

# **Washington County Housing Trends to 2050**

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# Housing Trends

- **Aging** Trends
- Big (*dreary*) National Trends
- Bright (*cheery*) Utah Trends
- **Washington County** Trends
- Do Housing Policies **Make a Difference?**



# US, Utah and Largest 5 County Median Age Trends

<b>Geographic Unit</b>	<b>1990</b>	<b>2020</b>	<b>2050</b>	<b>2065</b>	<b>Change 1990-2065</b>
United States	32	38	43	46	44%
Utah, State	26	32	41	45	73%
Weber County	29	34	43	47	62%
Davis County	24	32	43	48	100%
Salt Lake County	28	34	44	49	75%
Utah County	22	26	34	37	68%
<b>Washington County</b>	<b>28</b>	<b>38</b>	<b>54</b>	<b>57</b>	<b>104%</b>

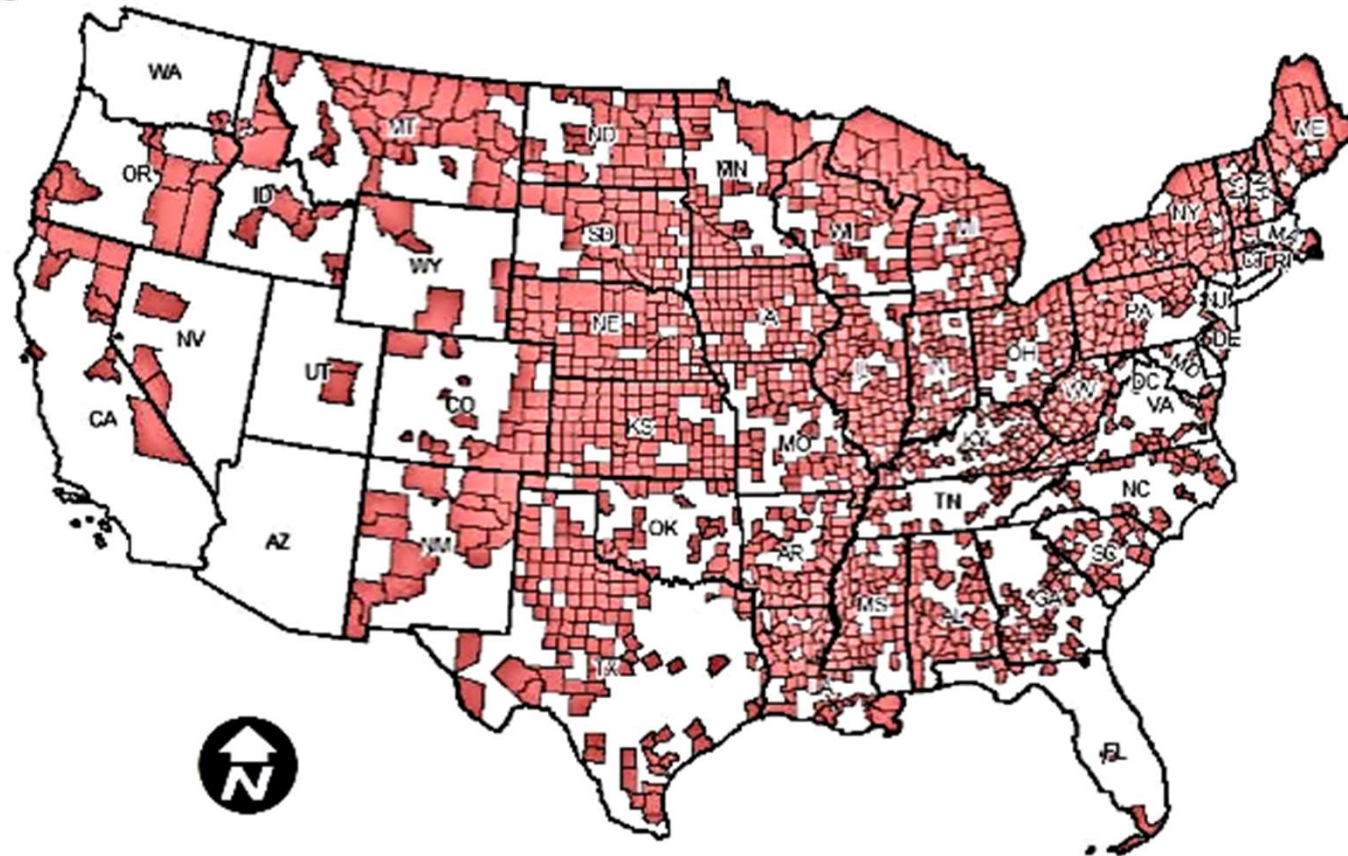
Source: Census actual and projected for the US; and Kem C. Garnder Institute for Utah and counties.

# National (*Dreary*) Household Trends 1990-2020 Compared to 2020-2050

United States	1990-2020 Change (000s)	1990-2020 Change Share	2020-2050 Change (000s)	2020-2050 Change Share
<i>Starter HHs 15-34</i>	(978)	<b>-3%</b>	(3,118)	<b>-23%</b>
<i>Peak HHs 35-64</i>	21,484	<b>62%</b>	2,116	<b>16%</b>
<i>Downsizing HHs 65+</i>	14,318	<b>41%</b>	14,615	<b>107%</b>
Total	34,824		13,614	
<b>Average Annual</b>	<b>1,161</b>		<b>454</b>	

Source: Arthur C. Nelson headship coefficients from Census applied to Woods & Poole data.

# By 2040, More Than 1,000 Counties Are Trending to Have Fewer Households Than in 2020



Source: Arthur C. Nelson (2020), The Great Senior Short-Sale or Why Policy Inertia Will Short-Change Millions of America's Seniors, *Journal of Comparative Urban Law and Policy*: 4(1) 28, 473-528. Available at: <https://readingroom.law.gsu.edu/jculp/vol4/iss1/28>

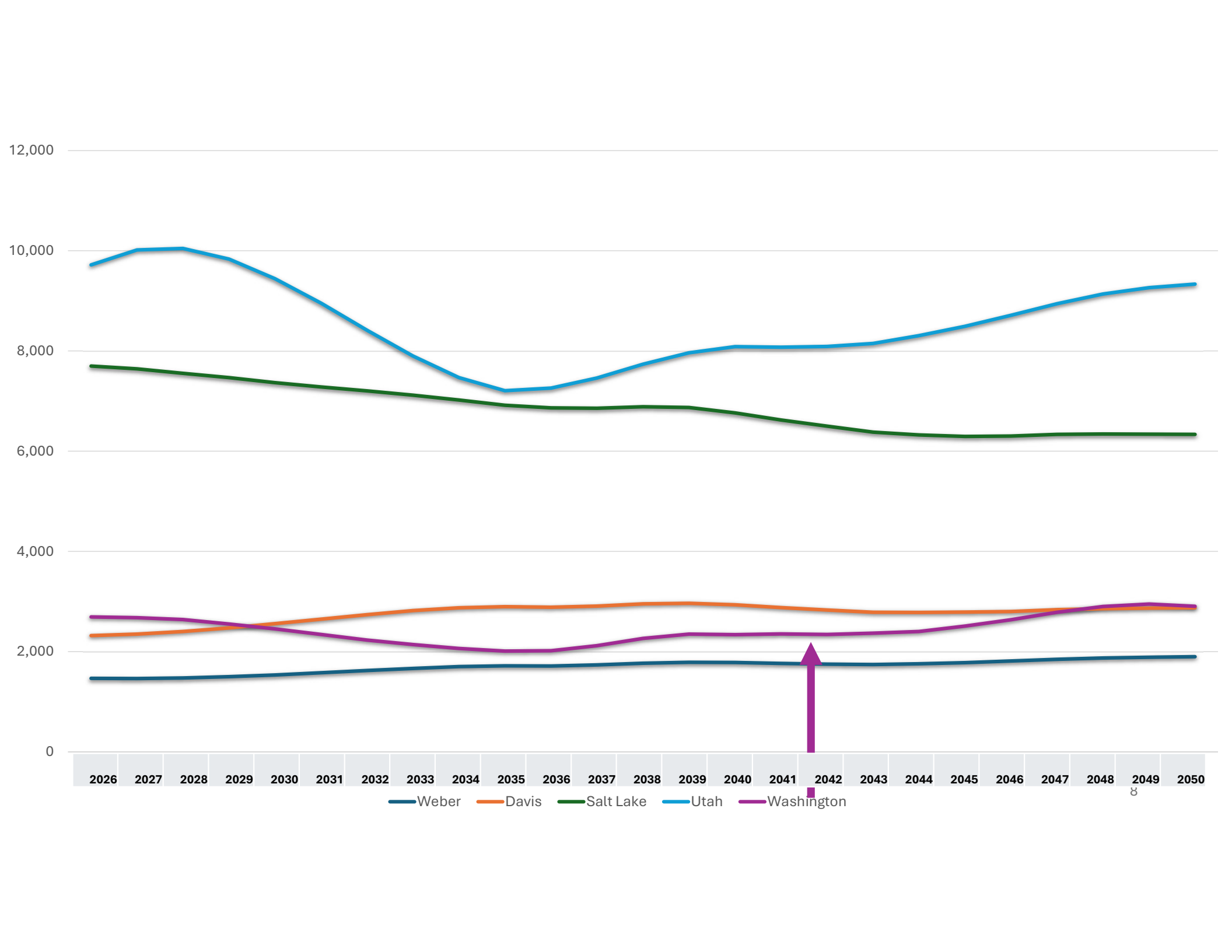
# Utah (*Cheery*) Household Trends 1990-2020 Compared to 2020-2050

Householder Type	1990-2020 Change (000s)	1990-2020 Change Share	2020-2050 Change (000s)	2020-2050 Change Share
Starter HHs 15-34	87,471	17%	47,156	6%
Peak HHs 35-64	304,159	58%	438,214	51%
Downsizing HHs 65+	128,425	25%	370,443	43%
Total	520,056		855,813	
<b>Average Annual</b>	<b>17,335</b>		<b>28,527</b>	

Source: Arthur C. Nelson headship analysis using Census-derived coefficients applied to Kem C. Gardner Institute data.

# Annual Average New Occupied Housing Units 2025 to 2050

Year	State	Weber	Davis	Salt Lake	Utah Co.	Washington
<b>2026</b>	<b>29,195</b>	1,469	2,322	7,699	9,717	<b>2,696</b>
<b>2027</b>	<b>29,607</b>	1,464	2,351	7,645	10,018	<b>2,679</b>
<b>2028</b>	<b>29,631</b>	1,478	2,404	7,555	10,046	<b>2,642</b>
<b>2029</b>	<b>29,306</b>	1,502	2,476	7,469	9,835	<b>2,551</b>
2030	28,766	1,535	2,561	7,367	9,443	2,457
2031	28,102	1,579	2,650	7,283	8,953	2,343
2032	27,375	1,625	2,740	7,205	8,415	2,234
2033	26,642	1,667	2,820	7,118	7,902	2,142
2034	25,938	1,703	2,876	7,020	7,470	2,063
2035	25,391	1,719	2,898	6,917	7,210	2,013
2036	25,225	1,715	2,886	6,864	7,262	2,020
2037	25,608	1,736	2,912	6,858	7,461	2,120
2038	26,218	1,769	2,954	6,889	7,737	2,267
2039	26,660	1,788	2,968	6,873	7,965	2,350
2040	26,645	1,786	2,935	6,766	8,086	2,342
2041	26,417	1,767	2,881	6,625	8,076	2,355
2042	26,185	1,751	2,832	6,501	8,091	2,344
2043	26,106	1,743	2,788	6,380	8,150	2,369
2044	26,246	1,761	2,783	6,324	8,305	2,402
2045	26,616	1,782	2,790	6,295	8,493	2,511
2046	27,160	1,814	2,802	6,303	8,714	2,638
2047	27,836	1,849	2,838	6,338	8,943	2,789
2048	28,341	1,874	2,858	6,343	9,136	2,901
2049	28,662	1,891	2,870	6,339	9,264	2,953
2050	28,732	1,902	2,877	6,337	9,334	2,905



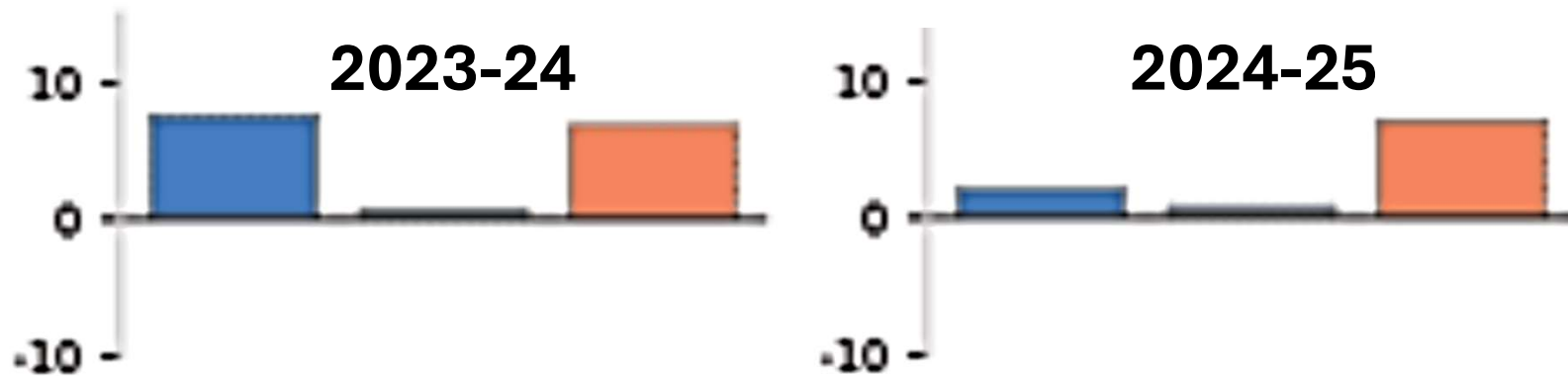
# Utah and Largest 5-County Household Trends 1990-2020 & 2020-2050

County → North to South	1990-2020 Starter Home Share 15-34	2020-2050 Starter Home Share 15-34	1990-2020 Peak Home Demand Share 35-64	2020-2050 Peak Home Demand Share 35-64	1990-2020 Downsizing Share 65+	2020-2050 Downsizing Share 65+
State	17%	<b>6%</b>	58%	<b>58%</b>	25%	<b>43%</b>
Weber	15%	<b>2%</b>	59%	<b>51%</b>	25%	<b>47%</b>
Davis	13%	<b>2%</b>	62%	<b>55%</b>	26%	<b>44%</b>
Salt Lake	10%	<b>-3%</b>	65%	<b>56%</b>	25%	<b>47%</b>
Utah Co.	30%	<b>14%</b>	54%	<b>56%</b>	16%	<b>31%</b>
<b>WASHINGTON</b>	18%	<b>4%</b>	45%	<b>30%</b>	37%	<b>66%</b>

Source: Arthur C. Nelson headship analysis of Census headship coefficients applied to and Kem C. Gardner Institute data.

# WILDCARD?

## Foreign-Born Population Growth has Cratered



Net international migration (BLUE) | Net domestic migration (GRAY) | Natural change (ORANGE)

Between 2023-24 and 2024-25, Utah's change in population of foreign born fell from about 8 per 1,000 people to 2 per 1,000 people while its population of native-born held steady at about 7 per 1,000 people. In-migration from other states was also steady at about 0.5 per 1,000 people. **If the trend continues new home demand may fall by more than a third, from 28,000/year to 18,000/year.**

Source: <https://www.census.gov/library/stories/2026/01/pop-estimates-state-change.html>

# Utah's Truly Remarkable Housing Efforts

- 2019/20:** SB34 (Affordable Housing Modifications): Required municipalities to **adopt at least three mod-income housing strategies**.
- 2021/22:** SB217 (Housing and Transit Reinvestment Zones - HTRZ): Tax increment for **high-density/mixed-income housing** near transit.  
HB82 (Single-Family Housing Modifications): Eased restrictions on **internal Accessory Dwelling Units (iADUs)**.  
HB572 (Utah Homes Investment Program): **\$300M** in state funds for low-interest loans for infrastructure in affordable homes.
- 2023:** HB364: Modified moderate-income housing reporting requirements; increases state low-income housing tax credits.  
HB462 (2022/2023): Required **all housing plans** to include/implement enhanced "**Moderate Income Housing**" requirements.
- 2024:** HB465 (Housing Affordability Revisions): Modified **moderate-income housing tracking**; income-targeted funds.
- 2025:** HB37 (Affordable Housing Incentives): Changed how development/rentals work; required **mod.-income strategies in zoning**.  
SB181 (Affordable Building Amendments): Statewide modular housing code; limited affordable home parking/garage req.  
SB262 (Homebuyer Assistance Loans): Expanded **down payment assistance** and shared equity programs.  
HB262 (Housing Affordability Modifications): Created a **first-time** homebuyer loan program.
- 2026 :** HB0068 & HB0070: Centralizes housing programs in "**Division of Housing**" in GOEO to manage alphabet soup of state policies.  
HB184: Targets "starter homes" by allowing **smaller lot sizes in certain zones**.
- "Starter Homes" Initiative:** Governor Cox goal for **35,000 starter homes by 2028**; legislation supporting smaller, owner-occupied homes.

# Do Utah's Housing Policies Make a Difference?

- Using policy to change housing dynamics is **notoriously difficult**.
- Housing markets do not turn on a dime or a dollar →  
New homes **add only 1-2%/year** to the supply but homes last **100+** years.
- It is difficult to **attribute outcomes** to policy →  
The “**counterfactual**” is difficult to prove because the market might have created the change anyway.
- The state is now starting to track progress.

# Questions and Data

- Questions:
  - Is the number of **2-unit/ADU structures** growing?
  - Is the number of “**middle housing**” homes growing?
    - = Townhouse + ADU/Duplex + 3 to 19 Units in Structure
  - Is the number of **larger apartment buildings** (20+ units) growing?
- Census **housing data** for 2019 before the mandates and 2024 after.

**STATE**

Unit Type	Units 2019	Share 2019	Units 2024	Change	Percent	Change Share
Housing Units	1,133,543		1,283,206	149,663	<b>13%</b>	
Detached	768,897	68%	833,766	64,869	<b>8%</b>	43%
Townhouse	73,640	6%	108,873	35,233	<b>48%</b>	24%
Duplex/ADU	27,484	2%	34,038	6,554	<b>24%</b>	4%
Middle Housing	239,772	21%	295,848	56,076	<b>23%</b>	37%
20+ Unit MF	87,605	8%	114,064	26,459	<b>30%</b>	18%
Attached	327,377	29%	409,912	82,535	<b>25%</b>	55%

**WASATCH BIG 4**

Unit Type	Units 2019	Share 2019	Units 2024	Change	Percent	Change Share
Housing Units	804,807		923,548	118,741	<b>15%</b>	
Detached	527,549	66%	572,755	45,206	<b>9%</b>	38%
Townhouse	59,487	7%	86,092	26,605	<b>45%</b>	22%
Duplex/ADU	20,123	3%	24,854	4,731	<b>24%</b>	4%
Middle Housing	185,359	23%	229,543	44,184	<b>24%</b>	37%
20+ Unit MF	74,408	9%	102,543	28,135	<b>38%</b>	24%
Attached	259,767	32%	332,086	72,319	<b>28%</b>	61%

**WASHINGTON COUNTY**

Unit Type	Units 2019	Share 2019	Units 2024	Change	Percent	Change Share
Housing Units	74,135		88,415	14,280	<b>19%</b>	
Detached	60,114	81%	65,939	5,825	<b>10%</b>	41%
Townhouse	3,903	5%	8,177	4,274	<b>110%</b>	30%
Duplex/ADU	952	1%	1,590	638	<b>67%</b>	4%
Middle Housing	12,243	17%	17,935	5,692	<b>46%</b>	40%
20+ Unit MF	1,778	2%	4,437	2,659	<b>150%</b>	19%
Attached	14,021	19%	22,372	8,351	<b>60%</b>	59%

# Astonishing Washington County Outcomes

- **Townhouses** more than **doubled** in 5 years.
- **Duplex/ADU**-type units increased by **two-thirds** in 5 years.
- **Middle housing** units increased by **half** in 5 years.
- Units in larger **multifamily** structures increased by **1.5 times** in just 5 years.

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- Units in larger **multifamily** structures increased by **1.5 times** in just 5 years.
- **Washington County** has **moved the dial**.

