo's population resides in Group Quarters. That overall percentage is higher than that of the Nation, State and County. While Provo's institutionalized population percentage of 0.9 percent is slightly lower than the national percentage and about equal to that of the State, its non-institutionalized population percentage of 8.3 percent is significantly higher than the other three examined jurisdictions. It is easy to decipher the reason for Provo's large percentage by quickly examining the three principal census blocks that

Population in Households and Group Quarters Provo, Utah - Census Tract 16				
	Census Tract			Totals
	16.01	16.02	16.03	
Total Population	6122	3729	4328	14179
In Households	3189	470	2419	6078
In Group Quarters	2933	3259	1909	8101
% in Group Quarters	47.9%	87.4%	44.1%	57.1%
% of Total Grp Qtr Pop	28.3%	31.5%	18.4%	78.2%

Source: 2010 U.S. Census

include BYU's dormitories, and the Missionary Training Center (MTC) of the Church of Jesus Christ of Latter-day Saints. The 2017 ACS estimated the group quarter population of these blocks to be 8,101 residents, which amounts to 78.2 percent of the city's total Group Quarter population.

College-Age Student Population

Because it represents such a large portion of Provo City, it is important to consider the particular aspects of the College-age Student Population in understanding the City's needs for moderate-income housing. This population group principally includes those over the age of 18 that are listed in the ACS as enrolled in either a public or private school. Unmarried students living in BYU's on-campus dormitories are counted as being within Group Quarters, and married students in married student housing are counted as being in family households. It should be noted that some of the BYU married-student

Public and Private School Enrollment - College Age for Provo, Utah					
Age Group		2017 ACS 1-Yr Est		2010 ACS 1-Yr Est	
		Enrollment	% of Total	Enrollment	% of Total
Public	18 and 19 years	2,185	19.1%	1,930	22.4%
	20 to 24 years	6,471	56.5%	3,973	46.0%
	25 to 34 years	2,806	24.5%	2,726	31.6%
	Total	11,462		8,629	
Private	18 and 19 years	2,977	11.3%	9,799	30.3%
	20 to 24 years	18,225	69.2%	18,557	57.3%
	25 to 34 years	5,139	19.5%	4,009	12.4%
	Total	26,341		32,365	

housing units also house groups of unmarried students. In such cases, those students are included within counts for nonfamily households. However, since the great majority of BYU students live in off-campus housing, most BYU students are included within nonfamily household counts. It should also be understood that Provo's college-age population includes a large percentage of students that have served up to a two-year missionary service assignment away from the community. Therefore, the average age of the Provo's college students is generally higher than that of college students outside of the area, and needing 6-7 years to obtain an undergraduate degree is common.

The 2017 ACS estimates private school enrollment at 26,341 students for the entire age group from 18 to 34 years. Since BYU is by far, Provo's largest private school, the great majority of the private school students are likely BYU students. As a comparison to the ACS estimates, BYU reported a total of 30,843 undergraduate students, and a total daytime enrollment of 33,633 students for the 2018-2019 academic year. BYU's daytime enrollment has been purposely limited since the 1980's by its Board of Directors, but the school recently announced it will begin to allow an increase in its enrollment by about 1.5% each year for the next six years. That equates to a yearly increase of just over 500 students, and an overall increase of 3,000 students by the year 2025.

For college-age students enrolled in public schools, the 2017 ACS estimates there is a total of 11,462 students living in Provo. Although the Provo-Orem area has a number of smaller public colleges, the largest portion of this college-age group is certainly attributable to Utah Valley University (UVU). Established in Provo in 1941 as the Central Utah Vocation School, the school moved to the adjacent city of Orem in 1977. Since being designated by the State as a university in 2008, UVU's enrollment has grown from approximately 8,000 students, to where it is now Utah's largest university, with a Fall 2018 semester enrollment of 39,931 students. Through surveys, it has been found that a large number of UVU students reside in Provo, in many of the same off-campus housing complexes or even in the same housing units as BYU students.

School Enrollment by Level of School / Type of School for Provo, Utah							
	2017 ACS 1-Yr Est		2010 ACS 1-Yr Est		BYU Daytime Enrollment 2018-2019		
	Total Enrolled	% of Total	Total Enrolled	% of Total	Total Enrolled	% of BYU Pop	% 2017 Total
Total Pop 3 Yrs and Older	111,959		107,058				
College Undergraduate	33,017	29.5%	39,280	36.7%			
Public School	9,838	29.8%	8,511	21.7%			
Private School	23,179	70.2%	30,769	78.3%	30,843	91.7%	133.1%
Graduate or Professional	4,727	4.2%	2,630	2.5%			
Public School	1,048	22.2%	582	22.1%			
Private School	3,679	77.8%	2,048	77.9%	2,790	8.3%	75.8%
Total Enrollment	37,744	33.7%	41,910	39.1%			
Total Public	10,886	28.8%	9,093	21.7%			
Total Private	26,858	71.2%	32,817	78.3%	33,633	100.0%	125.2%

In considering the estimated student population counts it should be remembered the biennial census is based on the residence as of April 1st, while the ACS is an estimate based on the residence as of July 1st of the specific year. Although the Census Bureau has made adjustments in their Census count for on-campus housing units, a problem can occur in the July 1st ACS estimates for both on-campus and off-campus student populations as the universities and other colleges are not in full operation at that time and are without the fuller occupancy numbers they have for the majority of the year.

Racial and Ethnic Minority Populations

Based on the 2013-2017 ACS, 96.4 percent of Provo's population consists of one race, at a slightly lower percentage than that of Utah and the United States, but a slightly smaller percentage than the 2006-2010 ACS estimate of 97.1 percent. Provo's White population makes up a very large percentage of its total and the 2013-2017 ACS estimate of 88.7 percent % actually indicates an increase over the estimated percentage in the 2006-2010 ACS. The 2017 estimate is about 2 percent higher than the State's percentage, but over 15 percent higher than the U.S. percentage.

Black or African American

Provo's Black or African American population estimate of 0.6 percent remains significantly smaller than the estimate of 12.7 percent for the entire United States. That portion of the population is estimated to have increased by only 36 individuals since 2010, when it was still only 0.6 percent of the total.

Racial and Ethnic Populations Estimates				
Subject	Provo	%	Utah	U.S.
Total Populaton	116,199			
One Race	111,995	96.4%	97.2%	96.9%
White	103,121	88.7%	86.8%	73.0%
Black or African American	725	0.6%	1.1%	12.7%
American Indian and Alaska Native	655	0.6%	1.1%	0.8%
Asian	2,931	2.5%	2.3%	5.4%
Native Hawaiian and Other Pacific Islander	1,490	1.3%	0.9%	0.2%
Some Other Race	3,073	2.6%	5.0%	4.8%
Two or More Races	4,204	3.6%	2.8%	3.1%
Hispanic or Latino	18,935	16.3%	13.7%	17.6%

Source: 2013-2017 ACS

American Indian and Alaska Native

The American Indian and Alaska Native population in Provo is estimated at being only slightly smaller than the Black and African American population. However, the estimate of 0.6 percent is a significant drop from the 1.2 percent estimated in the 2006-2010 ACS. The largest portion of Provo’s American Indian and Alaska Native population comes from the Navajo tribal grouping, comprising 52 percent of that ethnic grouping.

Asian

The Asian population is estimated to comprise only 2.5 percent of the population, yet it is easily Provo’s largest ethnic group. The percentage is slightly higher than that of the State as a whole, but less than half the percentage for the United States.

Native Hawaiian and Other Pacific Islander

The population percentages for this group in Provo and Utah are much higher than for the United States. However, the 2013-2017 ACS estimate indicates an increase of only about 12 people since the 2006-2010 ACS estimate, and the same estimate of 1.3% for the two surveys.

Some Other Race

The 2013-2017 ACS estimates 3,073 residents, or 3.6 percent of the City’s population are categorized as *Some Other Race*. This estimate is well below that of Utah and the United States as a whole. It is also well under the 2006-2010 ACS estimate of 6.3 percent for Provo’s population.

Hispanic or Latino

The Hispanic or Latino ethnic group in Provo has increased from 14.6 percent in 2010 to 16.3 percent in 2017. Provo’s increase is slightly smaller than the national increase of 1.9 percent, but larger than the 1.2 percent for the State and the 1.4 percent for the County. Although Provo’s comparative percentages continue to be slightly smaller than the national percentages, Provo continues to have a larger percentage of the Hispanic or Latino ethnic group than either the State or Utah County.

Latino or Hispanic Population				
ACS Year	Provo	Utah Co	Utah	USA
2013-17	16.30%	11.40%	13.70%	17.60%
2006-10	14.60%	10.20%	12.30%	15.70%

Source: American Community Survey 5-Yr Estimate

As a matter of comparison, BYU listed their January 31, 2019 student racial breakdown as 82% Caucasian; 1% Black or African American; <1% Native American; 3% Asian or Pacific Islander; and 4% unknown or other. Six percent of the BYU population was listed as Hispanic. Although these groupings do not exactly follow the breakdown of the Census Bureau, they do give a good picture that the BYU racial and ethnic numbers closely resemble those of Provo. Therefore, it could be assumed that separating BYU’s student population from Provo’s overall population would not significantly alter the City’s racial and ethnic mix.

Special Needs Populations

People with special needs are vulnerable populations that generally include senior citizens, people with disabilities, veteran, the homeless, or those otherwise in need of specialized or supportive housing.

Seniors/Elderly

As defined by Federal standards, the elderly population consists of those 65 years or older, although individuals age 75 and up are generally recognized as a population with different needs than those in the 65-74 year old age group. Provo's elderly population grew from about 6,549 in 2010, to 7,169 residents in 2017, a growth of 9.5 percent.

Nationally, there is a surge occurring in elderly population growth. Much of that growth can be attributed to the first wave of baby boomers—those born between 1946 and 1964—that made it to age 65 beginning in 2011. Other contributing factors have been advances and improvements in medicine and health care that have resulted in longer life spans. It is anticipated the surge in the elderly population will continue at least to the year 2030, when the oldest Baby Boomers reach 65 years of age.

Population 65 years and older by percentage of Total			
Community	2010	2017	Rate
Provo	5.8%	6.1%	0.0%
Utah County	6.5%	7.3%	0.1%
Utah	8.9%	10.3%	0.2%
United States	12.8%	14.9%	0.4%

Source: Provo: 2010 U.S Census and 2012-2016 ACS / Others: 2006-2010 and 2013-2017 ACS)

Provo's elderly population has grown to be 6.1 percent of the city's overall population. For both Provo and Utah County, the reported percentage and the growth rate for the elderly are below that of the State and Nation. However, it needs to be realized those percentages are likely somewhat more diluted (especially for Utah County) due the overall increase in the general population that is also much younger in age. For Provo, the small elderly population percentage can also likely be tied to the rotation of the college-age population. With the student population excluded from the total population estimate, the elderly population would be 9.0 percent of Provo's 2017 ACS estimate, much more in line with the percentage found for the state.

Persons with Disabilities

HUD has separately identified four different physical or cognitive limitations: hearing or vision impairment, ambulatory limitation, cognitive limitation, and independent living limitation. To identify those with disabilities, the American Community Survey Includes six specific questions for participants:

- Hearing Disability (asked of all ages): *Is this person deaf or does he/she have serious difficulty hearing?*
- Visual Disability (asked of all ages): *Is this person blind or does he/she have serious difficulty seeing even when wearing glasses?*
- Cognitive Disability (asked of persons ages 5 or older): *Because of a physical, mental, or emotional condition, does this person have serious difficulty concentrating, remembering, or making decisions?*
- Ambulatory Disability (asked of persons ages 5 or older): *Does this person have serious difficulty walking or climbing stairs?*
- Self-Care Disability (asked of persons ages 5 or older): *Does this person have difficulty dressing or bathing?*
- Independent Living Disability (asked of persons ages 15 or older): *Because of a physical, mental, or emotional condition, does this person have difficulty doing errands alone such as visiting a doctor's office or shopping?*

Disabled Population by Age Group and Poverty Status					
Provo, Utah					
Age Group	Disabled Population	% of Total Disabled	Household Income below Poverty Level	% of Disabled Age Group	% of Total Age Group
Under 5 years	-	0.0%	-	0.0%	0.0%
5 to 17 years	957	9.8%	167	17.5%	1.0%
18 to 34 years	2,632	27.0%	938	35.6%	1.9%
35 to 64 years	3,236	33.2%	1,110	34.3%	4.5%
65 to 74 years	1,069	11.0%	94	8.8%	2.6%
75 year and over	1,862	19.1%	227	12.2%	6.4%
TOTAL	9,756	100.0%	2,536	26.0%	2.4%

Source: 2013-17 ACS 5-Yr Estimates

Through answers to the 2017ACS, it was estimated, 9,756 residents, or 9.2 percent of Provo’s non-institutionalized population have a disability. This compares to 12.6 percent of all Americans. And, as is common with most of the country, Provo’s elderly population has a substantially higher percentage of disability than other age groups, with over 54 percent of those over the age of 65, deemed disabled in some way. This number would likely be even higher if the institutionalized elderly population was included.

Non-Institutionalized Disabled Population				
Age Group	Non-Institutionalized Population	% of Non-Institutionalized	Total Disabled	% of Total Disabled
Under 5 years	8,009	7.5%	---	0.0%
5 to 17 years	16,317	15.4%	957	9.8%
18 to 34 years	50,023	47.2%	2,632	27.0%
35 to 64 years	24,535	23.1%	3,236	33.2%
65 to 74 years	3,672	3.5%	1,069	11.0%
75 years and over	3,533	3.3%	1,862	19.1%
Total	106,089	100.0%	9,756	9.2%

Source: 2017 ACS 1-yr estimates

Veterans

Provo City has a relatively small population of veterans. The 2013-17 ACS estimates only 2,101 residents, or 2.6 percent of the population aged 18 years and over, are veterans. Of the veterans, the largest age group are of veterans are those aged 65 years and over, accounting for 72.3 percent of the total veteran population.

Provo City Veteran Population				
	Total Population	Number of Veterans	% of Population	% of Veteran Population
18 to 34	50,023	204	0.2%	9.7%
35 to 54	18,165	201	0.2%	9.6%
55 to 64	6,370	177	0.2%	8.4%
65 and above	7,205	1,519	1.9%	72.3%
Total Pop	81,763	2,101	2.6%	

Source: 2017 ACS 1-yr estimates

Homeless Populations

The Point-in-Time (PIT) Counts, enumerate homeless persons in emergency shelters, safe havens, transitional housing, and unsheltered persons within a defined area. Provo participates in the PIT count as part of the Mountainland Continuum of Care (COC) that includes Utah, Summit, and Wasatch Counties. According to the 2019 annualized PIT count, there were 97 sheltered and 64 unsheltered individuals within the Mountainland area, while for households, there were 65 sheltered and 62 unsheltered. Although the state-wide PIT counts have shown significant increases in the total PIT count, the 2019 counts for Mountainland indicates a slight decrease for both individuals and households.

Point-In-Time Count, Mountainland Association of Governments		2017	2018	2019
HEADCOUNT (TOTAL PERSONS)				
Sheltered	Family of adult and minor	53	58	48
	Households only children	1	5	0
	Households no children	76	65	49
	Total	130	128	97
Unsheltered	Family of adult and minor	0	0	0
	Households only children	0	0	0
	Households no children	41	45	64
	Total	41	45	64
Total	Family of adult and minor	53	58	48
	Households only children	1	5	0
	Households no children	117	110	113
	Total	171	173	161
HOUSEHOLDS (FAMILY GROUPS)				
Sheltered	Family of adult and minor	15	19	17
	Households only children	1	4	0
	Households no children	74	64	48
	Total	90	87	65
Unsheltered	Family of adult and minor	0	0	0
	Households only children	0	0	0
	Households no children	41	43	62
	Total	41	43	62
Total	Family of adult and minor	15	19	17
	Households only children	1	4	0
	Households no children	115	107	110
	Total	131	130	127

Table 106: Point-In-Time Count, Mountainland Association of Governments; Source: State of Utah Annual Report on Homelessness 2019

Summary of Population Changes

Overall Population

- Provo's population has grown by approximately 3,783 residents since the year 2010. However, that estimate may be low based on the city's average household size of about 3.2 persons per household, and the ACS estimated increase of 5,008 housing units between 2010 and 2017.
- Provo's growth rate has been significantly less than earlier predicted by the State's Office of Management and Budget.
- Because of mass transit connections, regional employment growth has an effect on available affordable housing in Provo.

Student Population

- Provo's college-age population accounts for approximately 35% of the City's total population.
- The student population does not grow significantly older – it simply replaces itself as a population group.
- The student population will increase, at least in terms of overall numbers, as BYU increases their enrollment cap and as other universities and colleges grow.

Elderly Population

- Provo's elderly population has increased but not at the rate of other jurisdictions.
- Provo's elderly population percentage, minus the college-age population, is comparable to the state's percentage.

Disabled Population

- Provo's disabled population comprises about 9.2 percent of the overall population.
- The largest portion of the disabled population is in the 18 to 64 age group rather than the more elderly age group

Veteran Population

- Provo's veteran population makes up 2.5 percent of the total population.
- Provo's veterans 65 years of age or older make up 72.3 percent of the veteran population.

Homeless Population

- The PIT homeless count for the Mountainland COC homeless population has realized a slight decrease in overall numbers.
- Emergency Sheltered totals account for about one-half of the total sheltered count.

HOUSING SUPPLY

Housing statistics are measured in terms of housing units. A housing unit can be a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied (or if vacant, is intended for occupancy) as separate living quarters. Separate living quarters are those in which the occupants live and eat separately from any other persons in the building and which have direct access from outside the building or through a common hall.

The 2013-2017 ACS Estimate for Provo includes a total of 34,958 housing units, an increase of 5,008 units between July 2010 and July 2017. These new units are located throughout the city and include both single-family and multi-family units. The following sections give added detail regarding the existing supply of housing.

Housing Types

Housing types are generally denoted as being in one of three major categories: single-family units, multi-family units and mobile homes, with subgroups such as single-family detached and attached housing. And, because of their significance in understanding and addressing Provo’s housing needs, units built specifically for college-age student occupancy are included as a separate housing type.

Comparison of Housing Types 2013-17 ACS 5 Yr Estimates				
	Provo	Utah Co	Utah	USA
Total Single-family	52.9%	75.3%	74.9%	67.5%
<i>Detached</i>	41.2%	66.7%	68.8%	61.7%
<i>Attached</i>	11.7%	8.6%	6.1%	5.8%
Multi-units	44.7%	22.7%	21.4%	26.2%
Mobile Homes	2.4%	1.8%	3.5%	6.3%

Single-Family Units

The U.S. Census Bureau defines single-family units as “fully detached, semi-detached, semi-attached, side-by-side, row houses, and townhouses. In the case of attached units, each must be separated from the adjacent unit by a ground-to-roof wall in order to be classified as a single-family structure. Units built one on top of another and those built side-by-side that do not have a ground-to-floor wall and/or have common facilities (i.e., attic, basement, heating plant, plumbing, etc.) are not included in the single-family statistics.”

Based on the 2013-17 ACS estimates, just over half of Provo’s housing units are within single-family structures. That percentage is far below the national average, but even further below those for the county and the state, where the single-family housing comprises around 75 percent of their total housing units. Because of general differences in size and occupancy characteristics, statistics for single-family units are commonly given for detached and attached units as separate single-family types.

Single-Family Detached (SFD). The 2013-17 ACS estimated SFD units made up 41.2 percent of the housing units within Provo City. As a comparison, SFD units total 66.7 percent of the county’s; 68.8 percent of the state’s; and 61.7 percent of the nation’s housing stock. Since 2010, approximately 1,100 building permits have been issued by Provo City for new single-family detached dwellings.

Single-Family Attached (SFA). For the most part, SFA units consist of twin homes, townhomes, and other fee-simple attached units, other than those in stacked units. The 2017 ACS estimated SFA units make up 10.8% of Provo’s housing units. This percentage is higher than the County’s 8.4 percent; the State’s 5.7 percent and the National rate of 5.9 percent. Since the 2010 Census, over 450 townhome units have been completed and occupied, with another 213 units now under construction and 52 more are under review. Other SFA units (twin homes and clustered units) include another 65 that have been occupied and 18 that are now under construction.

Multi-Family Units (MF)

The terms multi-family and multi-unit are often used interchangeably to describe the same type building or land use. They generally have the same intended meaning, but some preference is given to multi-unit, since not all such housing includes only family households. That said, the U.S. Census Bureau uses the term multifamily and defines it as: “Residential buildings containing units built one on top of another and those built side-by-side which do not have a ground-to-roof wall and/or have common facilities (i.e., attic, basement, heating plant, plumbing, etc.). Although Provo City has seen a constant growth in building and development over the last several years, there is a noticeable upward trend in the number of multi-unit housing projects, the majority of which qualify as affordable units.

The percentage of multi-unit housing in Provo easily exceeds that of the other four compared jurisdictions. Since the 2010 U.S. Census, and not counting the student apartment units constructed during that time, Provo has realized a gain of 620 multi-family units that have been completed and occupied. Currently there are another 410 units now under construction; 581 that have received their final approval; and another 469 units that are now under review. Conceptual plans include somewhere around 1,000 additional units that are expected to be submitted for review something during the year 2020.

Multi-unit Housing Percentages Provo, Utah		
	2013-17 ACS	2006-10 ACS
Provo	44.7%	48.1%
Utah County	22.8%	22.3%
Utah	21.6%	21.3%
USA	35.3%	21.8%

Mobile Homes

Because of their relative cost, Mobile Homes represent a type of housing unit that is almost always deemed as an affordable unit. Besides allowing HUD approved mobile homes on any single-family dwelling lot within the city, Provo also has a specific zoning designation that allows for the creation of mobile home parks and even subdivisions for only mobile homes.

Provo’s mobile home units are located almost entirely within 2 Mobile Home Subdivisions and 7 Mobile Home Parks. The 2013-2017 5-year ACS estimated there are 817 Mobile Homes in Provo, making up 2.4 percent of Provo’s estimated total number of housing units. The percentage of mobile homes in the makeup of Provo’s Housing is higher than Utah County’s 1.9 percent, but significantly lower than the State’s 3.6 and the Nation’s 6.2 percentages.

Mobile Home Percentages Provo, Utah		
	2013-17 ACS	2006-10 ACS
Provo	2.5%	2.2%
Utah County	1.9%	1.8%
Utah	3.1%	3.6%
USA	5.7%	6.2%

Student Housing Units

For the purposes of this plan, student housing consists of multi-unit buildings that are constructed specifically for housing college-age students, whether they are on-campus or off-campus housing units.

On-Campus Student Housing. In Provo, on-campus housing for college-age students consists of housing units owned and managed by Brigham Young University. To live in BYU’s on-campus housing units requires the occupant to be a full-time student at BYU for those living in the dormitories, or that at least one member of the family be a full-time student at BYU for those living in family housing units. Although there are some specialty housing situations such as a few buildings housing students being immersed in foreign language training, the vast majority of the on-campus housing is located within two dormitory complexes for unmarried students and two housing complexes that were constructed for married-students.

The two dormitory complexes, Helaman Halls and Heritage Halls, include around 5,000 beds. Helaman Halls includes about 2,132 beds in 9 buildings, with the 9th building still being under construction at the time of the 2010 U.S. Census. Also at that time, Heritage Halls included 24 3-story buildings. However, the previous Heritage Hall dormitories were demolished over the last several years, and completely replaced by 13 larger buildings with a total of approximately 2,750 beds. Two additional Heritage Halls buildings are currently under construction, and will add an additional 424 beds when available for occupancy in the year 2020.

The two non-dormitory complexes that were built to house married students are Wymount Terrace and Wyview Park. All residents in these two complexes are counted as being in households rather than in Group Quarters. The Wymount Terrace complex consists of around 814 housing units in about 60 buildings, with approximately 173 building entrances. The majority of these units are one-bedroom units, but there are also two and three bedroom units. The Wyview Park complex includes a total of 426 units in around 30 groupings of buildings, with 71 building entrances accessing 6 units each. Prior to 2010, this complex included only family households, but now also includes unmarried groups of students.

Off-Campus Student Housing. Since 2010, there have been a total of 145 units specifically constructed for student occupancy. Of those units, 48 were for married students, and 97 were for “baching” singles. In Provo’s Zoning Ordinance terminology, a “Baching Unit” is a housing unit specifically for unmarried students that is permitted to have up to 6 beds per unit.

To better understand off-campus student housing in Provo, it is also important to understand the term “BYU Approved Housing.” This term originated through BYU, where the intent was to give the school’s approval for housing units that met certain standards, as a means for students to enjoy safe and sanitary housing conditions. The term later evolved when BYU required its students to live only in housing that had been approved by the University. This caused apartment owners wishing to house BYU students to enter into a contract with BYU agreeing their housing units would not only meet safe and sanitary conditions, but that all of their tenants must be college or university students (not necessarily at BYU), and that each tenant must agree in their rental agreement, to abide by BYU’s Honor Code, whether they attend BYU or not.

Over the last several years, partially as a means to decrease local vehicular traffic, BYU has limited their approval of BYU Approved Housing units to only those areas within one-half mile of the campus boundaries. Although not part of the intent, that requirement now makes it much easier to decipher student housing demographics as the large majority of the off-campus housing areas are located within particular census tracts. And, in some cases, the student housing units now account for almost the entire housing and population totals of the census tract. A comprehensive inventory of the student housing units around campus is now underway and will help to provide better estimates regarding the demographics of those areas.

Housing Tenancy and Occupancy

Tenancy of Units

A housing unit is "owned" if the owner or co-owner lives in the unit, even if it is mortgaged or not fully paid for. A cooperative or condominium unit is "owned" only if the owner or co-owner lives in it. All units not owned are classified as "rented," including units rented for cash rent and those occupied without payment of cash rent.

The 2013-17 ACS estimated Provo had a total of 32,904 occupied housing units, of which 13,429 (40.8 percent), were estimated to be owner occupied. This was a decrease from the percentage of Provo's housing units that were indicated as owner-occupied in the 2006-10 ACS estimates.

Detached single-family units make up 78.8 percent of the owner occupied housing in the city, a slightly smaller percentage than found with the other compared jurisdiction. However, Provo has a noticeably higher percentage of owner occupancy for its attached single-family units.

Excluding duplex units, only 981 (6.9%) of the 14,156 apartment units are estimated as being owner occupied. Since stacked condominiums units are counted by the Census Bureau as apartments, it is not necessarily odd that some apartment units are individually owned. Provo does not currently have a breakdown of apartment building units vs. stacked condominium units. But, to better understanding short term and longer term residency throughout the city, it may necessary to discover those numbers through further research.

Provo City Housing Tenancy				
	2013-17 ACS	%	2006-10 ACS	%
Total Occupied Units	32,904		30,893	
Owner Occupied	13,429	40.8%	13,071	42.3%
Renter Occupied	19,475	59.2%	17,822	57.7%

Provo City - Tenancy of Single Family Units							
		2013-17 ACS Estimates			2006-10 ACS Estimates		
		Total*	Owner**	Renter**	Total	Owner	Renter
Total	Provo	52.8%	40.8%	59.2%	50.1%	42.3%	57.7%
	Utah County	76.0%	67.3%	32.7%	76.4%	69.4%	30.6%
	Utah	76.3%	69.6%	30.4%	76.2%	71.2%	28.8%
	USA	68.9%	63.8%	36.2%	69.1%	66.6%	33.3%
Detached	Provo	42.0%	78.8%	21.2%	40.3%	77.3%	13.1%
	Utah County	67.6%	86.9%	13.1%	68.2%	86.8%	25.8%
	Utah	70.1%	87.9%	12.1%	70.5%	87.5%	28.3%
	USA	62.9%	82.4%	17.6%	63.2%	81.7%	26.2%
Attached	Provo	10.8%	9.7%	11.5%	9.9%	11.0%	9.0%
	Utah County	8.4%	6.9%	11.5%	8.2%	7.0%	11.0%
	Utah	6.2%	5.4%	8.1%	5.7%	5.2%	7.2%
	USA	6.0%	5.8%	6.3%	5.9%	5.8%	5.9%

* Represents percentage of that type of housing unit as a percentage of the total number of occupied housing units

** Represents the percentage of the total of the housing type, not the total number of occupied units.

Multi-Family Units by Size by Tenancy		2006-2010 ACS Estimates			2013-2017 ACS Estimates		
		Percent of Total Housing			Percent of Total Housing		
	Units per Building	Total	Owner	Renter	Total	Owner	Renter
Provo	3 or 4	6.6	1.0	10.5	7.1	1.1	11.3
	5 to 9	8.8	1.2	14.0	7.8	1.4	12.2
	10 or more	25.2	1.4	41.7	22.8	2.7	36.6
Utah Cou	3 or 4	5.0	0.8	14.5	5.2	1.0	13.9
	5 to 9	3.4	0.9	9.0	3.4	0.8	8.8
	10 or more	10.0	1.7	28.8	9.6	1.5	26.2
Utah	3 or 4	4.5	0.8	13.7	4.4	0.9	12.4
	5 to 9	3.2	0.7	9.5	3.3	0.8	9.1
	10 or more	9.4	1.4	29.2	10.0	1.3	30.0
United St	3 or 4	4.3	0.9	11.0	4.3	0.9	10.3
	5 to 9	4.6	0.8	12.3	4.7	0.8	11.5
	10 or more	12.1	2.5	31.5	12.9	2.5	31.3

Tenancy by Race and Ethnicity

Based on the most current ACS numbers, the majority of all of Provo’s listed racial groups are renters rather than owners. For the non-white population, the highest renter occupancy is by Native Hawaiian and Other Pacific Islanders, followed by Black or African American, and American Indian and Alaska Natives.

Provo, Utah - Housing Tenancy by Race and Ethnicity						
	Units	% of Total	Owner Occupied	% of Group	Renter Occupied	% of Group
Total Units	32,904	100%	13,429	40.81%	19,475	59.2%
White	29,820	90.6%	12,383	41.5%	17,437	58.5%
Black or African American	172	0.5%	42	24.4%	130	75.6%
American Indian and Alaska Native	231	0.7%	60	26.0%	171	74.0%
Asian	788	2.4%	328	41.6%	460	58.4%
Native Hawaiian and Other Pacific Islander	305	0.9%	59	19.3%	246	80.7%
Some other Race	629	1.9%	230	36.6%	399	63.4%
Two or More Races	959	2.9%	327	34.1%	632	65.9%
Hispanic or Latino origin	4,376	13.3%	1,401	32.0%	2,975	68.0%

Source: 2013-17 ACS 5-yr estimates

Tenancy for Targeted Income Groups

Only 1.6 percent of owner-occupied housing units in Provo are occupied by those earning less than 80 percent of the median income. Chances are the owner occupancy for those at 30 percent or below the HAMFI,

Tenancy of Housing by Targeted Income Groups Provo, Utah					
Owner-Occupied Units			Renter-Occupied Units		
< 30% HAMFI	30 to 50% HAMFI	50 to 80% HAMFI	< 30% HAMFI	30 to 50% HAMFI	50 to 80% HAMFI
0.3%	0.7%	0.6%	2.5%	3.0%	3.3%

Source: CHAS Database Query Tool

comes mostly from three groups: Those in Mobile Homes; elderly residents who have been in their home for some time; or those who might have had the ownership passed down to them. As would be expected, the occupancy percentage of rental units is much higher for that income grouping, with it occupying 9.1 percent of all rental units.

Occupancy for Household Size and Unit Type

The table to the right shows 61.2 percent of married-couple households occupy single-family units, while only 35.5 percent of nonfamily households occupy those same type units. For buildings containing at least 2 units, 37 percent of married couples live in those type units, while 62.4 percent of nonfamily households do. It should be noted that Provo is the only one of the four compared jurisdictions where the majority of nonfamily households occupy multi-unit building rather than single-unit structures.

Provo's comparatively low percentage of nonfamily households occupying single-family units, could certainly be related to large number of the college-age student, nonfamily households that live in multi-unit buildings that again testifies of Provo's large college-age population.

Housing Size by Household Type		Percent of Total Units	% Household Type	
			Married-Couple	Non-Family
Provo	1 Unit	52.8%	61.2%	35.5%
	2 or more units	44.7%	37.0%	62.4%
	MH or other	2.5%	1.9%	2.1%
Utah County	1 Unit	76.0%	83.4%	52.3%
	2 or more units	22.2%	15.3%	44.6%
	MH or other	1.9%	1.2%	3.1%
Utah	1 Unit	76.3%	87.0%	55.0%
	2 or more units	20.6%	11.0%	44.6%
	MH or other	3.1%	2.1%	4.4%
USA	1 Unit	68.9%	83.1%	51.9%
	2 or more units	25.4%	11.9%	41.9%
	MH or other	5.7%	4.9%	6.2%

Source: 2013-17 5-Yr ACS

Occupancy per Room

Overcrowding housing affects health and safety of individuals and is often a sign of poverty conditions. The most common measurement of overcrowding is persons per room, but can also be measured by number per bedroom or square footage per person. In most cases when considering persons per room, over 2 would be considered crowding.

Occupants per Room by Tenure								
Occupants per Room	2013-17 ACS 5-Yr Estimates				2006-10 ACS 5-Yr Estimates			
	Provo	Utah Co	Utah	USA	Provo	Utah Co	Utah	USA
Owner Occupied	40.8%	67.3%	69.6%	63.8%	42.3%	69.4%	71.2%	66.6%
0.50 or Less	67.9%	65.4%	72.4%	77.6%	66.2%	57.8%	67.3%	75.1%
0.51 to 1.00	30.1%	32.3%	25.7%	20.6%	31.2%	39.8%	30.5%	23.2%
1.01 to 1.50	1.8%	2.1%	1.6%	1.3%	2.4%	2.0%	1.9%	1.3%
1.51 to 2.00	0.1%	0.2%	0.2%	0.3%	0.3%	0.2%	0.2%	0.3%
2.01 or more	0.2%	0.1%	0.1%	0.1%	0.0%	0.1%	0.1%	0.1%
Renter Occupied	59.2%	32.7%	30.4%	36.2%	57.7%	30.6%	28.8%	33.4%
0.50 or Less	41.0%	43.4%	52.7%	58.6%	33.1%	41.7%	52.3%	59.8%
0.51 to 1.00	48.0%	47.5%	40.3%	35.2%	54.8%	49.6%	40.9%	34.2%
1.01 to 1.50	7.9%	7.2%	5.4%	4.1%	10.5%	7.5%	5.8%	4.0%
1.51 to 2.00	1.8%	1.3%	1.4%	1.6%	1.5%	0.9%	0.9%	1.4%
2.01 or more	1.2%	0.5%	0.3%	0.5%	0.2%	0.2%	0.2%	0.5%

Housing Characteristics

Number of Bedrooms

The number of bedrooms is used principally in the Housing Choice voucher program, but can also provide important comparisons for all housing. Based on the 2017 ACS, Provo has a larger percentage of “No Bedroom” and “One-bedroom” units than both the State and the Nation as a whole. Provo also has a larger percentage of 2 or 3 bedroom units than the State, but a lower percentage than the United States. As would be expected because of their larger household sizes, both Provo and the State have a higher percentage of units with 4 or more bedrooms than the US total. This is especially true with the State as its estimated percentage of 4 or more bedroom units is almost double that of the US percentage.

Nationally, the highest percentage of owner-occupied units have either 2 or 3 bedrooms, while the highest percentages for each of the other three compared jurisdictions is for units with 4 or more bedrooms. In fact, for Provo, Utah County, and the State of Utah, the majority of owner-occupied units have 4 or more bedrooms.

For rented housing units, the percentages for smaller units with either one or else no bedroom, is substantially greater than for the same bedroom total in owner-occupied units. But, for all jurisdictions, the 2 or 3 bedroom units make up the majority of the rental units, with much smaller percentages of units with 4 or more bedrooms.

Provo has a larger percentage of both owner-occupied and rental units having 4 or more bedrooms, than the National percentage. However, based on the average size of Provo’s family households, a cause for concern may be sufficient affordable and available housing for larger families needing units that have a larger number of bedrooms.

Number of Bedrooms per Unit as Percentage of Total Units					
Bedrooms	Provo		Utah Co.	Utah	USA
	Units	%			
No Bedroom	1,103	3.2%	1.3%	1.7%	2.4%
1	4,174	11.9%	4.6%	6.9%	10.9%
2	9,817	28.1%	17.3%	19.8%	26.3%
3	9,035	25.8%	27.3%	29.7%	39.6%
4	5,852	16.7%	22.3%	22.1%	16.5%
5 or more	4,977	14.2%	27.3%	19.8%	4.4%

Source: 2013-2017 ACS 5-yr Estimates

Number of Bedrooms - Owner Occupied Units as Percentage of Total Units					
Bedrooms	Provo		Utah Co	Utah	USA
	Units	%			
No Bedroom	49	0.4%	0.2%	0.2%	0.4%
1	219	1.6%	0.5%	1.2%	2.4%
2 or 3	5,752	42.8%	34.3%	42.9%	66.9%
4 or more	7,409	55.2%	65.0%	55.7%	30.3%

Source: 2013-2017 ACS 5-yr Estimates

Number of Bedrooms - Renter Occupied Units as Percentage of Total Units					
Bedrooms	Provo		Utah Co	Utah	USA
	Units	%			
No Bedroom	853	4.4%	2.9%	3.5%	5.1%
1	3,676	18.9%	12.2%	18.0%	24.6%
2 or 3	12,058	61.9%	64.5%	62.1%	62.9%
4 or more	2,888	14.8%	20.4%	16.5%	7.4%

Source: 2013-2017 ACS 5-yr Estimates

Age and Condition of Housing Units

The age of and condition of housing units are important in two ways. First is a consideration of repair and upkeep costs that can add to the affordability of housing. The second is that the units remain as safe and healthy environments for their inhabitants.

Based on the 2013-17 ACS 5-yr estimates, the median year Provo's housing units were built was 1980. This compares with 1977 nationally; 1986 for the State of Utah; and 1993 for Utah County. The age of Provo's housing stock is also reflected in that only 14.6 percent of its units have been constructed within the last 20 years, while the comparative numbers are 17.7 percent nationally; 28.1 percent for Utah; and 36.1 percent for Utah County.

In general, housing stock 20 years old and older is the point where major expenditures commonly begin to come into play in ongoing home maintenance costs. These major expenditures can include both structural maintenance as well as the maintenance of appliances and utilities.

Age of Residential Units				
	Percent of Totals			
	Provo	Utah Co	Utah	USA
Built 2014 or Later	0.6%	2.9%	1.7%	0.9%
2010 to 2013	1.7%	5.2%	4.2%	2.3%
2000 to 2009	12.3%	28.0%	21.2%	14.5%
1990 to 1999	21.7%	20.5%	18.0%	14.0%
1980 to 1989	13.2%	9.4%	12.7%	13.6%
1970 to 1979	18.8%	15.3%	16.8%	15.5%
1960 to 1969	10.4%	5.3%	7.2%	10.8%
1950 to 1959	7.7%	5.1%	7.1%	10.5%
1940 to 1949	5.9%	3.4%	3.7%	5.1%
1939 or earlier	7.8%	4.9%	7.4%	12.9%

Source: 2013-17 ACS 5-yr estimates

Age of Residential Units by Tenancy								
	Occupied Units		Owner Occupied			Renter Occupied		
	Total	% of Total	Total	% of Total	% of Owner	Total	% of Total	% of Renter
Total	32,904	100.0%	13,429	40.8%	100.0%	19,475	59.2%	100.0%
Built 2014 or Later	207	0.6%	52	0.2%	0.4%	155	0.5%	0.8%
2010 to 2013	515	1.6%	191	0.6%	1.4%	324	1.0%	1.7%
2000 to 2009	4,046	12.3%	1,960	6.0%	14.6%	2,086	6.3%	10.7%
1980 to 1999	11,581	35.2%	4,255	12.9%	31.7%	7,326	22.3%	37.6%
1960 to 1980	9,677	29.4%	3,748	11.4%	27.9%	5,929	18.0%	30.4%
1940 to 1959	4,444	13.5%	2,145	6.5%	16.0%	2,299	7.0%	11.8%
1939 or earlier	2,434	7.4%	1,078	3.3%	8.0%	1,356	4.1%	7.0%

Source: 2013-17 ACS 5-yr estimates

Housing Supply for Target Income Groups

The supply of housing for those within the targeted income groups is presented under Housing Affordability and Availability.

Affordable Housing Units by HUD Income Level		
Provo, Utah		
Income Level	Number of Units	% of All Units
50 to 80% HAMFI	9,502	70.8%
30 to 50% HAMFI	5,289	39.4%
< 30% HAMFI	1,038	7.7%

Housing Supply for Special Needs

Special needs housing includes housing for the elderly, veterans, those with disabilities and the homeless. The following paragraphs give further details regarding housing for those groups.

Elderly Housing

Provo has several housing development targeted toward senior occupancy as well as a number of elderly care facilities. Most recently, and since the 2010 U.S. Census, the first phase of the Legacy Village Medical Care and Assisted Living facility was completed. That facility includes 42 medical care units (42 beds) and 84 assisted living units (133 beds). The planned second phase will include an additional 61 units. An addition to the Courtyard at Jamestown Assisted Living facility was recently approved that would add 30 new units and 42 beds to its existing 138 units and 150 beds. This will be a growing segment of Provo's population and because of its vulnerability, should be monitored for those who may need assistance with housing.

Housing for Veterans.

Currently, Provo City does not have any housing units built specifically to address the needs of veterans. Although the percentage of veterans in Provo is relatively low, their needs need to be understood and addressed as needed.

Housing for those with Disabilities.

There are a number of housing units within for those with disabilities. These units are privately operated and are allowed in all residential areas. Units that have 9 or more patients plus a staff member living within the building are counted in the Group Quarter statistics.

Homeless – Transitional Housing and Shelters.

Provo City and other Consortium cities partner with the Mountainland Continuum of Care and its partner agencies to provide emergency shelter needs. A prominent shelter is provided by the Food and Care Coalition shelter. That organization is in the process of building a number of individual shelter units for families. Additionally, the Provo City Housing Authority is working to provide additional transitional housing, utilizing renovated motel units where possible. Provo also currently provides CDBG funding to support the efforts to reach out to unsheltered individuals and assessing their needs.

Housing Supply Summary

- Provo has realized increases in a wide variety of housing types and in a mixture of densities.
- Because of transportation improvements throughout northern Utah County, there has been an increase in the provision of housing for the young, single-professional demographic.
- The college-age student housing should be examined more closely for its effect on Provo's housing supply and demand.

HOUSING DEMAND AND NEEDS

A demand for housing occurs principally due to a lack of supply. In examining housing demand, there are two principal considerations regarding the lack of supply. The first is the overall demand for housing on the basis of a population increase, which is becoming more and more regional in nature. The second is the demand to meet the growing housing needs for those of moderate-incomes.

Population and Projections

Projecting future housing demand begins with examining projected population growth. All projections are based on a number of presumptions, all of which likely seemed reasonable at the time they were made. The Governor’s Office of Management and Budget had projected Provo’s population would reach 126,377 residents by the year 2020. However, based on Provo’s 2018 ACS estimate of 116,702 residents, the 2020 Census will likely show less than 118,000 residents. That said, there are strong reasons to believe Provo’s population projection for the year 2030 may be a closer projection. Provo currently has enough residential units under construction to add at least 9,100 and possibly as many as 12,000 new residents in the next five years. This could bring Provo’s population to about 128,000 by the year 2024, about the time the additional sewer capacity will be available for southwest area of the city.

Provo Population Estimates			
Year	Population	Increase	Growth Rate
2020	126,377	13,889	1.23%
2030	131,068	4,691	0.37%
2040	151,877	20,809	1.59%
2050	170,600	18,723	1.23%
2060	189,400	18,800	1.10%

Source: Governor’s Office of Management & Budget

5-Year Projections

City staff anticipates the majority of Provo’s residential growth to occur in the core downtown area, and along State Street in the Southeast area of the City. Because of the sewer issues in the Southwest Area not being resolved until about the year 2025, overall growth will be slower than originally anticipated in that area of the City. The following projection is based on the State’s UAHFT Housing Model:

Provo Population 5-Yr Growth Estimates					
	2009 ACS	2017 ACS	Annual Growth Rate (Slope)	2024 Projection	Difference
Total Population	110,201	116,199	818	122,514	6,315
Population in Occupied Housing Units	98,589	105,417	957	113,963	8,546
Population in Owner-occupied Housing Units	41,895	46,900	718	53,180	6,280
Population in Renter-occupied Housing Units	56,694	58,517	238	60,783	2,266

However, when the added consideration is made regarding the housing units now under construction in various areas of the city, that estimate would seem quite low. The following presents summary details of the general unit types, unit counts and resulting population estimates for those units.

Student housing	Two new dormitories are under construction in the Heritage Hall complex that will add 424 new beds. Additionally, the Timp Tower apartment building was recently approved with 121 one-bedroom apartments. The expected population from these two projects alone would add at least 650 to the City’s population. Additionally, BYU has announced an increase in the enrollment allowance, that will add around 500 students each year for the next 6 years – or 3,000 additional students.
Northern Areas	There are 346 new units with a mixed number of bedrooms counts, are now under construction in this area of the city. Because of the nature of the units, the anticipated population of these units would likely be at around 730 residents, at 95 percent occupancy.
West Central:	There are no units currently under construction in this area, however approximately 20 units are under review, with another 240 units possible with development at “The Mix” development. The minimum population increase should be about 40-50 residents.
Central/Downtown:	There are 213 residential units now under construction in this area of the city, with approval for over 490 additional units. The anticipated population in this area would be at least 1,300 new people.
East Central:	There are 60 units in this area that are just going under construction. The anticipated population is approximately 150.
Southwest:	Because of the sewer limitations over the next 5 years, very limited new development will occur. However, based on the number of approved single-family lots that are currently vacant, an additional 400+ single-family units could total over 1,400 people.
East Bay:	There are 325 apartment units currently under review in this area of the city. Anticipated occupancy counts would likely be about 675 residents.
Southeast:	There are currently 305 units now under construction with another 177 under final review. A reasonable occupancy over the next 5 years would likely include around 1,350 new residents.

The table on the following page shows the UAHFT Housing Model estimates indicating the demand of new housing units. The projected increase of 2,418 units includes 374 owner occupied units and 2,021 renter-occupied units. Based on number and type of residential units now under construction in Provo, these housing projections may be close to accurate in total number, but are likely off somewhat in specific unit type.

Provo City - Projection of Housing Units and Unit Types					
	2009 ACS	2017 ACS	Annual Growth Rate (Slope)	2024 Projection	Difference
Total Housing Units	32,232	34,958	281	36,872	1,914
Total Occupied	29,785	32,904	323	35,322	2,418
Owner-Occupied Units	12,823	13,581	56	13,955	374
1 unit, detached	10,019	10,581	61	11,113	532
1 unit, attached	1,296	1,307	(4)	1,417	110
2 units	294	196	(14)	51	(145)
3 or 4 units	160	151	(2)	141	(10)
5 to 9 units	187	188	(8)	80	(108)
10 to 19 units	263	254	(5)	154	(100)
20 to 49 units	122	92	(4)	27	(65)
50 or more units	11	23	1	17	(6)
Mobile Homes	471	637	22	825	188
Boat, RV, van, etc.	-	-	-	-	-
Renter-Occupied Units	16,962	19,475	277	21,496	2,021
1 unit, detached	2,416	3,248	113	4,084	836
1 unit, attached	1,406	2,240	122	3,473	1,233
2 units	1,551	2,103	54	2,508	405
3 or 4 units	1,824	2,192	58	2,648	456
5 to 9 units	2,371	2,379	(40)	1,893	(486)
10 to 19 units	3,331	3,480	3	3,499	19
20 to 49 units					
50 or more units	2,799	2,441	(64)	1,757	(684)
Mobile Homes	1,062	1,212	28	1,459	247
Boat, RV, van, etc.	185	180	1	146	(34)

A low population projection could certainly be based on the 1,300 or so units now under construction and the additional BYU enrollment of at least 2,500 students. Therefore, adding approximately 5,800 residents would result in a low population projection of over 6,800 new residents in the next five years, with a large portion being within targeted population groups. This would bring Provo's population to about 125,300 by the year 2024, even without considerations of other possible projects being constructed by that time. Therefore, staff's estimated Low, Medium, and High projections for the year 2024 are:

Low	121,800
Medium	124,093
High	126,200

Areas of Expected Growth

Although Provo's growth rate will remain behind that of many other Utah County communities, the overall population changes will still be significant. Among other smaller developments, there will be two main contributors to Provo's population growth over the next 10 years. These include the anticipated ongoing growth of the student population, the extension of public utilities to the southwest area of the city, the continued development of the downtown area, and further development in the East Bay area.

Student Population

Besides the announced increase to BYU of just over 500 students per year, continued growth is also expected for Provo's college-age population from continued growth at UVU as well as from the other colleges and professional schools. The growth of these populations will increase housing demands, and likely result in the removal of a large number of affordable units that might otherwise be available for other housing needs.

Southwest Area

Anticipated growth areas are the main core areas where higher densities are intended, the southwest area of the city that contains the large majority of vacant lands planned for detached single-family housing, and general areas in Provo's older neighborhoods where varied and appropriate infill densities are planned to occur.

Downtown Areas

The downtown area is expected to continue to grow. Two multi-unit buildings have previously been proposed but not yet constructed. Together, these proposals included approximately 250 new units. The Provo City Housing Authority is currently looking at the development of one of the projects. Additionally, concept plans have been reviewed for approximately 450 additional units.

East Bay Area

This area includes the area around the Front Runner Station, the Provo Towne Center Shopping Mall, and near the new Noorda School of Osteopathic Medicine. These areas could be expected to add approximately 1600 or more apartment units, with perhaps 70 percent of them constructed within the next 10 years.

10-Year Projections

Although Provo's growth rate will remain behind that of many other Utah County communities, the overall population changes will still be significant. Among other smaller developments, there will be two main contributors to Provo's population growth over the next 10 years. These include the anticipated ongoing growth of the student population, the extension of public utilities to the southwest area of the city, the continued development of the downtown area, and further development in the East Bay area.

A major contributing factor to Provo over the next 5 to 10 years will be the health of both the local and regional economy. Local employment growth is expected to continue as a result of such things as an increase in services at the Provo Municipal Airport, new and expanding business and manufacturing parks, and new and expanded educational facilities.

Regional job growth will also continue to contribute to Provo's population and housing growth. The use of the commuter train service (Front Runner) to access northern regional employment centers from Provo, has resulted in a significant number of their employees choosing work in the Lehi area, but to instead live in Provo. This seems to be especially true in the demographic group of young, single-professionals.

Low	128,000
Medium	129,500
High	132,000

HOUSING AFFORDABILITY

Determining Housing Affordability consists of three main considerations. First, utilizing a qualitative measure of a person's income in relation to their housing costs. Second, identify which housing units are affordable for the identified income. And, third, which housing units are then considered affordable given a maximum mortgage or rent payment.

Determining Incomes

There are three principal measured income averages reported by the U.S Census Bureau: Household Income, Family Income, and Individual Income. Because of their Inherent relationship to housing, the Household and Family Income numbers are used in considering housing needs, as the housing needs of individuals are generally wrapped into either the overall household numbers, or else family or nonfamily numbers.

Household and Family Income

Average incomes for households and families are both based on people 15 years old and over. The ACS numbers give mean and median incomes for households and families. The mean income is usually higher because a relatively few people making high amounts of money skews the median to a higher level.

The tables to the right give comparisons between the Median Household Income and the Median Family Income levels for Provo in comparison to those of the United States, the State of Utah, and Utah County. Provo's median income numbers are much lower than those of the other listed jurisdictions, but since the HUD AMI is calculated at the County Level, the Median Income numbers for Provo are not included. The use of these higher family umbers actually results in more of Provo's residents qualifying for federal programs, but Provo's lower median income numbers would in turn show, a greater disparity between income levels and housing affordability.

Median Family Income is commonly higher than Median Household Income because of differences between the composition of households and families. Family households are generally larger with a minimum of at least two people, and have more members in their prime earning years. In contrast, a number of households consist of single-person households. In Provo's case, nonfamily households include a large number of students with a limited or even no income. Not all nonfamily households are made up of young college students, but In certain situations, it would probably be appropriate not to include such households when considering the need for affordable housing.

Median Household Income			
	USA	Utah	Utah Co
2017	\$ 57,652	\$ 65,325	\$ 67,042
2016	\$ 55,322	\$ 62,518	\$ 64,321
2015	\$ 53,889	\$ 60,727	\$ 62,180
2014	\$ 53,482	\$ 59,846	\$ 60,830
2013	\$ 53,046	\$ 58,821	\$ 60,196
2012	\$ 53,046	\$ 58,164	\$ 59,864
2011	\$ 52,762	\$ 57,783	\$ 59,338
2010	\$ 51,914	\$ 56,330	\$ 56,927

Source: ACS 5-Yr Estimates

Median Family Income			
	USA	Utah	Utah Co
2017	\$ 70,850	\$ 74,287	\$ 73,543
2016	\$ 67,871	\$ 71,058	\$ 70,500
2015	\$ 66,011	\$ 68,817	\$ 67,496
2014	\$ 65,443	\$ 67,612	\$ 66,063
2013	\$ 64,719	\$ 66,646	\$ 65,542
2012	\$ 64,585	\$ 66,014	\$ 64,983
2011	\$ 64,293	\$ 65,646	\$ 64,582
2010	\$ 62,982	\$ 64,013	\$ 62,938

Source: ACS 5-Yr Estimates

Determining Housing Costs

HUD HAMFI Income Limits

Because the cost of living is relative to household size and the area in which residents live, the Department of Housing and Urban Development (HUD) calculates what is referred to as the HUD Area Median Family Income or HAMFI, for defined jurisdictions. Because of a series of adjustments made by HUD, the HAMFI is not always the same as the Census median income numbers. It should also be noted, that when used by HUD or in the discussion of federal housing programs, the abbreviations AMI (Area Median Income) and MFA (Median Family Income) are sometimes referred to and are considered the same as HAMFI.

HUD utilizes the HAMFI to determine both housing affordability and attainability, principally for the administration of federal housing monies. In doing so, the HAMFI is adjusted for household size, and used to establish income limits for the three targeted income levels: Low Income at 50-80% of the HAMFI; Very Low Income at 30% and 50% HAMFI; and Extremely Low Income for less than 30% HAMFI. The extremely low income level is also often referred to as the Poverty Level. The most recently published income limits are:

FY 2019 Income Limits									
Median Family Income	FY 2019 Income Limit Category	Persons in Family							
		1	2	3	4	5	6	7	8
\$79,600	Low (80%)	\$44,600	\$51,000	\$57,350	\$63,700	\$68,800	\$73,900	\$79,000	\$84,100
	Very Low (50%)	\$27,900	\$31,850	\$35,850	\$39,800	\$43,000	\$46,200	\$49,400	\$52,550
	Extremely Low (30%)	\$16,750	\$19,150	\$21,550	\$25,750	\$30,170	\$34,590	\$39,010	\$43,430

Utilizing the income limits, an approximate determination can then be made as to which housing units are affordable, both in terms of “Built for Sale” and “Built for Rent” units. To both HUD and the State of Utah, housing is deemed affordable when the occupant pays no more than 30 percent of his or her income for gross housing costs, including utilities.” Of course the actual rate, payment, and utility costs can vary. Additionally, family size will also change the maximum income levels and the resulting mortgage payment. As an example, a moderate income household in Provo earning 80% of the Area Median Income (AMI), and with four family members, has an income limit of \$63,700 annually or \$5,308 monthly. Understanding that no more than 30% of their income should go toward housing costs, would mean their total housing costs should not exceed \$1,592 per month.

Affordability of Built for Sale Housing Units

Built for Sale units include all “fee simple” housing where the house and land are sold in one transaction. But, it generally also includes situations where the home may be owned, but the property is leased; housing sold as a condominium; housing sold as part of a cooperative project; and, housing sold to several individuals in a "time sharing" arrangement. The current market value of the housing stock is used to determine affordability of home ownership. The table to the right shows a comparison between the median sales price of single-family homes in Provo, and those of most other cities in Utah County.

As defined in the Utah State Code: “Moderate Income Housing means housing occupied or reserved for occupancy by households with a gross household income equal to or less than 80% of the median gross income for households of the same size in the county in which the city is located.” Therefore, for a 4-person family, moderate income housing would be that

someone with a gross median income of \$63,700 could occupy. With a maximum payment allowance of about \$1,592 per month $((63,700 / 12) * 0.30)$, and assuming an interest rate of 3.7% (current rates vary between about 3.5 to 4.0%), a 30 year mortgage, and a down payment of 3.5%, the maximum cost of a home they could afford would be approximately \$256,000. That would mean housing costs would for be deemed affordable for those making at least 80 percent of the gross median income. Obviously, the affordability numbers would decrease as the actual gross income decreased, such that those making only 50 percent of the median family income would only be able to afford a home costing just over \$120,000 with a 3.5% down payment.

Affordability of Rental Housing Units

Rental housing units generally includes all housing built with the intention of renting the housing unit. Since 2010, 1,702 new housing units have been constructed that were intended for rental occupancy. Of these, approximately 1,640 could be deemed affordable. However new construction is not always a good measure of demand since much of the rental housing demand in Utah County has been met by the shadow market (single-family homes, condominiums, etc.).

According to the 2017 1-Year ACS, Provo has 20,878 occupied units paying rent, with the median cost for rent being \$830. Currently, the average rent in Provo is \$1,383, and an average apartment size is 924 square feet. Rent prices usually fluctuate according to supply and demand, and sometimes even seasonally. However, in overall terms, the rental rates have continued to trend upward over the last several years.

Student Rental Market. The Provo-Orem rental market is the one of the most distinctive markets in Utah due primarily to the large student population of Brigham Young University (BYU) in Provo, and Utah Valley University (UVU) in Orem. The “Utah Valley Home Consortium: Housing Needs Assessment – April 2015” reported that of the approximately 50,000 rental units in Utah County, BYU and UVU student rentals account for over one quarter of all rental units. The percentage in Provo is likely much higher. BYU housing reports that there are approximately 23,000 BYU approved housing units for the 18,000 or so of their unmarried undergraduate students that are required to live in BYU approved housing.

Median Sales Price for Single Family Homes Utah County, Utah				
City	Peak 2007	2012	2014	2017
American Fork	\$245,200	\$186,525	\$239,250	\$247,128
Cedar Hills	\$349,950	\$256,500	\$292,100	\$201,901
Eagle Mountain	\$219,950	\$180,000	\$221,000	\$240,449
Highland	\$507,915	\$403,000	\$468,000	\$381,759
Lehi	\$278,350	\$226,609	\$280,000	\$324,657
Lindon	\$400,000	\$272,900	\$315,000	\$295,234
Mapleton	\$385,200	\$308,400	\$339,900	\$359,040
Orem	\$224,900	\$178,000	\$210,000	\$195,542
Payson	\$210,000	\$155,800	\$193,500	\$212,429
Pleasant Grove	\$257,750	\$199,500	\$239,200	\$224,870
Provo	\$209,900	\$168,968	\$209,250	\$199,534
Salem	\$297,450	\$225,618	\$293,000	\$248,835
Santaquin	\$218,000	\$162,250	\$202,700	\$233,751

Source: metrostudy, A Hanley Wood Company

The student off-campus rental housing is estimated at 13,000 rental units. A very high percentage of the students attending BYU live off campus. It is estimated that of the 30,000+ students at BYU about 25,000 live off-campus whereas most students at UVU are residents of Utah County and commute to campus. Of the 35,000 students enrolled at UVU it is estimated about 8,000 students live in off-campus housing. Most off-campus student housing projects generally rent beds rather than unit ,and rental contracts are signed for either a shared or a private bedroom situation.

Non-student Rental Market. Generally, rental housing is Market Rate with no rent restrictions. A landlord who owns market-rate housing is free to attempt to rent the space at whatever price the local market may fetch. In other words, the term applies to conventional rentals that are not restricted by affordable housing agreements. In most cases, the available income for payment of rent is higher than the amount available for mortgage payments for two main reasons. First, there is no inherent interest calculated in the rent payment. Second, utilities and other housing costs are most often included within the payment amount. But even then, if the rental rates exceed the available amount of income to spend on housing costs, the difference needs to be met through either a greater supply of units, or else funding to cover the gap between the cost of payment ability. That gap becomes the basis for most of the Federal and state rental assistance programs.

Income Available for Rent for Targeted Income Groups Provo, Utah			
Income Level	Annual Income	Monthly Income	30% Housing Costs
<50 - 80%	\$63,700	\$5,308	\$1,593
<30- 50%	\$39,800	\$3,317	\$995
<30%	\$25,750	\$2,146	\$644

Source: FY 2019 HUD Income Limits - 4 Person Family

To address their rental assistance and even some home buyer programs, HUD determines Fair Market Rents, with the rates tied to the number of bedrooms in a unit, rather than a total number of persons. The Fair Market Rents are used principally in conjunction with providing housing assistance for low-income families, elderly and disabled individuals. For Provo City, such programs are administered by the Provo City Housing Authority, and include Public Housing, the Housing Choice Voucher Program, Low-Income-Housing-Tax-Credit (LIHTC) Affordable Housing, Supportive Housing, Shelter Plus Care vouchers, and Family Self Sufficiency.

Fair Market Rents Utah County, Utah						
Year	Efficiency	One-Bedroom	Two-Bedrooms	Three-Bedrooms	Four-Bedrooms	% Change 2-Bedroom
2019	\$654	\$751	\$862	\$1,246	\$1,514	3.11%
2018	\$625	\$720	\$836	\$1,216	\$1,472	2.20%
2017	\$605	\$697	\$818	\$1,191	\$1,441	3.81%
2016	\$555	\$668	\$788	\$1,148	\$1,376	3.28%
2015	\$500	\$639	\$763	\$1,103	\$1,351	4.66%
2014	\$477	\$610	\$729	\$1,054	\$1,291	-1.09%
2013	\$483	\$617	\$737	\$1,066	\$1,305	7.91%
2012	\$531	\$585	\$683	\$994	\$1,197	-4.48%
2011	\$556	\$612	\$715	\$1,040	\$1,253	2.29%
2010	\$544	\$598	\$699	\$1,017	\$1,225	4.33%

Source: U.S. Department of Housing and Urban Development

Utilizing HUD’s Fair Market Rent, a good idea is presented as to which rental units would qualify as Moderate Income Housing. With any rental unit, it should be remembered that family size and the required number of bedrooms can also affect what might be considered affordable.

HOUSING AVAILABILITY

Because an affordable housing unit has been built, it doesn't mean it is available, and there are several reasons why it may not be available. One of the most common reasons it may not be available is that it is occupied by a household with a higher income level. This can especially occur when the unit is convenient to jobs, public transportation, health care, schools or other desirable amenities. In addition, the longer people live in a community, the more likely they are to have strong social ties to it, and the less likely they are to move, even though the household could afford a larger home.

Not only does this mean the housing unit is unavailable, it can also drive up the cost of rent for lower-income individuals as the landlord can realize a higher rental rate because of the area's desirability.

Certainly an aspect that must be taking into consideration of availability is that although there may be a variety of units available for rent, not all units are truly available for consideration. This is not due to some form of discrimination, but because of inherent differences in life stages. In a college town this is perhaps especially the case as non-college age singles and married couples generally do not easily associate with college age singles. This is also true regarding the mixing of seniors within more active social situations especially found more often with younger households. This is probably true more in apartment buildings and complexes more than in homes that are rented or in individual rental units

Housing Occupancy			
	2006-10 ACS	2013-17 ACS	Difference
Total Housing Units	33,024	34,958	1,934
Occupied Units	30,893	31,904	1,011
% Vacant	6.5%	5.9%	-0.6%
Homeowner Vacancy	2.3%	0.4%	-1.9%
Rental Vacancy	3.6%	2.9%	-0.7%

The Gap in Affordable and Available Housing

Although all housing is affordable to someone, there is widening gap between what a growing number of households can afford, and the availability of housing within their affordability range.

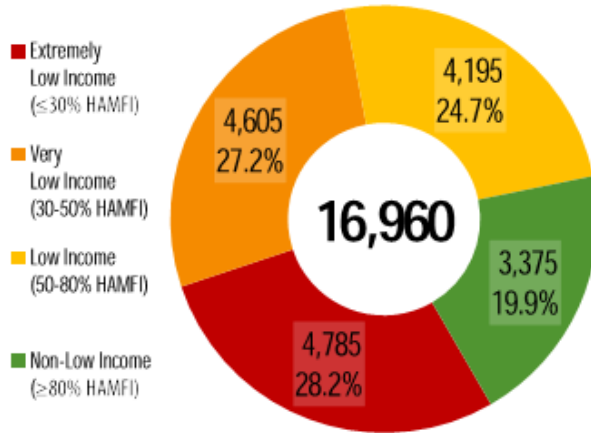
Availability of Homes for Sale. Research conducted on www.realtor.com indicates there were 375 active homes for sale in Provo as of November 8, 2019. The median listing price is \$309,950, and a price per square foot of \$162. In comparison, there are 3,696 active homes for sale in Utah County as a whole. The median listing price for Utah County is \$349,000 and a price per square foot of \$139. Given the general affordability range of \$280,000, half of the homes may or may not be available depending on down payment or other factors that could buy down the costs.

Availability of Units for Rent. For the most part, the number of student rental units increases through the free-market system as the demand exceeds the supply. However, for non-students, is often hard for single people to afford to rent their own apartment in Provo. They must rent a room or live with roommates.

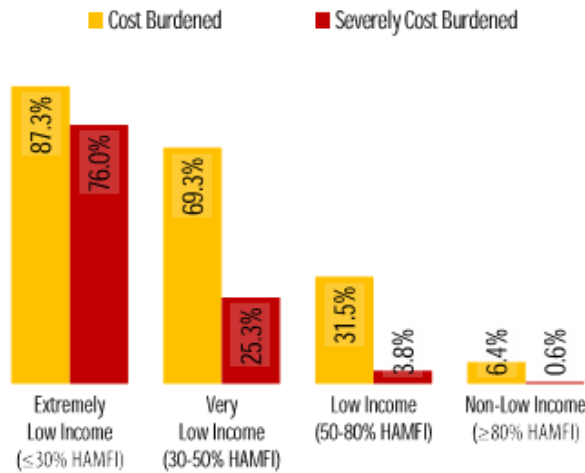
For family households, the great deficiency occurs among those earning less than 30% of the HAMFI. The specific information for each income group is based on information from the 2011-15 ACS 5-yr estimates. These needs for the lowest income group, as well as the housing situation for the other income groups is illustrated in the graphics on the following page.

Affordable Housing Gap: Provo, 2005-2009

Provo's Renter Households by Income Level



Provo's Proportion of Cost Burdened Renter Households

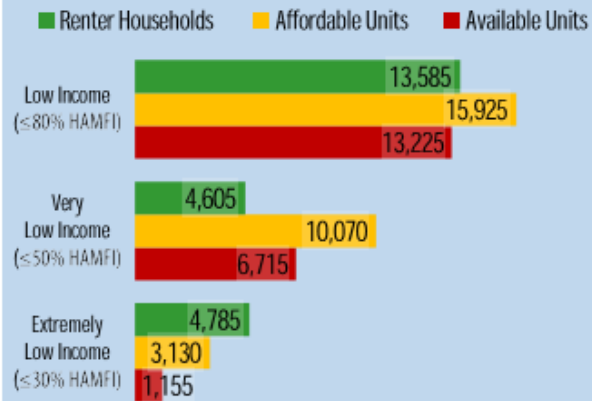


Comparison of Provo and Utah County's Affordable & Available Rental housing Units per 100 Renter Households

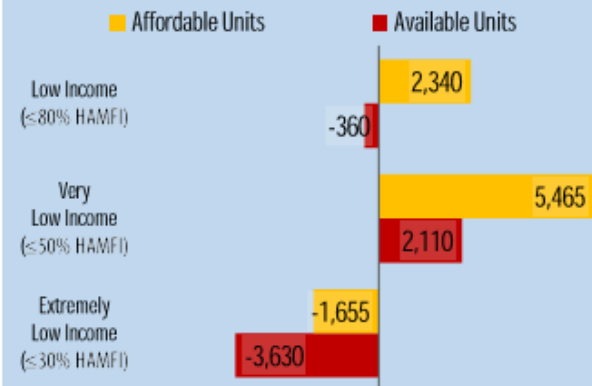
GAP HAMFI LEVEL	Affordable Units		Available Units	
	Provo	Utah County	Provo	Utah County
Low Income (<=80% HAMFI)	117.2	134.6	97.4	98.9
Very Low Income (<=50% HAMFI)	218.7	116.9	145.8	64.2
Extremely Low Income (<=30% HAMFI)	65.4	66.3	24.1	24.0

Source: U.S. Dept. of Housing & Urban Development. (2012). Comprehensive Housing Affordability Strategy, 2005-2009 [Data]. Available at: <https://www.huduser.gov/portal/datasets/cp.html>

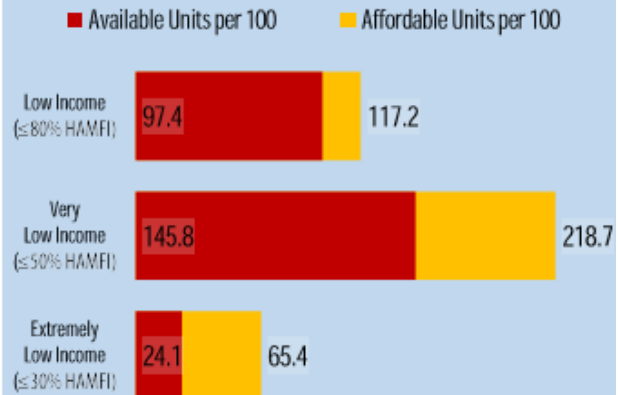
Provo's Affordable & Available Rental Housing Gap



Provo's Affordable & Available Rental Housing Deficit



Provo's Rate of Affordable & Available Rental Units per 100 Renters



BARRIERS TO AFFORDABLE HOUSING

Barriers to affordable housing come from a variety of sources. Some of the more common include the rising cost of land and construction; land use polices and zoning regulations; development fees and other governmental costs; economic and market factors and conditions, and NIMBYisms.

Identifying Barriers

While not an inclusive list, the follow gives some idea of barriers that at one time or another, have affect the provision of affordable housing in Provo.

Land Use Policies and Zoning Regulations

There is no question that certain regulations are necessary to protect the general health, safety and welfare of the citizenry. However, overregulation can discourage development of moderated income housing by eliminating or else causing too large a reduction in the reasonable profitability of a development. Arbitrary density limits, building height restrictions, excessive parking requirements, lengthy permitting and approval processes, and community opposition all contribute to increased housing prices and affect affordability.

As in most cities and communities throughout the nation, Provo City regulates development principally through its zoning ordinance, with housing types and allowable densities dictated for specific zoning district within the city. Zoning regulations govern the use, lot size, and building size for new developments and can make it difficult to develop affordable units within certain areas of the city.

Development Fees and Other Governmental Costs

For a number of years, many in the development community stated the development process in Provo was slower than for other communities. The time taken for the review of a development plan can have a pronounced effect on the ability to develop affordable housing units. The adage that “time is money” is actually a fact to the development of a project, and unwarranted delays in the approval process can cause direct costs to a project. But besides incurring a direct cost, an unnecessary delay in the process can mean the difference in “hitting” the market at the right time or missing the market and causing a project not to be built. Fees associated with development reviews and building permits, can also affect the ability to develop affordable housing units.

Development Impact Fees

Impact fees are imposed so that new growth pays for the impact that it imposes upon the infrastructure it impacts, rather than causing the entire community to pay for the growth. Impact fees have a direct impact upon the affordability of new construction, as they add to the price of developing property. Impact fees come in a variety of forms to pay for different types of infrastructure and services. One way to reduce impact fees would be to use grants matched with city funding or else the creation of special service districts to update utility infrastructure in areas planned for higher density development.

Lack of Ability to Provide Adequate Utility Services

Often, a developer following the City’s General Plan and Zoning Regulations is stymied due to inadequate utility service being available at a site. The cost of extending the utilities to the site or providing system upgrades not only creates additional costs in materials and installation, but also creates costs due to project delays while the utility improvements are made.

Addressing Barriers

Although Provo City has not yet been able to remove or even address all barriers to affordable housing, the following paragraphs are intended to report on the means the city has used to address a number of identified barriers.

Land Use and Zoning Regulations

Density Allowances. Several of Provo's zoning districts allow what would be considered very high density when compared to most jurisdictions in Utah. In fact, some zoning districts such as the Downtown zones (DT1, DT2); the Interim Transit Oriented Development (ITOD) zone; the West Gateway (WG) and, the Downtown Gateway (GW), do not have a density limitation. Additionally, the Downtown and ITOD zones have allowances for reduced parking standards. Several LIHTC projects have been development within these zones.

Some recent projects within the DT1 zone have even realized densities of up to 100 units per acre. Other higher density zones include the Campus High Density Zone (CHDR) that allows up to 80 units per acres; the High Density Residential (HDR) zone that allows up to 50 units per acres; the Medium Density Residential (MDR) zone that allows up to 30 units per acre; and the Low Density Residential (LDR) zone that allows up to 15 units per acre.

Allowance for Mixed-Use projects. Provo is continuing to develop and adopt new codes that allow increased moderate income development options throughout the city, through allowances for a variety of housing types, including townhomes, cluster developments, and apartments. Provo's code also allows residential uses as mixed-uses with commercial projects in a number of zones, most recently added as an allowance in the Regional Commercial Shopping (SC-3) zone.

Other Zoning Options. Provo has created three different zones to allow a variety of development to occur that allow a variety of housing types and development layouts.

Allowances for Accessory Dwelling Units. Provo's zoning code has allowed accessory dwelling units (ADUs) for many years and in many areas of the city. A further allowance was recently approved that now allows for detached accessory units. Additionally, to ease mortgage and other housing costs, elderly persons are allowed to rent to rent a portion of their home to two persons, as a by-right allowance.

Development Fees and Other Governmental Costs

To speed both the review and permitting process, Provo City has recently created a new Development Services Department that includes city staff from a variety of departments, with the intent that plans can be reviewed more quickly and decisions made more expeditiously to speed up the process as much as possible.

Provo City allows a review and reduction of development and building permit fees. Additionally, the City, through its Redevelopment Agency, has also worked to consolidate properties and provide land at a reduced cost to further reduce development fees and costs.

Recognizing and Addressing Fair Housing

Barriers to Fair Housing come from a variety of sources. In February 2015, a study on impediments was completed by James A. Wood for the Provo Redevelopment Agency. The resulting *Analysis of Impediments to Fair Housing Choice: Provo City and Utah County*, was funded by a grant provided to develop a Regional Analysis of Impediments (RAI) for each of the four counties along the Wasatch Front, and was supported and informed by HUD's required Fair Housing and Equity Assessment (FHEA). After examining many, the study identified 10 principal impediments to Fair Housing:

1. Segregation Due to Concentrations of Affordable Housing: Nimbysim, Zoning and Land Prices.
2. Concentration of Tax Credit and Rent Assisted Apartment Communities.
3. Concentration of Rental Units Limits Housing Choice for HUD Voucher Holders.
4. Vague and Outdated Housing Plans.
5. Availability of Rental Units for Large Families
6. Language Access Plans Fundamental to Housing Discrimination Complaint Process and Information
7. High Cost of Housing Development at TOD's Impedes Development of Affordable Housing.
8. Hispanic Denial Rates for Mortgage Loans Indicate Possible Impediment to Fair Housing.
9. Housing and Disable Individuals.
10. Concentration of Low Income Minorities in Provo Impedes Housing Choice as Well as Opportunity

GOALS AND STRATEGIES TO MEET THE AFFORDABLE HOUSING NEEDS

Current General Plan Goals

Provo City's Mayor and Municipal Council recognize the necessity to meet affordable housing needs and are working with city staff and the development community to actively examine a broad range of affordable housing options for all areas of the City. Through examining the need for affordable housing, Provo City has identified tasks it must undertake in the next five years. As stated in the City's adopted Goals and Policies:

Many residents in Provo enjoy living in the area that they have chosen. Many desire to stay in the area, even if their housing needs change. Many desire that their children have options to live nearby. Provo needs to offer housing options that reflect the public's desires and needs in quantity, quality, and variety, and spread throughout our communities in order to support families, long-lasting communities, and improved safety.

- Sufficient supply of affordable housing (for all income levels) for people desiring to live in Provo in the housing type they desire
- A mixture of housing types throughout the community, while respecting the unique character of the various areas of the City of Provo Reduced pressure on single family housing to be used as short-term housing
- Appropriate distribution/balance of housing types within neighborhoods, citywide, and regionally
- Life-cycle housing within neighborhoods – ability for residents to stay in the area they want to live, even as their housing needs change
- Workforce housing, jobs housing balance
- Diversification of household income within neighborhoods
- Healthier mix of long and short term residents citywide and countywide
- Distribution of affordable housing throughout the County
- Higher median income to help overall affordability
- Assess housing needs using relevant, current data on demographics, and market conditions
- Sustainable development – connectivity to transportation, grocery stores, agricultural and open space preservation, etc.

5-Year Goals of the Moderate Income Housing Plan

Besides the adopted Goals of the Current General Plan, the Council's Housing Committee has formulated the following specific goals to be addressed during the next 5-year period. These goals are designed to:

- Meet current and forecasted affordable housing needs
- Identify possible locations and means for new affordable housing units.
- Eliminate development barriers to providing affordable housing.

A key to the goals is in their providing a completion date; identifying one or more responsible parties; and identifying community resources that can be used to support the realization of the goal

Goals Related To Strategically Meeting Current And Forecasted Affordable Housing Needs

Goal 1.0

Complete a full inventory of Housing in Provo. The inventory is to include unit type, age, size and number of bedrooms. The data will be in a format that is easy to update and query.

Completion Date: January 1, 2021

Responsible Party: Community and Neighborhood Services Department / Development Services Department / Demographic Data Committee

Community Resources: CDBG funds / BYU or other student populations

Goal 2.0

Complete study of the effect the City's Student Population and Student Housing have on the City's Income and Economic Levels and its Supply of Affordable Housing.

Completion Date: January 1, 2022

Responsible Party: Community and Neighborhood Services Department utilizing outside consulting services.

Community Resources: CDBG, RDA and Economic Development Monies.

Goals to Identify Appropriate Locations for New Affordable Housing Units

Goal 3.0

Complete a full inventory of vacant land in Provo that may be suitable for new affordable units. The inventory is to include acreage / current zoning & land use designation on General Plan / assessment of necessary and available utility services. The data will be in a format that is easy to update and query.

Completion Date: January 1, 2022

Responsible Party: Community and Neighborhood Services Department / Development Services Department / Public Works Department / Demographic Data Committee

Community Resources: TBD

Goal 4.0

Complete the development of Neighborhood Plans to more closely identify the proper location for needed housing types and complimentary land uses.

Completion Date: January 1, 2024

Responsible Party: Community and Neighborhood Services Department

Community Resources: TBD

Goals To Eliminate Barriers To The Development Of Affordable Housing

Goal 5.0

Plan for the alignment of the City's growth areas and needed utilities. Instead of currently available utilities dictating the future land use, the future land use should dictate the development of necessary utilities.

Completion Date: January 1, 2022

Responsible Party: Public Works Department / Community and Neighborhood Services Department

Community Resources: CDBG, RDA and Economic Development Monies.

Goal 6.0

Develop zoning options that allow better implementation of the desired development of affordable housing units including additional mixed-use zones and developing incentives for the provision of affordable housing units within project.

Completion Date: January 1, 2022
 Responsible Party: Development Services Department
 Community Resources: TBD

Meeting State Goals

To address the broad need to provide for housing that is affordable to targeted income groups, the State of Utah has requires each city to develop a Moderate Income Housing Plan. As part of those required plans each City must meet 3 of 23 specified items. The following is a listing of those 23 specified items and Provo’s efforts in addressing them.

	State Optional Requirement	Provo’s Efforts
A	Rezone for densities necessary to assure the production of Moderate Income Housing	<i>Provo has adopted a number of zones that allow unlimited densities</i>
B	Facilitate rehabilitation or expansion of infrastructure that will encourage the construction of Moderate Income Housing	<i>Provo needs to ensure their plans work to extend and upgrade necessary utilities services to those areas identified for additional densities and development</i>
C	Facilitate the rehabilitation of existing uninhabitable stock into Moderate Income Housing	<i>In most cases, Provo has instead worked to replace uninhabitable Moderate Income Housing with new moderate income housing stock. This is especially true in “underbuilt” areas where density allowances make the redevelopment of the property feasible.</i>
D	Consider general fund subsidies or other sources of revenue to waive construction related fees that are otherwise generally imposed by the city	<i>Fees to waive construction-related fees may be considered by the Council for affordable housing projects, or the inclusion of a significant number of affordable units within a project.</i>
E	Create or allow for, or reduce regulations related to, accessory dwelling units in residential zones.	<i>Provo has current ADU allowances in place. These allowances cover a good portion of the city, but consideration will be given in the future for an even broader allowance of ADUs.</i>
F	Allow for higher density or moderate-income residential development in commercial and mixed-use zones, commercial centers, or employment centers.	<i>Provo has adopted several mixed-use zones that allow housing, and has added housing allowances to its regional commercial zone. Consideration is also being given to allowing mixed uses (including residential) within identified community and neighborhood centers.</i>
G	Encourage higher density or Moderate Income Housing near major transit investment corridors.	<i>Provo has high density zoning allowances near its major intermodal hub, as well as many of its Bus Rapid Transit stops.</i>
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>Provo currently allows reduced parking requirements for developments in the downtown area, employment centers, and next to transit stations.</i>
I	Allow for Single Resident Occupancy (SRO) developments	<i>Much of Provo’s student housing consists of SRO units. Additionally, there are allowances within the City’s Downtown Zones and through the creation of a Project Redevelopment Option Zone for SRO developments</i>
J	Implement zoning incentives for low to	<i>Provo currently allows incentives in planned development situations, but</i>

	moderate income units in new development.	<i>is examining a broader application to additional development situations.</i>
K	Utilize strategies that preserve subsidized low to moderate income units on a long-term basis.	<i>Provo City, with the Provo City Housing Authority and the Utah Valley Consortium, is exploring the development of a Community Land Trust.</i>
L	Preserve existing moderate income housing.	<i>Provo has a Residential Conservation zone that is intended to preserve moderate income housing in most of the City's older neighborhoods. The City is further examining requirements to replace moderate income housing removed for new development.</i>
M	Reduce impact fees, as defined in Section 11-36a-102, related to low and moderate-income housing.	<i>Provo currently has in place, an allowance by the Municipal Council to consider the reduction of impact fees for the provision of moderate income housing.</i>
N	Participate in a community land trust program for low or moderate-income housing.	<i>Provo is currently working with the Provo City Housing Authority and other agencies to create a trust fund to be used to purchase land or otherwise buy-down development costs.</i>
O	Implement a mortgage assistance program for employees of the municipality or of an employer that provides contracted services to the municipality.	<i>Provo City has not developed this program, but has participated in the Good Neighbor Next Door program.</i>
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.	<i>Provo has worked with the Provo City Housing Authority, NeighborWorks, and the Utah County Coalition to utilize state and federal funds as well as tax incentive to promote the construction of moderate-income housing.</i>
Q	Apply for or partner with an entity that applies for programs offered by the Utah Housing Corporation within that agency's funding capacity.	<i>Provo City is a leader in Utah County in the successful realization of developments utilizing LIHTC incentives.</i>
R	Apply for or partner with an entity that applies for affordable housing programs administered by the Department of Workforce Services	<i>Provo City as partnered with other Utah County communities and housing agencies in seeking to utilize the Olene Walker Housing Loan Fund to develop affordable housing project.</i>
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	<i>Provo is a member of the Utah Valley Consortium that is administered by the Mountainland Association of Governments.</i>
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.	<i>Provo City has and will continue to partner with the Provo City Housing Authority and the Utah Valley Consortium to create moderate-income housing projects. Provo City is the only member community within the Utah Valley Consortium eligible to receive an allocation of HOME funds and is known as the "Participating Jurisdiction" (PJ).</i>
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.	<i>Provo has partnered with the Utah Valley Consortium in the development of studies used in planning for future housing needs. Most recently, these have included "Housing Market Analysis 2019" and "Housing Needs Assessment 2019" with completed drafts received in October 2019.</i>
V	Utilize a moderate income housing set aside from a community reinvestment agency, redevelopment agency, or community development and renewal agency; and	<i>Provo City has utilized moderate income set asides through the City's Redevelopment Agency, in the consolidation of properties that have then been used for the production of moderate income housing units.</i>
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 the area median income.	<i>Provo City is an entitlement city and utilizes the CDBG program and other Federal Programs that are directed toward this objective. Provo has also recently partnered with a development (Mill Race) to create housing for 60% AMI residents.</i>

ACKNOWLEDGMENT OF FAIR HOUSING

Utah's Fair Housing Act (Utah Code Annotated §57-21-1) prohibits discrimination on the basis of race, color, religion, sex, national origin, familial status, source of income, disability, sexual orientation, or gender identity. The Act specifically prohibits discrimination against anyone who wants to rent or purchase real property (houses, condos apartments, etc.) based on the listed categories. Additionally, based on a cooperative agreement with the US Department of Housing and Urban Development, anyone who files a housing discrimination complaint with the Utah Anti-discrimination and Labor Division is automatically filing with the U.S. Department of Housing and Urban Development (HUD).

By adoption of the Provo City Moderate Income Housing Element of the Provo City General Plan, Provo City acknowledges Utah's Fair Housing Act as follows:

In accordance with state and federal laws, Provo City exercises the authority to plan, zone, and regulate land-use in promoting the community's health, safety, and welfare. The moderate-income housing element of this plan acknowledges and upholds the Utah Fair Housing Act by promoting the equal protection and equitable treatment of all people who lawfully seek to rent, lease, purchase, or develop real property within its jurisdiction. Its housing policies and plans strictly prohibit discrimination on the basis of color, disability, ethnicity, familial status, gender identity, national origin, race, religion, sex, sexual orientation, source of income, or any other suspect classification. It is the policy of Provo City to report housing discrimination to the Utah Antidiscrimination Labor Division immediately. It is the goal of Provo City to prevent, eliminate, or/or mitigate any unfair housing practices that may result from its plans, policies, regulations, and ordinances. It is also the goal of Provo City to affirmatively further fair and affordable housing by reviewing the housing needs of its moderate-income households and its vulnerable populations biennially, and by proactively planning to meet their needs.