

# HOUSING AFFORDABILITY

This data is provided to assist in planning and developing strategies to Affirmatively Further Fair Housing choice.

## Housing Problems

HUD provides Housing Problems data to cities to demonstrate the extent of housing needs in the community, particularly for low income households.

### HUD Defined

#### Housing Problems are:

1. Incomplete kitchen facilities; and
2. Incomplete plumbing facilities; and
3. More than 1 person per room; and
4. Cost burden over 30% of household income to housing.

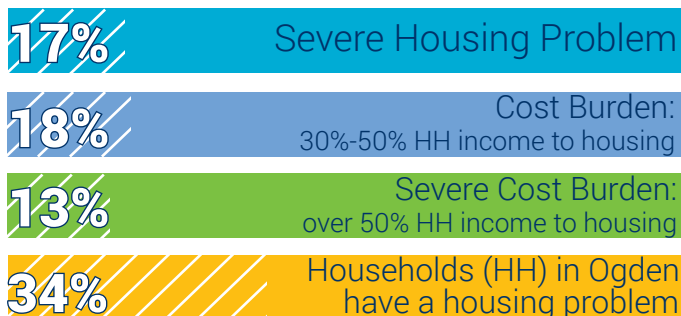
#### Severe Housing Problems:

1. Incomplete kitchen facilities; and
2. Incomplete plumbing facilities; and
3. More than 1 person per room; and
4. Cost burden over 50% of household income to housing.

Source: HUD Comprehensive Housing Affordability Strategy (CHAS) data 2012-2016

## Housing Cost Burden

Residents that spend more than 30% of their monthly household income on rent/ mortgage and utilities struggle to pay for other basic needs, such as food, transportation, child care and medical services. When the poorest households are housing cost burdened, they are at a high risk for homelessness.



## Incomes Not Keeping Pace

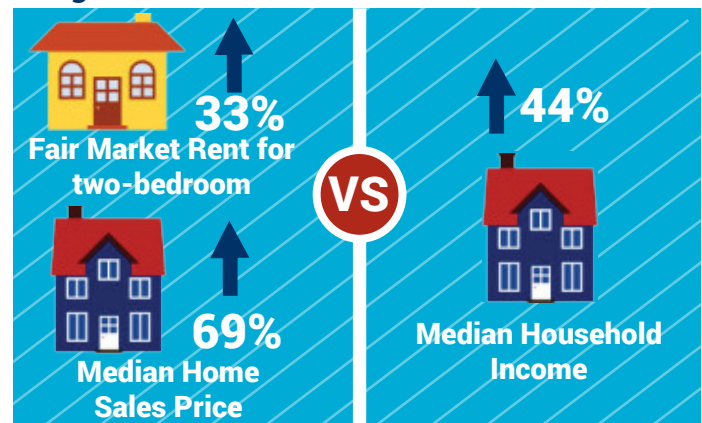
Housing affordability in Utah, over the long-term, is threatened due to the gap between the annual real rate of increase in housing prices annually of 3.32 percent and the annual real rate of increase in household income of 0.36 percent. In Utah housing prices increase much faster than incomes and many households face high levels of housing cost burdens as a consequence.

Source: Wood, J., & Eskic, D. (OAD). Housing Prices and the Threat to Affordability, Kem C. Gardner Policy Institute, The University of Utah. Research Brief, 8.

## Home Prices vs Income

While household income in Ogden has increased, it has not kept up with the median home sales price in Ogden. This trend puts more households at risk for housing cost burden, paying more than 30% of income to housing expenses.

### In Ogden 2000 - 2017



## Fair Market Rent vs Minimum Wage

A worker earning minimum wage must work over **97** hours per week to afford a 2 bedroom rental unit at Fair Market Rent

NLIHC, "Out Of Reach 2019 Report"

To submit comments or for more information email: [fairhousing@ogdencity.com](mailto:fairhousing@ogdencity.com) or call 801-629-8903.