



Senior Services Division

Housing for Older Adults



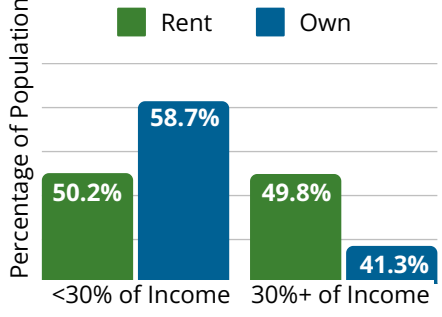
This report is intended to identify and understand public health issues affecting older adults age 60+ living in Davis County. The goal of this report is to increase awareness of these conditions and their impact on individuals and communities, identify groups most affected by these issues, and establish strategies for improvement.

Overview of Housing

Housing plays a crucial role in a population's health and well-being. Access to safe, accessible, affordable housing is vital in supporting Davis County older adults as they age in place. 1 in 3 (33.4%) of Davis County households have a householder age 65+. Over 77% live in a family household, 21% live in non-family households or alone, and 1.5% live in group quarters, such as assisted living or long-term care facilities.

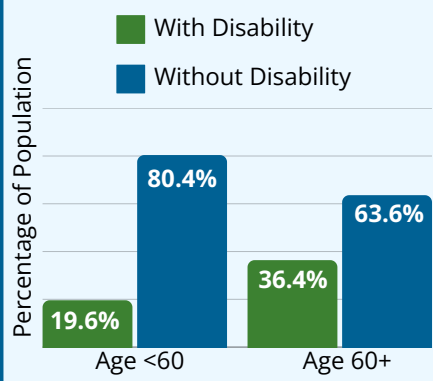
Housing is considered **affordable** when households pay no more than 30% of their gross income toward housing costs. Approximately 1 in 6 (17.1%) homeowners age 60+ spend 30% or more of their income on housing. The number of older adults with unaffordable housing costs increases dramatically for renters, to 1 in 2 (49.8%). These households are more likely to be cost burdened, spending so much income on housing that they may have difficulty affording necessities like food, clothes, transportation, and medical care.

Davis County Older Adults' Housing Expenses by Renting vs. Owning (2018 - 2022)



Data: [DCHD Housing Assessment](#), 2023; [U.S. Census 60+](#), 2018-2022; [U.S. Census Households](#), 2018-2022 (estimates)

Disability Status Among Davis County Residents (2018 - 2022)

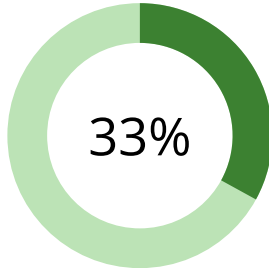


Accessible housing is easily entered and used by older adults and individuals with disabilities. 96.6% of all homes located in the states of Montana, Idaho, Wyoming, Nevada, Utah, Colorado, Arizona, and New Mexico have at least one basic aging-accessible feature such as a step-free entryway, grab bars, and levers instead of knobs. However, only 13.1% of houses are considered aging-ready, meaning they have multiple critical features that are important for an aging population. Additionally, the likelihood of living with a disability increases with age, making accessible housing all the more important in allowing older adults to age in place.

Data: [U.S. Census Housing Report](#), 2020; [IBIS BRFS](#), 2018-2022

Adequate housing has safe drinking water, adequate sanitation, energy for cooking and heating, and no environmental hazards such as lead or mold. Inadequate and unhealthy housing disproportionately impacts older adults, individuals with physical disabilities, and low-income individuals. Older homes are prone to issues that negatively impact health. Approximately 33.0% of Davis County homes were built before 1980 and may pose health or safety risks. Data shows that older adults and low-income households tend to relocate less frequently and stay in their homes longer, and they may be more at risk for inadequate housing.

Davis County Homes Built Before 1980 (2022)



Data: [DCHD Housing Assessment](#), 2023; [Housing America's Older Adults](#), 2023; [The Zebra](#), 2024; [U.S. Census Housing Characteristics](#), 2018-2022 (estimate)



Housing Key Findings

28.7%

28.7% of Davis County older adults live alone compared to 16.6% of the total County population ⁷



Nearly 3 out of 5 (59.6%) Davis County senior renters are housing cost burdened ¹

400%

In the U.S., the median mortgage for those age 65+ increased over 400% from \$21,000 in 1989 to \$110,000 in 2022 ²

\$250

Davis County older adults generally spend \$250 less per month on housing expenses than the total County population ⁷

Current Progress and Strategies for Improvement

Property Tax Abatements & Critical Home Repair Program

Circuit Breaker Tax Abatements Received by Older Adults in Davis County (2019 - 2023)

	Count	Amount
2019	871	\$415,375
2020	822	\$414,412
2021	835	\$439,170
2022	856	\$487,727
2023	911	\$544,639

Davis County offers several property tax abatement programs for older adults who need financial assistance. The [Indigent \(Hardship\) & Disability Tax Abatement](#) is a program for low-income individuals age 65+, or disabled individuals of any age, who are experiencing financial hardship. The [Veteran Tax Exemptions](#) is a program for veterans of any age who have received a disability rating from the VA or their surviving spouse or children. This program does not include rented housing. The [Circuit Breaker Tax Abatement](#) is a group of programs for low-income individuals age 66+. The surviving spouse of an individual who has previously qualified for tax relief also qualifies, regardless of their age. Circuit Breaker funds can be used for owner-occupied residences, including mobile or manufactured homes. There is also a similar Circuit Breaker program for renters, providing funding to pay a portion of the rent. Additional information on these and other tax relief programs are available for Davis County residents who are interested.

The [Critical Home Repair Program \(CHiRP\)](#) partners with Salt Lake Valley's Habitat for Humanity to provide no- or low-interest loans up to \$15,000 to address health and safety concerns in homes. Homeowners in Davis County, with the exception of Layton and Clearfield, who are up-to-date on mortgage and homeowners insurance payments, and meet the income qualifications may be eligible for assistance. Qualified home repairs include repairing a leaking roof, broken or missing windows, damaged flooring, mold, faulty furnace or air conditioning, and improving accessibility for impaired mobility.

Housing Environment Assessment

Davis County Health Department created a Housing Environment Assessment in 2023. This assessment evaluated the changing housing environment in Davis County and gathered housing resources for those who may need them.

Affordability

- [Affordable Housing Online](#)
- [Clearfield City Down Payment Assistance](#)
- [Davis Community Housing Authority](#)
- [Kier Management Apartments](#)

Accessibility

- [Fair Housing Program, Disability Law Center](#)
- [Fair Housing & Equal Opportunity](#)
- [Roads to Independence](#)
- [Utah Legal Services](#)

Assistance

- [Layton City Housing Assistance](#)
- [Veterans Affairs Homeless Programs](#)
- [Utah Legal Services](#)

Adequacy

- [Dominion Energy Bill Discount](#)
- [Dominion Energy Budget Billing](#)
- [Home Energy Assistance Target \(HEAT\) Program](#)
- [Humane Society of Utah, Animal Hoarding](#)
- [Lead-Based Paint Renovation & Repair](#)
- [Professional Asbestos Service Providers](#)
- [Radon Testing and Certified Mitigators](#)
- [Rocky Mountain Power Assistance Programs](#)
- [Weatherization Assistance Program](#)
- [Xfinity Affordable Internet](#)

Data: [DCHD Housing Assessment](#), 2023

Additional Local Resources

AARP Tax Aide	Aarp.org/money/taxes/aarp_taxaide.html	N/A
Davis Healthy Housing	Daviscountyutah.gov/health/environmental-health-division/additional-information/healthy-housing	801-525-5128
Davis Critical Home Repair	Daviscountyutah.gov/ced/grants-and-community-development/home-repair-program	801-263-0136
Seniors Blue Book Housing	Seniorsbluebook.com/senior-housing/directory/market/utah	888-813-4824
Utah Homeowners Assistance	Homeownersassistance.utah.gov/	888-755-0102
Utah Community Action	Utahca.org/	801-359-2444

1. Davis County Housing Assessment. 2023. Accessed August 2, 2024. ([View](#))

2. Housing America's Older Adults. 2023. Accessed August 13, 2024. ([View](#))

3. IBIS BRFS. 2018-2022. Accessed August 13, 2024. ([View](#))

4. The Zebra. 2024. Accessed August 13, 2024. ([View](#))

5. U.S. Census Housing Characteristics. 2018-2022. Accessed August 13, 2024. ([View](#))

6. U.S. Census Housing Report. 2020. Accessed August 12, 2024. ([View](#))

7. U.S. Census Population 60 Years and Over. 2018-2022, Accessed August 2, 2024. ([View](#))

8. U.S. Census Relationship by Household Type. 2018-2022. Accessed August 12, 2024. ([View](#))