Housing in the West

Looking Backward and Forward

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Overview of Session

- Basic legal framework for housing development
- Overview of broad trends in population and housing
- Data analysis
- Interviews with local government staff members
- Further research and study

Cover slide image: scottsdalerealestate.com

Principal Assumptions

- Housing development patterns tell the story of human settlement and provide a critical "data point" for analyzing land use dynamics
- Housing affordability and fairness in access to housing are chief planning issues relating to housing
  – Issues of housing quality are less pertinent now than in the past

Practical Limitations on Housing Development

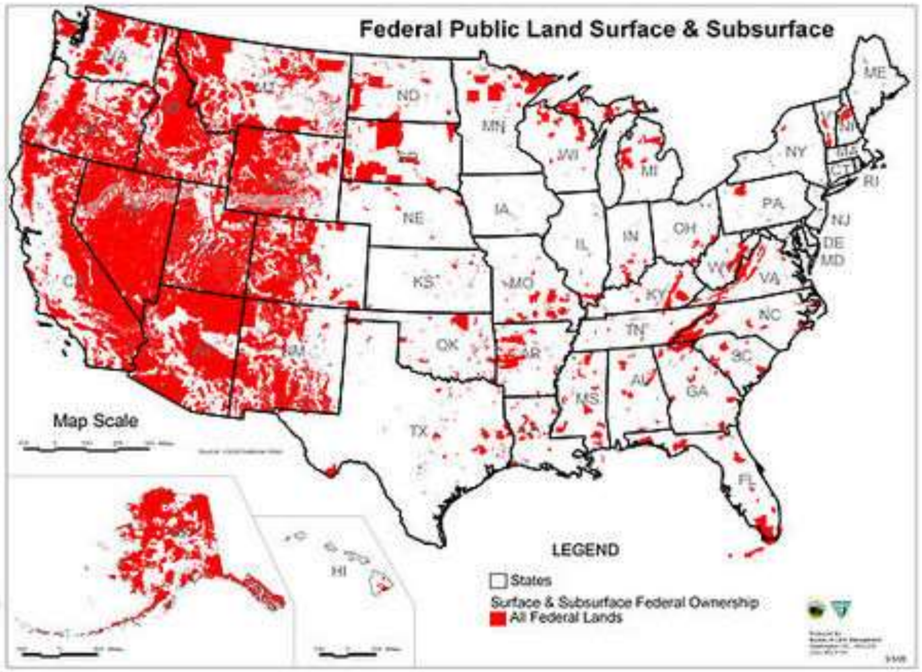
- Cost and availability of land
- Cost of labor and materials for housing construction
- Site constraints
- Natural resource limitations (water)

Source: le-cartographe.net

Legal Limitations on Housing Development

- Annexation/jurisdictional issues
- Zoning restrictions
  - Use limitations
  - Dimensional restrictions
  - Design requirements
- Subdivision and development standards
  - Infrastructure development
  - Dedications
- Building, fire, mechanical, plumbing codes

Legal Limitations on Housing Development



Source: BLM

- Federal and state tax policy
  - Mortgage interest deduction
  - Tax incentives for housing construction
- Consumer protection laws
- Civil rights laws (Fair Housing Act)
- Federal and state land ownership, infrastructure development

Rocky Mountain States Past and Future Demographic Trends

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POPULATION 1990-2015 & 2015-2040

Area	1990	2015	Growth 1990-2015	Rate	2040	Growth 2015-2040	Rate
Nation	249,623	321,449	71,826	**29%**	399,181	77,732	**24%**
Mountain	13,731	23,507	9,776	**71%**	33,044	9,537	**41%**
Arizona	3,684	6,834	3,150	86%	10,064	3,230	47%
Colorado	3,308	5,398	2,090	63%	7,334	1,936	36%
Idaho	1,012	1,651	639	63%	2,229	578	35%
Montana	800	1,032	232	29%	1,275	243	24%
Nevada	1,221	2,874	1,653	**135%**	4,163	1,289	**45%**
New Mexico	1,522	2,137	616	40%	2,915	778	36%
Utah	1,731	2,986	1,255	73%	4,301	1,315	44%
Wyoming	454	594	141	31%	763	169	28%
CSA/MSA 1M+							
ABQ-Santa Fe	804	1,196	392	49%	1,685	488	41%
Boise	386	749	363	**94%**	1,040	291	**39%**
Denver	2,017	3,362	1,346	67%	4,643	1,281	38%
Las Vegas	870	2,345	1,475	**170%**	3,454	1,109	**47%**
Phoenix	2,249	4,553	2,303	**102%**	6,989	2,436	**54%**
Tucson	669	1,022	353	53%	1,404	382	37%
Provo-Orem	271	588	318	**117%**	1,026	438	**74%**
Salt Lake City	757	1,163	407	54%	1,475	311	27%

SENIORS 1990-2015 & 2015-2040

Area	1990	2015	Growth 1990-2015	Rate	2040	Growth 2015-2040	Rate
Nation	31,247	47,793	16,545	**53%**	81,633	33,841	**71%**
Mountain Division	1,531	3,396	1,864	**122%**	6,522	3,127	**92%**
Arizona	481	1,110	628	131%	2,150	1,040	94%
Colorado	331	710	379	115%	1,306	596	84%
Idaho	122	244	123	101%	453	209	86%
Montana	107	180	73	68%	311	132	73%
Nevada	129	421	292	226%	904	483	115%
New Mexico	163	337	173	106%	633	296	88%
Utah	151	308	157	104%	607	299	97%
Wyoming	47	86	39	83%	158	71	83%
CSA/MSA 1M+							
ABQ-Santa Fe	83	190	107	**129%**	384	194	**102%**
Boise	46	102	56	122%	200	98	96%
Denver	186	406	220	118%	767	361	89%
Las Vegas	101	358	258	**255%**	798	440	**123%**
Phoenix	283	662	379	**134%**	1,371	709	**107%**
Tucson	92	185	93	101%	320	135	73%
Provo-Orem	19	44	24	**126%**	106	63	**143%**
Salt Lake City	64	114	50	78%	188	74	65%

NEW MAJORITY 1990-2015 & 2015-2040

Area	1990	2015	Growth 1990-2015	Rate	2040	Growth 2015-2040	Rate
United States	60,897	119,644	58,747	**96%**	190,310	70,666	**59%**
Mountain Division	3,034	8,291	5,257	**173%**	14,962	6,670	**80%**
Arizona	1,048	2,936	1,888	180%	5,271	2,335	80%
Colorado	638	1,637	999	157%	3,110	1,472	90%
Idaho	77	265	188	**244%**	513	248	94%
Montana	64	122	59	92%	196	74	61%
Nevada	261	1,351	1,091	**418%**	2,386	1,034	77%
New Mexico	754	1,297	543	72%	2,062	765	59%
Utah	152	591	439	**289%**	1,257	666	**113%**
Wyoming	40	91	51	128%	167	76	84%
CSA/MSA 1M+							
ABQ-Santa Fe	397	718	321	81%	1,173	455	63%
Boise	38	143	105	**276%**	290	148	**103%**
Denver	409	1,113	704	172%	2,175	1,062	95%
Las Vegas	197	1,162	964	**489%**	1,983	822	71%
Phoenix	539	1,916	1,378	**256%**	3,671	1,755	**92%**
Tucson	213	469	256	120%	784	315	67%
Provo-Orem	15	91	76	**507%**	218	127	**140%**
Salt Lake City	79	305	226	**286%**	654	348	**114%**

PEAK SPACE DEMAND HOUSEHOLDS—35-64

Area	1990	2015	Growth 1990-2015	Share	2040	Growth 2015-2040	Share
United States	47,213	69,155	21,942	**65%**	75,090	5,935	**24%**
Mountain Division	2,578	4,865	2,287	**56%**	6,114	1,249	**38%**
Arizona	670	1,364	694	54%	1,794	430	39%
Colorado	677	1,205	528	59%	1,484	279	39%
Idaho	183	335	152	56%	398	63	32%
Montana	158	232	74	55%	258	26	24%
Nevada	251	605	353	55%	746	141	34%
New Mexico	285	461	176	54%	571	110	36%
Utah	264	531	267	60%	710	180	46%
Wyoming	89	132	43	57%	153	21	32%
CSA/MSA 1M+							
ABQ-Santa Fe	160	273	113	55%	339	66	34%
Boise	71	152	81	**58%**	183	31	**33%**
Denver	427	762	336	**61%**	952	190	**41%**
Las Vegas	176	487	311	55%	599	111	32%
Phoenix	411	914	503	57%	1,249	335	41%
Tucson	126	208	82	50%	262	55	39%
Provo-Orem	32	84	53	**55%**	155	70	**62%**
Salt Lake City	125	225	101	**68%**	263	38	**41%**

HOMEOWNERSHIP 1990, 2015, 2040

State	**1990**	**2015**	**2040**
Nation	**65.2%**	63.4%	**59.9%**
Mountain	**65.4%**	63.0%	**59.6%**
Arizona	65.5%	62.7%	59.3%
Colorado	63.5%	62.5%	59.1%
Idaho	70.5%	71.8%	67.9%
Montana	68.0%	67.4%	63.7%
Nevada	**56.0%**	52.8%	**50.0%**
New Mexico	**68.1%**	63.4%	**60.0%**
Utah	68.9%	67.6%	63.9%
Wyoming	68.8%	68.0%	64.3%
CSA/MSA 1M+			
ABQ-Santa Fe	**67.0%**	63.3%	**60.1%**
Boise	68.8%	70.7%	67.1%
Denver	63.1%	61.7%	58.8%
Las Vegas	**56.0%**	53.1%	**50.2%**
Phoenix	65.0%	62.2%	58.9%
Tucson	62.3%	60.9%	57.6%
Provo-Orem	63.4%	65.8%	62.1%
Salt Lake City	66.2%	65.0%	61.4%

RACE/ETHNICITY OF RECENT HOMEBUYERS BY AGE

		AGE OF HOME BUYER				
	All Buyers	34 and younger	35 to 49	50 to 59	60 to 68	69 to 89
White/Caucasian	85%	86%	76%	84%	91%	94%
Hispanic/Latino	5	6	8	4	3	3
Black/African-American	5	4	6	6	3	2
Asian/Pacific Islander	5	6	9	3	2	2
Other	3	2	3	4	2	1

Note: Respondents were permitted to select as many races and ethnicities as they felt applicable. The percentage distribution may therefore sum to more than 100 percent.

Source: 2014 National Association of Realtors® Home Buyer and Seller Generational Trends

RENTAL SHARE OF HOUSING DEMAND 1990-2040

Area	**1990**	**2015**	**Growth 1990-2015**	**Change Share**	**2040**	**Growth 2015-2040**	**Change Share**
Nation	31,989	45,934	13,945	**42%**	60,087	14,153	**58%**
Mountain	1,747	3,367	1,620	**40%**	5,009	1,643	**50%**
Arizona	473	988	515	40%	1,527	539	49%
Colorado	469	817	348	39%	1,182	365	51%
Idaho	107	179	72	**27%**	267	88	**45%**
Montana	98	144	46	**34%**	200	56	**51%**
Nevada	206	523	317	49%	761	238	58%
New Mexico	173	319	145	44%	469	151	50%
Utah	167	318	151	34%	493	175	45%
Wyoming	53	79	26	34%	111	32	50%
CSA/MSA 1M+							
ABQ-Santa Fe	98	185	86	42%	278	94	48%
Boise	44	82	38	**27%**	123	41	**43%**
Denver	294	517	222	40%	745	228	50%
Las Vegas	146	423	277	49%	623	201	57%
Phoenix	296	653	356	41%	1,045	392	48%
Tucson	99	167	68	41%	240	73	52%
Provo-Orem	26	57	31	32%	107	49	43%
Salt Lake City	84	139	55	**37%**	189	50	**54%**

WALKABLE COMMUNITY PREFERENCE BY HOUSEHOLD TYPE

Imagine for a moment that you are moving to another community. These questions are about the kind of community you would like to live in. Please select the community where you would prefer	All House-Holds	House-holds with Children	2+ Person HHs without Children	People living alone
Own or rent an apartment or townhouse, and have an easy walk to shops and restaurants and have a shorter commute to work. OR	**40%**	**35%**	**39%**	**49%**
Own or rent a detached, single-family house, and have to drive to shops and restaurants and have a longer commute to work.	60%	65%	61%	51%
Houses with large yards and you have to drive to get to schools, stores and restaurants. OR	42%	44%	44%	42%
Houses with small yards and it is easy to walk to schools, stores and restaurants	**58%**	**56%**	**56%**	**58%**
Houses with larger yards and you would have a longer commute to work. OR	39%	44%	44%	38%
Houses with smaller yards and you would have a shorter commute to work.	**61%**	**56%**	**56%**	**62%**

Source: Adapted from National Association of Realtors.

HOMEBUYER LOCATION PREFERENCE BY GENERATION
[NAR 2015]

- **Gen Y** places the highest preference compared to other generations on convenience to job and affordability.
- As buyers' children reach school age, the quality of and convenience to schools have a larger importance—**Gen X**.
- **Older HHs** place higher priority on convenience to friends and family and convenience to health facilities.

SHARE OF NEW HOUSING ALLOCATED TO WALKABLE COMMUNITIES TO MEET WALKABLE DEMAND TO 2040: US + PHOENIX AND TUCSON METROPOLITAN AREAS

Metric/Metro Area	Phoenix	Tucson	Nation (Metro)
Baseline 2010			
Population	4,059	917	263,074
Walkable Demand	1,624	367	105,229
Walkable Actual	276	91	55,154
Walkable Deficit	(1,347)	(276)	(50,076)
Projected 2040			
Population	6,989	1,404	346,824
Growth	2,930	487	83,750
Walkable Target			
Walkable Demand 2040	2,796	562	138,7 29
Walkable Actual 2010	276	91	55,1 5 4
Walkable Change	2,519	471	83,57 6
Walkable Share of Growth	86%	97%	100%

Source: Arthur C. Nelson.

Demographic and Housing Market Analysis

- Four-part typology of places:
  - Urban Cities: Albuquerque, Boise, Denver, Phoenix, Las Vegas, Salt Lake City
  - Developing Suburbs: Canyon County, ID; Clark County, NV; Douglas County, CO; Pinal County, AZ; Sandoval County, NM; Utah County, UT
  - Metropolitan Areas
  - Amenity Communities: Eagle County, CO; Gallatin County, MT; Pitkin County, CO; Taos County, NM; Teton County, ID; Teton County, WY; Washington County, UT; Yavapai County, AZ

Demographic and Housing Market Analysis

- Three research tasks:
  - Review demographic and housing market data
  - Conduct interviews with local government planners and staff members
  - Review local legal framework for housing development

Rapid Regional Population Growth

	2014 Population	1990 Population	Population Change	Percentage Change
Arizona	6,731,484	3,665,339	3,066,145	83.65%
Colorado	5,355,866	3,294,473	2,061,393	62.57%
Idaho	1,634,464	1,006,734	627,730	62.35%
Montana	1,023,579	799,065	224,514	28.10%
Nevada	2,839,099	1,201,675	1,637,424	136.26%
New Mexico	2,085,572	1,515,069	570,503	37.66%
Utah	2,942,902	1,722,850	1,220,052	70.82%
Wyoming	584,153	453,589	130,564	28.78%
TOTAL	**23,197,119**	**13,658,794**	**9,538,325**	**69.83%**

Even More Rapid Metropolitan Growth

	2014 Population	1990 Population	Population Change	Percentage Change
Phoenix Metro	4,489,109	2,238,480	2,250,629	100.54%
Denver Metro	2,754,258	1,666,883	1,087,375	65.23%
Boise Metro	664,422	319,596	344,826	107.89%
Las Vegas Metro	2,069,681	741,459	1,328,222	179.14%
Albuquerque Metro	904,587	599,416	305,171	50.91%
Salt Lake City Metro	1,153,340	768,075	385,265	50.16%
TOTAL	**12,035,397**	**6,333,909**	**5,701,488**	**47.37%**

Core City Growth and Diversification

	2014 Total Population	1990 Total Population	Population Change	Percentage Change	1990 Percent Nonwhite	2010 Percent Nonwhite
Phoenix	1,537,058	983,403	553,655	56.30%	28.24%	53.48%
Denver	663,862	467,610	196,252	41.97%	38.59%	47.85%
Boise	216,282	125,738	90,544	72.01%	5.47%	14.76%
Las Vegas	613,599	258,295	355,304	137.56%	27.90%	52.09%
Albuquerque	557,169	384,736	172,433	44.82%	41.68%	57.88%
Salt Lake City	190,884	159,936	30,948	19.35%	17.41%	34.39%

But Core City Growth Slowed in 2010-2014

	2014 Total Population	2010 Total Population	Population Change	Percentage Change	1990-2014 Average Annual Percent Change	2010-2014 Average Annual Percent Change
Phoenix	1,537,058	1,445,632	91,426	6.32%	2.35%	1.58%
Denver	663,862	600,158	63,704	10.61%	1.75%	2.65%
Boise	216,282	205,671	10,611	5.16%	3.00%	1.29%
Las Vegas	613,599	583,756	29,843	5.11%	5.73%	1.28%
Albuquerque	557,169	545,852	11,317	2.07%	1.87%	0.52%
Salt Lake City	190,884	186,440	4,444	2.38%	0.81%	0.60%

Core City Housing Production

	2014 Housing Units (Estimate)	1990 Housing Units	Change	Percentage Change	1990-2014 Population Percentage Change
Phoenix	603,500	422,036	181,464	43.00%	56.30%
Denver	298,880	239,636	59,244	24.72%	41.97%
Boise	90,449	53,271	37,178	69.79%	72.01%
Las Vegas	247,144	109,670	137,474	125.35%	137.56%
Albuquerque	240,461	166,870	73,591	44.10%	44.82%
Salt Lake City	81,715	73,762	7,953	10.78%	19.35%

Very Rapid Suburbanization

	2014 Population	1990 Population	Population Change	Percentage Change
Pinal County, Arizona	401,918	116,379	285,539	245.35%
Douglas County, Colorado	314,638	60,391	254,247	421.00%
Canyon County, Idaho	203,143	90,076	113,067	125.52%
Sandoval County, New Mexico	137,608	63,319	74,289	117.32%
Utah County, Utah	560,974	263,590	297,384	112.82%
Clark County, Nevada	1,456,082	483,164	972,918	201.36%

Slowdown in Recent Suburban Growth

	2014 Population	2010 Population	Population Change	Percentage Change	Average Annual Percentage Change 2010-2014	Average Annual Percentage Change 1990-2014
Pinal County, Arizona	401,918	375,770	26,148	6.96%	1.74%	10.22%
Douglas County, Colorado	314,638	285,465	29,173	10.22%	2.55%	17.54%
Canyon County, Idaho	203,143	188,923	14,220	7.53%	1.88%	5.23%
Sandoval County, New Mexico	137,608	131,561	6,047	4.60%	1.15%	4.89%
Utah County, Utah	560,974	516,564	44,410	8.60%	2.15%	4.70%
Clark County, Nevada	1,456,082	1,367,513	88,569	6.48%	1.62%	8.39%

Diversification of the 'Burbs

	Percent Nonwhite 1990	Percent Nonwhite 2010
Pinal County, Arizona	40.80%	41.32%
Douglas County, Colorado	5.04%	14.77%
Canyon County, Idaho	15.11%	27.72%
Sandoval County, New Mexico	48.85%	52.54%
Utah County, Utah	5.51%	15.85%
Clark County, Nevada	22.87%	52.01%

Suburban Housing Production

	2014 Housing Units (Estimate)	1990 Housing Units	Change	Percentage Change	Percentage Change in Population 1990-2014
Pinal County, Arizona	165,710	52,732	112,978	214.25%	245.35%
Douglas County, Colorado	113,777	22,291	91,486	410.42%	421.00%
Canyon County, Idaho	71,326	33,137	38,189	115.25%	125.52%
Sandoval County, New Mexico	54,482	23,667	30,815	130.20%	117.32%
Utah County, Utah	157,455	72,820	84,635	116.22%	112.82%
Clark County, Nevada	615,866	207,518	408,348	196.78%	201.36%

Amenity Area Population Explosion

	2014 Population	1990 Population	Population Change	Percentage Change
Yavapai County, Arizona	218,844	107,714	111,130	103.17%
Eagle County, Colorado	52,921	21,928	30,993	141.34%
Pitkin County, Colorado	17,626	12,661	4,965	39.21%
Teton County, Idaho	10,341	3,439	6,902	200.70%
Gallatin County, Montana	97,308	50,463	46,845	92.83%
Santa Fe County, New Mexico	148,164	98,928	49,236	49.77%
Taos County, New Mexico	33,084	23,118	9,966	43.11%
Washington County, Utah	151,948	48,560	103,388	212.91%
Teton County, Wyoming	22,930	11,172	11,758	105.25%

Amenity Area Slowdown 2010-2014

	2014 Population	2010 Population	Population Change	Percentage Change	Average Annual Percentage Change 2010-2014	Average Annual Percentage Change 1990-2014
Yavapai County, Arizona	218,844	211,033	7,811	3.70%	0.93%	4.30%
Eagle County, Colorado	52,921	52,197	724	1.39%	0.35%	5.89%
Pitkin County, Colorado	17,626	17,148	478	2.79%	0.70%	1.63%
Teton County, Idaho	10,341	10,170	171	1.68%	0.42%	8.36%
Gallatin County, Montana	97,308	89,513	7,795	8.71%	2.18%	3.87%
Santa Fe County, New Mexico	148,164	144,170	3,994	2.77%	0.69%	2.07%
Taos County, New Mexico	33,084	32,937	147	0.45%	0.11%	1.80%
Washington County, Utah	151,948	138,115	13,833	10.02%	2.50%	8.87%
Teton County, Wyoming	22,930	21,294	1,636	7.68%	1.92%	4.39%

Housing Production: Second Homes

	2014 Housing Units (Estimate)	1990 Housing Units	Change	Percentage Change	Population Percentage Change 1990-2014
Yavapai County, Arizona	112,523	54,805	57,718	105.32%	103.17%
Eagle County, Colorado	31,528	15,226	16,302	107.07%	141.34%
Pitkin County, Colorado	13,039	9,837	3,202	32.55%	39.21%
Teton County, Idaho	5,503	1,645	3,858	234.53%	200.70%
Gallatin County, Montana	44,870	21,350	23,520	110.16%	92.83%
Santa Fe County, New Mexico	71,749	41,464	30,285	73.04%	49.77%
Taos County, New Mexico	20,354	12,020	8,334	69.33%	43.11%
Washington County, Utah	62,434	19,523	42,911	219.80%	212.91%
Teton County, Wyoming	13,269	7,060	6,209	87.95%	105.25%

Summary

Source: Denver Post

- Rapid population growth existed in all geographies, although growth slowed slightly after 2010
- All areas experienced diversification, although suburbs and amenity areas remain predominantly white
- Population growth outpaced housing production, particularly in core cities

Median Income Was Largely Flat

	Core City	Suburb	Amenity Area
Arizona	-15.99%	27.30%	6.96%
Colorado	5.69%	5.67%	-7.25%
Idaho	9.16%	0.42%	34.03%
Montana	--	--	20.89%
Nevada	-4.68%	N/A	--
New Mexico	-3.29%	8.51%	7.80%
Utah	8.16%	17.96%	7.98%
Wyoming	--	--	18.12%

*Percentage change in median income in real dollars 1989-2012

Housing Prices Increased Dramatically

	1990 Average Home Price (in 2010 dollars)	2010 Average Home Price	Change
Arizona	133,099	158,100	18.78%
Colorado	137,608	235,000	70.77%
Idaho	96,860	160,000	65.19%
Montana	94,355	183,600	94.58%
Nevada	159,151	161,300	1.35%
New Mexico	116,566	159,300	36.66%
Utah	114,729	209,000	82.17%
Wyoming	102,872	183,200	78.09%

Local Government Interviews

- Report on significant planning and housing market changes over past 25 years
- Significance of housing affordability as a planning problem
- Predict whether housing affordability will be addressed in next 25 years
- Significant barriers to production of affordable housing

Past 25 Years: Planning Challenges

- Core cities: rapid, uncoordinated population growth
  - Other challenges: annexation, water, infill development
- Suburbs: population increase and open space preservation
- Amenity areas: balancing tourism and community development

Source: lifeinthevalley.com

Next 25 Years: Planning Challenges

- Core cities: promoting infill development, shortages of affordable housing
- Suburban areas: accommodating new housing while preserving open space
- Amenity areas: provision of necessary services to growing areas, lack of developable land, good jobs

Past 25 Years: Market Changes

Source: VRBO

- Core cities: shifting demand from single-family to diverse housing products
- Suburbs and amenities: rising home prices

Next 25 Years: Market Changes

- Universal agreement: diversification of housing stock away from single-family
- Decreasing housing affordability, continued increases in land values

Source: reviewjournal.com

Significance of Affordable Housing as a Planning Issue

- All areas: one of the top five planning challenges, not enough affordable housing, recognition that lack of affordable housing will negatively impact economic growth
- Barriers: limitations of federal and state programs, neighborhood opposition, out-of-date zoning codes, shortages of available land

Code/Program Reviews

- Three ways that local governments are addressing affordability problems:
  - Zoning code allowances for multi-family, tiny houses or small-lot zoning, reductions in minimum lot/house sizes, density bonuses
  - Mandatory inclusionary housing
  - Direct funding of local affordable housing programs

Source: rockymountaintinyhouses.com

Results of Code/Program Reviews

- Core cities inclined toward zoning code measures to encourage affordable housing; mandatory inclusionary requirements; public housing programs
  - Broad allowances for multi-family, smaller-lot and smaller unit development
- Suburbs have made little progress on any of the three areas
- Amenity communities inclined toward public housing programs; mandatory inclusionary requirements
  - Zoning code measures happen on a project-by-project basis

Results of Code/Program Reviews

- Other barriers to affordable housing
  - Impact fees
    - 350-unit apartment in Phoenix would pay approximately $2.4M in impact fees
    - Aspen charges $4,429 per bedroom for parks fee
    - Sedona requires $4,829 per multi-family unit impact fee
  - Infrastructure requirements, dedications

Suggestions for Further Research and Study

- How can housing production more accurately meet demand?
- How can the conflict between housing development and environmental protection be mitigated?
- How can local governments ease regulatory burdens on housing developers while ensuring high quality development?
- Given limited resources, how can governments assist in the construction and development of housing?

Questions and Answers

Source: thehelpprogram.com