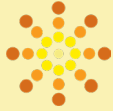




## Snapshot: The Who and How of Rental Assistance in Utah

### Snapshot Highlights



- Approximately 48% of Utah's renters are cost-burdened, and 20% are severely cost-burdened.
- Most rental assistance comes in the form of housing choice vouchers tied to households.
- Almost all (about 98%) of rental assistance is directed to households with very low incomes.
- Priority for these housing programs is given to support extremely low-income households.
- Rental assistance leaves the average family with an additional \$800 or so per month to pay for other necessities.
- The average time on a waitlist to receive a rental voucher is 28 months.

### Financial Landscape of Housing Support

The federal government has provided housing assistance to low-income families since the 1930s.<sup>1</sup> Today, a mix of federal, state, local, and philanthropic funds supports Utahns experiencing homelessness, seeking to buy homes, and having difficulty paying their rent.

Homelessness support comes from several areas. Federal grants are used for emergency shelter services, homelessness prevention, and rapid rehousing.<sup>2</sup> The State of Utah, local municipalities, and nonprofit charities provide additional funds to support people experiencing homelessness.

Homebuyer assistance is available to prospective Utah homeowners through financing and down-payment assistance programs. This is by far the largest portion of housing assistance, with about \$800 million provided by the Utah Housing Corporation alone.<sup>3</sup>

Renter assistance comes in two main forms. One is via tax-credit equity funding (nearly \$300 million) for the development of below-market-rate rental apartments. The state, local governments, and other philanthropic funds also support these developments. In addition, federal funds (over \$200 million in 2023) directly support Utah's renters.<sup>4</sup> The primary aim of federal housing rental assistance programs is to ensure that families facing high housing costs can access affordable homes.

The remainder of this research brief focuses on rental assistance programs.

<sup>1</sup> Jones, Katie; McCarty, Maggie; Perl, Libby, "Overview of Federal Housing Assistance Programs and Policy," 2019, <https://www.congress.gov/crs-product/RL34591>.

<sup>2</sup> Ibid.

<sup>3</sup> Wood, J., Byrne, K., Beagley, M., & Williams, V. (2025). . Kem C. Gardner Policy Institute, University of Utah. <https://d36oiwf74r1rap.cloudfront.net/wp-content/uploads/2025/12/AffordHousing-Dec2025.pdf>

<sup>4</sup> Center on Budget and Policy Priorities, Federal Rental Assistance Fact Sheets, <https://www.cbpp.org/research/housing/federal-rental-assistance-fact-sheets#UT>.

## Rental Assistance Programs

When thinking about rental assistance, “affordable” means housing expenses do not exceed 30% of a household’s income.<sup>5</sup> If a family is paying more than 30% of their income on housing, they are considered “cost burdened.”<sup>6</sup> And if a family is paying more than 50% of their income on housing, they are considered “severely cost burdened.”<sup>7</sup> Approximately 48% of Utah’s renters are cost-burdened, and 20% are severely cost-burdened.<sup>8</sup> This burden implies the need to support some families with their rent.

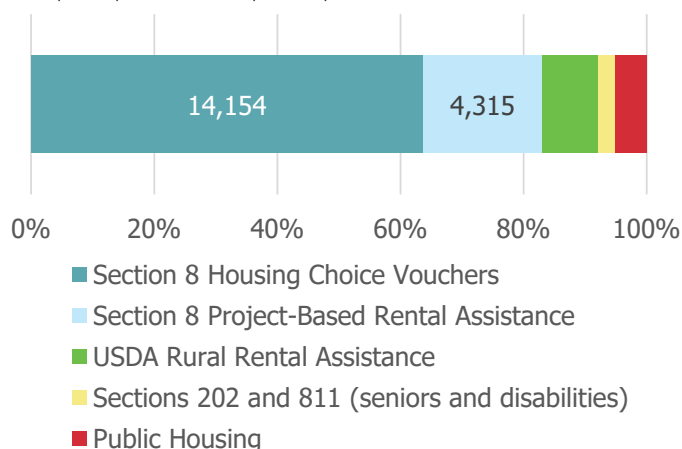
Five main rental assistance programs directly support low-income Utahns. Some programs are tied to households, and others to properties. Most assistance comes in the form of housing choice vouchers tied to households. In fact, Section 8 Housing Choice Vouchers alone account for nearly two-thirds of the 22,000 Utah households that received rental assistance in 2024.<sup>9</sup>

Utah’s local public housing authorities administer most rental programs, as well as other small programs, such as providing Emergency Housing Vouchers to combat homelessness.<sup>10</sup> The five main rental assistance programs are:

- **Section 8 Housing Choice Voucher:** These vouchers are tied to households. With them, low-income families can live in their choice of housing in the private market at the “fair market rent” level, which is generally below market rent. Families pay 30% of their income in rent to their landlords, and the local public housing authorities pay the remainder with HUD funds directly to the landlords.<sup>11</sup>
- **Section 8 Project-Based Rental Assistance:** Similar to the Section 8 Vouchers, low-income families pay only a portion of their rent, and HUD makes up the difference. The key difference is that the assistance is tied to a specific housing unit rather than to a specific family. HUD contracts directly with property owners rather than issuing vouchers to tenants. No new project-based Section 8 contracts have been executed since the mid-1980s; only renewals of existing agreements have continued.<sup>12</sup>
- **USDA Rural Rental Assistance:** This program operates much like the Section 8 programs but in rural areas.<sup>13</sup>

### Nearly two-thirds of rental assistance recipients in Utah have Section 8 Housing Choice Vouchers.

Bar chart: Households Receiving Rental Assistance, Utah, 2024 (HUD) and 2023 (USDA)



Source: CBPP, HUD, and USDA.

5 Jones, Op. cit.

6 Daniels, Mary; Keightley, Mark P.; McCarty, Maggie, “Housing Cost Burdens in 2023: In Brief,” 2025, <https://www.congress.gov/crs-product/R48450>

7 Daniels, op. cit.

8 U.S. Census Bureau, American Community Survey, <https://data.census.gov/table/ACSST1Y2024.B25070?q=Renter+Costs+utah+u.s.+per-cent+of+income>.

9 Center on Budget and Policy Priorities, op. cit.

10 Wood, op. cit.

11 Jones, op. cit.

12 Ibid.

13 Ibid.

- Section 202 Supportive Housing for the Elderly Program and the Section 811 Supportive Housing for Persons with Disabilities Program: Through these programs, nonprofits can build rental units for low-income elderly and disabled individuals with HUD funding and/or low-interest loans. The program has added vouchers similar to Section 8, allowing residents to rent in the private market with rental assistance.<sup>14</sup>
- Public Housing: Low-income families can live in public housing, which costs 30% of their income. HUD then makes up the difference in rent.<sup>15</sup> Some of these developments are transitioning to new programs or are moving families to the Section 8 Housing Choice Voucher program.<sup>16</sup>

## Who Benefits and How?

Almost all (about 98%) of rental assistance is directed to households with very low incomes.<sup>17</sup> These are households that earn less than 50% of the median income in the area, which is the income of the “middle-earner” in an area.

Priority for these housing programs is given to support even lower-income households.<sup>18</sup> Approximately 84% of households are extremely low-income, defined as below 30% of the area’s median income.

On average, supported households have incomes of \$16,344 per year, and 53% of assisted people are in families with children.<sup>19</sup> About 19% of assisted people are seniors, defined as 62 years old or older, and about 34% of assisted people have disabilities.<sup>20</sup>

14 Ibid.

15 Ibid.

16 A new program, the Rental Assistance Demonstration, transfers Public Housing developments into Section 8, which allows housing authorities to preserve the housing, ensuring ongoing affordability and supporting property maintenance. U.S. Department of Housing and Urban Development, “Rental Assistance Demonstration,” n.d., <https://www.hud.gov/hud-partners/rad>.

17 Office of Policy Development and Research, “Assisted Housing: National and Local,” n.d., <https://www.huduser.gov/portal/datasets/assthsq.html>.

18 Jones, op. cit.

19 Office of Policy Development and Research, op. cit. And, Dataset from HUD’s Office of Policy Development and Research, HUD 2024 Housing Inventory Count, USDA Multi-Family Fair Housing Occupancy Report, <https://www.cbpp.org/research/2025-federal-rental-assistance-factsheets-sources-and-methodology>.

20 Ibid. Note: This is defined as anyone who meets HUD or USDA criteria for having a disability. This could come from either a disability as defined in the Social Security Act, the Developmental Disabilities Assistance and Bill of Rights Act, or from having AIDS or other, broader definitions.



The subsidy provided to voucher holders depends on local rental rates and the renter's household income. Renters are required to pay 30% of their income for rent and utilities. The voucher pays the difference between the renter's share and the rental rate.<sup>21</sup> The average family expenditure is \$405 per month, while the average HUD expenditure is \$847 per month.<sup>22</sup> Accordingly, this leaves the average family with an additional \$800 or so per month to pay for other necessities. This is almost enough to cover the costs of a "thrifty meal plan" for two adults and two children.<sup>23</sup>

These programs also support families for an extended period. The average time in the program since initial move-in is 83 months (about seven years).<sup>24</sup>

## Room for Improvement

Renters often wait a long time for rental vouchers. The average time on a waitlist is 28 months.<sup>25</sup> Renters are required to find housing at the "fair market rent" level, which is generally below market rent. Many voucher holders cannot secure housing within 120 days due to the limited supply of rental units.<sup>26</sup> As a result, these households must return their vouchers to the housing authority and re-enter the voucher waitlist.

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21 Wood, op. cit.

22 Office of Policy Development and Research, op. cit.

23 USDA, Thrifty Meal Plan, November 2025, <https://www.fns.usda.gov/research/cnpp/usda-food-plans/cost-food-monthly-reports>. Note: The plan is \$988.60 for a man and a woman (ages 20-50) with two children (ages 6-8 and 9-11).

24 Office of Policy Development and Research, op. cit.

25 Office of Policy Development and Research, op. cit.

26 Wood, op. cit.



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