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educate communities
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HOUSING TRENDS IN OGDEN

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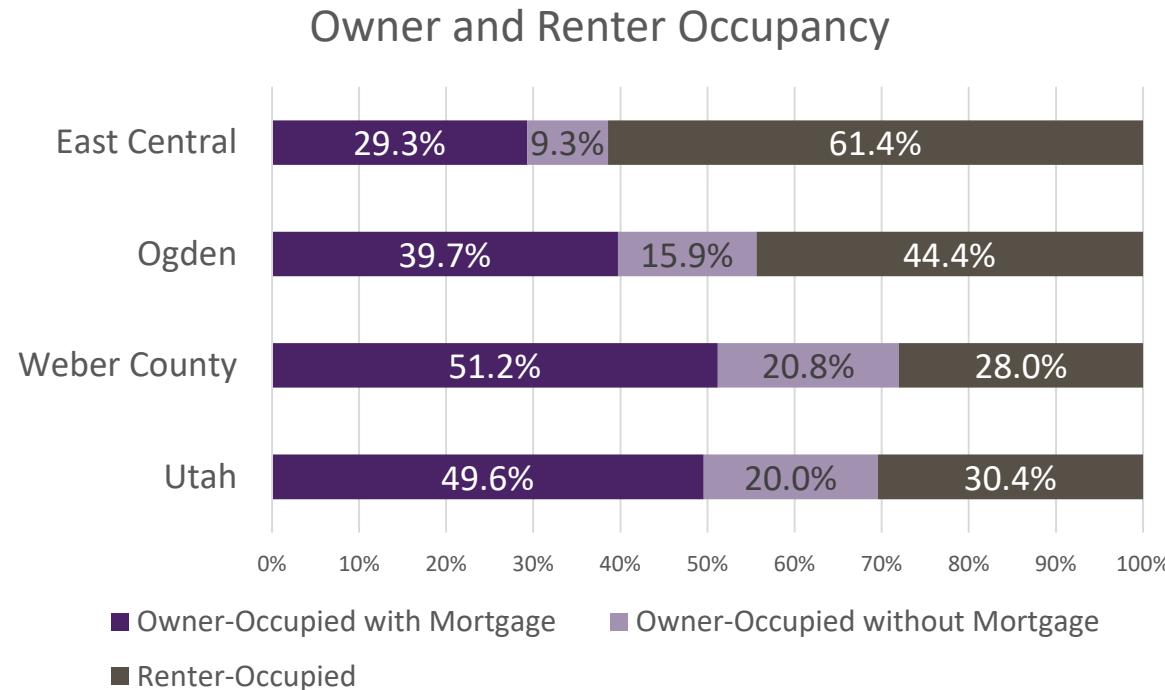
Outline

- Owning and renting in Ogden
- Affordability
- Size and Quality
- Stability



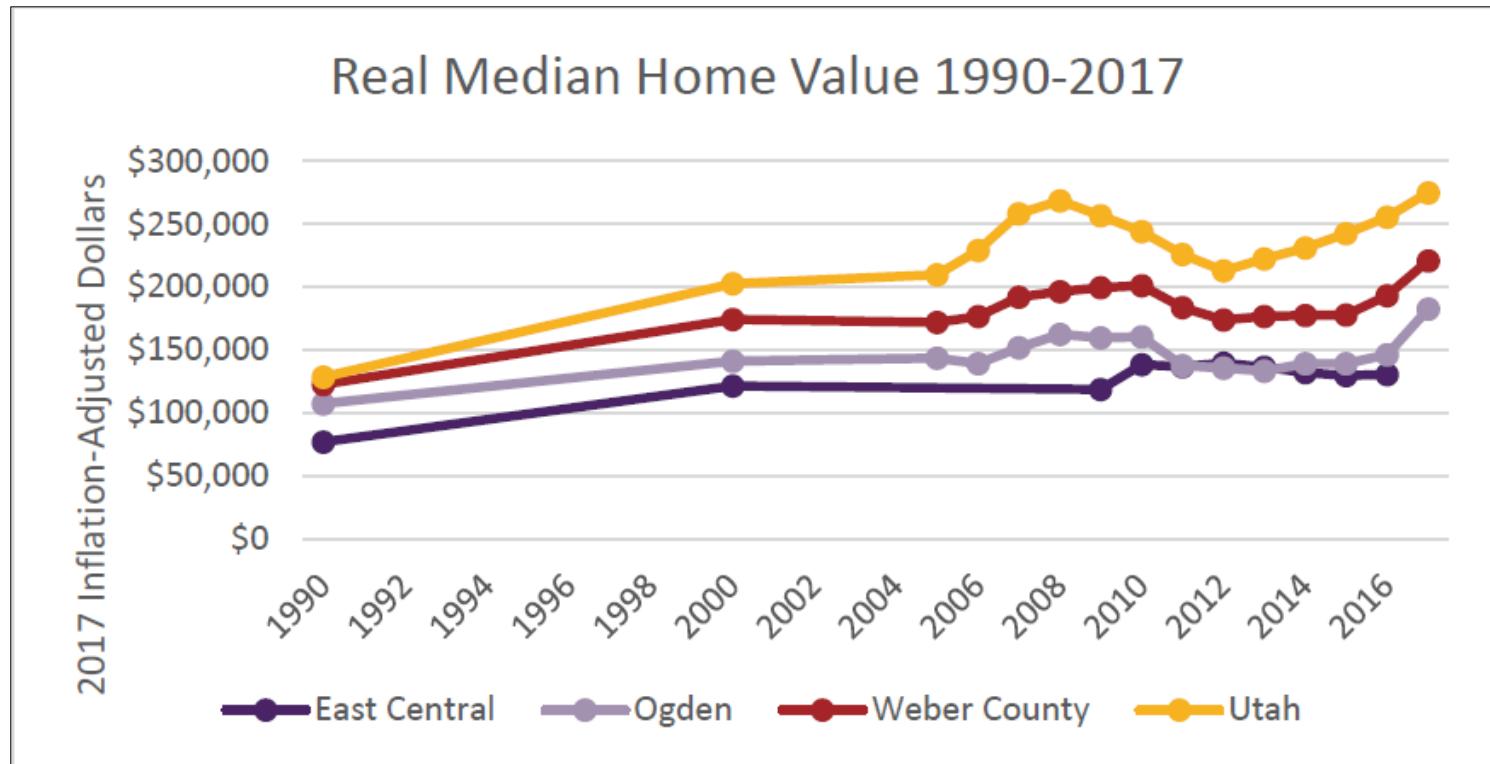
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Homeownership and Renter Rates



- The owner-occupancy rate in East Central (38.6%) and Ogden (55.6%) is low compared to Weber County (72.0%) and the state of Utah (69.6%)

Median Home Prices

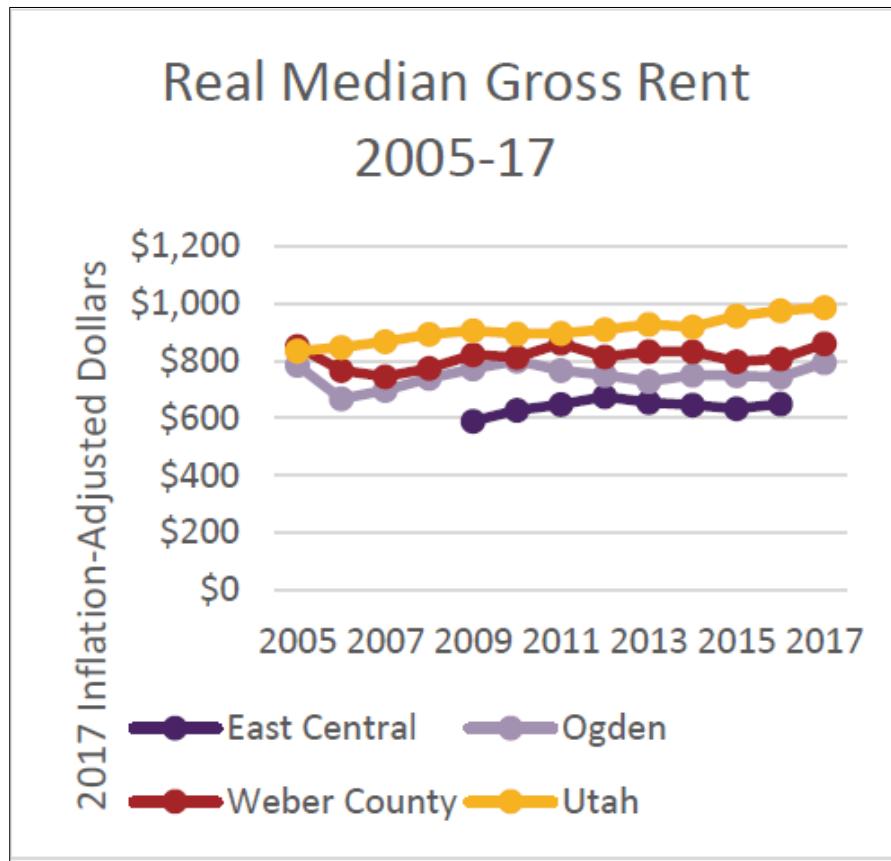


Source: American Community Survey 1-year estimates 1990-2016



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Median Gross Rent



Source: American Community Survey 1-year estimates 1990-2016



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Affordability & Cost Burden

- Over the last two to three decades, East Central median home prices have been rising faster than median incomes by about 2% per year, and median rents have been increasing faster than incomes by about 1% per year
- In Ogden, about 49.0% of renter households and 28.5% of owner-occupied households with a mortgage experience housing cost burden (housing costs greater than 30% of household income)

Housing Cost Burden	East Central	Ogden	Weber County	Utah
Owner-occupied with mortgage	30.6%	28.5%	24.7%	27.1%
Owner-occupied without mortgage	15.1%	11.2%	8.9%	8.4%
Renters	53.3%	49.0%	44.6%	46.4%

Source: American Community Survey 5-year estimates 2012-16



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Measuring Affordable Housing Gaps: HUD Income Categories

- HUD income limits for Ogden-Clearfield Metropolitan Area 2019

Household Size	30% AMI	50% AMI	80% AMI
1	\$17,850	\$29,750	\$47,600
2	\$20,400	\$34,000	\$54,400
3	\$22,950	\$38,250	\$61,200
4	\$25,750	\$42,500	\$68,000
5	\$30,170	\$45,900	\$73,450
6	\$34,590	\$49,300	\$78,900
7	\$39,010	\$52,700	\$84,350
8	\$43,430	\$56,100	\$89,800

Extremely low income = 0-30% AMI

Very low income = 30-50% AMI

Low income = 50-80% AMI

Affordable Housing Gap Estimates (County-Level)

- Weber County
 - Utah Affordable Housing Report 2018
 - 0-30% AMI: 2,540 unit **shortage**
 - 30-50% AMI: 3,745 unit **surplus**
 - 50-80% AMI: 6,750 unit **surplus**
 - OgdenCAN Housing Needs Assessment (2016)
 - 0-30% AMI: 2,322 unit **shortage**



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Affordable Housing Gap Estimates (City-Level)

Deficit or Gap of Affordable Housing by Participating Cities

	Extremely Low Income	Very Low Income	Low Income
Roy	566	865	1,282
Plain City	88	163	249
Hooper	98	186	294
Washington Terrace	141	-27	65
West Haven	117	174	174
North Ogden	329	478	782
Ogden	177	-2,313	-1,861
South Ogden	320	317	479
Pleasant View	141	181	255
Unincorporated	145	265	344
Total	2,123	288	2,031

Source: HUD Sustainable Communities data.

Extremely low income = 0-30% AMI Very low income = 30-50% AMI Low Income = 50-80% AMI
A positive number indicates a gap (shortage) and a negative number indicates a surplus

Source: Weber County Housing Assessment and Plan 2012-14



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Weber County Households by HUD Income Category

- Number and % of Weber County households in each HUD income category

	Homeowner Households		Renter Households		Total Households	
	Number	%	Number	%	Number	%
0-30% AMI	3,761	6.5%	6,601	29.3%	10,362	12.9%
30-50% AMI	4,122	7.2%	4,253	18.9%	8,375	10.4%
50-80% AMI	10,954	19.0%	4,967	22.1%	15,921	19.9%
Greater than 80% AMI	38,810	67.3%	6,691	29.7%	45,501	56.8%
TOTAL	57,647	100.0%	22,512	100.0%	80,159	100.0%

Source: American Community Survey 5-year estimates 2012-16



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Housing Stock: Single & Multi-Family Housing

% of owner-occupied housing units in each structure size

Units in structure	East Central	Ogden	Weber County	Utah
1 unit	97.9%	93.4%	93.5%	93.2%
2+ units	2.1%	3.3%	2.6%	3.6%
Mobile home	0.0%	3.3%	3.9%	3.1%
Boat, RV, van, etc.	0.0%	0.0%	0.0%	0.1%

% of renter-occupied housing units in each structure size

Units in structure	East Central	Ogden	Weber County	Utah
1 unit	35.1%	37.1%	38.2%	38.2%
2 units	12.6%	12.7%	11.4%	8.3%
3-4 units	16.9%	13.4%	14.3%	12.1%
5-9 units	10.9%	11.0%	9.2%	9.1%
10-19 units	10.5%	6.6%	7.2%	12.8%
20-49 units	6.9%	8.6%	10.0%	8.8%
50+ units	6.3%	9.4%	7.6%	7.8%
Mobile home	0.9%	1.3%	2.0%	2.8%
Boat, RV, van, etc.	0.0%	0.0%	0.1%	0.1%

Source: American Community Survey 5-year estimates 2012-16



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Housing Quality

- The housing stock in East Central is old with 75.0% of owner-occupied units and 44.2% of renter-occupied units located in properties built before 1950

Built before 1950	East Central	Ogden	Weber County	Utah
Owner-Occupied	75.0%	30.1%	13.7%	10.3%
Renter-Occupied	44.2%	30.2%	20.8%	12.8%

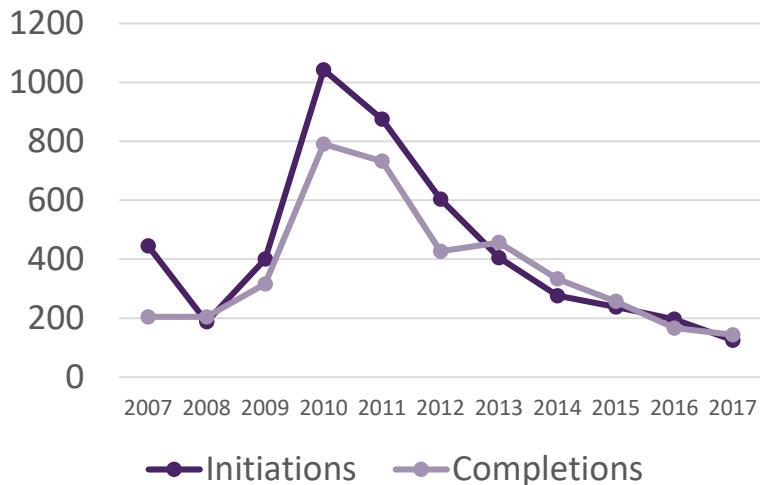
- About 8.2% of East Central households filed a housing complaint with the health department between 2012-17, compared to 2.2% overall in Weber County

Complaint Type	East Central		Weber County	
	Complaints	%	Complaints	%
Housing	106	23.9%	271	15.7%
Mold	84	19.0%	274	15.9%
Methamphetamine Contamination	83	18.7%	290	16.8%
Bed Bug or Other Vermin	63	14.2%	169	9.8%
Other	107	24.2%	720	41.8%
Total	443	100.0%	1,724	100.0%

Housing Stability: Foreclosure and Eviction

- In 2016, Ogden saw 196 foreclosure initiations, 166 foreclosure completions, 599 eviction initiations, and 106 eviction completions

Ogden Total Foreclosures 2007-17



Ogden Total Evictions 2007-16



Source: Realtytrac (foreclosures) and Evictionlab.org (evictions)



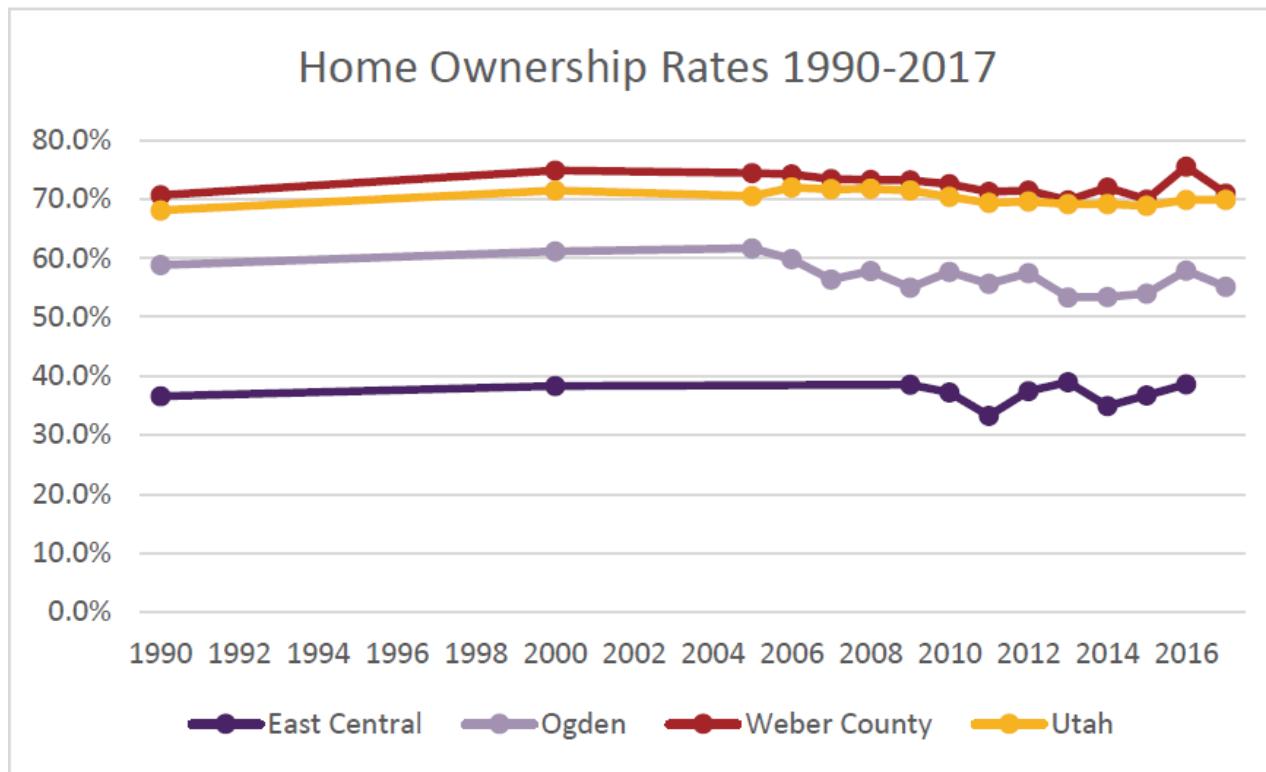
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Questions?



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Appendix-Ownership Rates

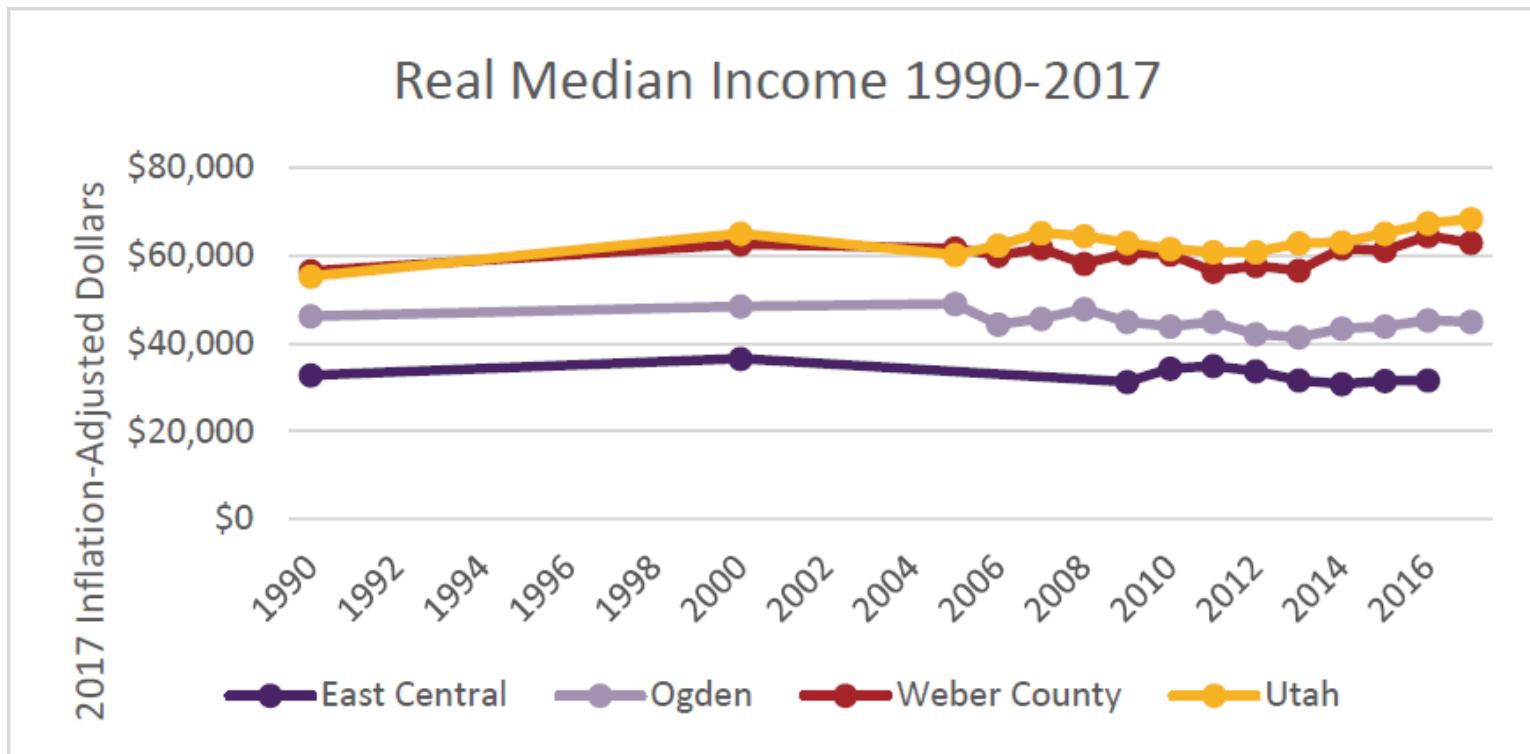


Source: American Community Survey 1-year estimates 1990-2016



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Appendix-Median Income



Source: American Community Survey 1-year estimates 1990-2016



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4 Main Subsidized Housing Programs

- Units in Weber County
 - Section 8 Housing Choice Vouchers: 1,089 units
 - Section 8 Public Housing: 200 units
 - Section 8 Project-based Housing: 560 units
 - Low-Income Housing Tax Credit: 1,714
- Total subsidized units in Weber County
 - 3,563 units



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Appendix-Severe Housing Cost Burden

- Severe housing cost burden is when a household spends over 50% of their income on housing

Severe Housing Cost Burden	East Central	Ogden	Weber County	Utah
Owner-occupied with mortgage	4.4%	10.0%	7.6%	8.7%
Owner-occupied without mortgage	1.4%	2.9%	3.6%	3.5%
Renters	26.1%	23.5%	19.3%	21.3%

Appendix-Extremely Low Income Renter Households by Size

Household Size	<30% AMI	30-50% AMI	50-80% AMI	>80% AMI
1	47.3%	35.2%	27.6%	20.3%
2	17.5%	23.6%	29.7%	35.5%
3	9.7%	22.7%	13.5%	16.1%
4	10.3%	7.8%	13.2%	14.3%
5	9.5%	5.9%	9.8%	5.2%
6	4.3%	2.1%	3.2%	5.8%
7	1.0%	2.6%	2.3%	2.5%
8+	0.5%	<0.1%	0.7%	0.4%

Source: American Community Survey 5-year estimates 2012-16



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Appendix-Inventory: Access

- Homeowners
 - Fair housing legal aid (UALD, Disability Law Center)
 - First-time homebuyer education (USU Weber County Extension)
 - Housing search assistance (private and non-profit real estate agents)
 - Down payment assistance (Own in Ogden, Weber Housing Authority, UT Housing Corp)
 - Mortgage loan programs (FHA, VA, Utah Housing Corp)
 - Habitat for Humanity (build 2-3 homes per year)
- Renters
 - Fair Housing Legal Aid (UALD, Disability Law Center)
 - Subsidized Housing (Ogden & Weber Housing Authorities, Kier, etc.)
 - **DWS affordable housing database (coverage for Weber County is poor)**
 - **Apartment locator services (available only in crisis situations)**
 - **Security deposit assistance (available only in crisis situations)**
 - **Ogden School District homeless student liaisons**
 - Expungement Services (Cottages of Hope)
 - Development of Affordable Rental Housing (LIHTC, Olene Walker Fund)
 - ***No renters' rights education programs**



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Appendix-Inventory: Quality

- Homeowners
 - Utility assistance programs (HEAT, shut-off protection)
 - Modification assistance (persons with disabilities)
 - Weatherization assistance (Utah Community Action)
 - Maintenance assistance (Habitat for Humanity)
 - Repair and rehabilitation assistance (EHRP and HELP)
- Renters
 - Utility assistance programs (HEAT, shut-off protection)
 - Right to modify rental units (persons with disabilities)
 - Weatherization assistance (Utah Community Action)
 - **Rent abatement (UT Fit Premises Act, largely self-help)**
 - **Repair and deduct (UT Fit Premises Act, largely self-help & fear of landlord retaliation)**
 - **Ogden City Code Enforcement (legitimate fear of landlord retaliation)**
 - **Weber Morgan Health Department (legitimate fear of landlord retaliation)**
 - **Landlord-tenant mediation programs (Utah Dispute Resolution but under-utilized)**
 - Rental Rehabilitation Programs (Ogden City, LIHTC, UNPHC, Olene Walker Fund)



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Appendix-Inventory: Stability

- Homeowners
 - Emergency mortgage payment assistance (DWS)
 - Homeowner rights and assistance programs in the foreclosure process
 - Foreclosure counseling (Community Devm't Corp SLC, USU Fam Life Ctr Logan)
 - Foreclosure mediation (Utah Dispute Resolution but under-utilized)
- Renters
 - Emergency rent assistance (6 separate programs, e.g. TANF RRH, WHA ERA)
Sometimes paired with search assistance
 - Eviction legal aid (Utah Legal Services)
 - Tenant advocacy and negotiation (limited case-by-case basis)
 - Emergency homeless shelters (Lantern House, Ogden Rescue Mission, YCC, YF)
 - Transitional housing (Homeless Veterans' Fellowship)
 - Subsidized housing for chronically homeless (WHA & OHA Permanent supportive housing)
 - *No eviction mediation services



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