Urban Displacement Project's Salt Lake City Displacement Data Analysis

Tim Thomas & Julia Greenberg

University of California, Berkeley's Urban Displacement Project

timthomas@berkeley.edu

Updated 2022-07-10

Download the PDF version

1 Executive Summary

This report is part of the Phase One work of Thriving in Place, a community-driven effort to develop an anti-displacement strategies for Salt Lake City. The focus of this phase was on "Listening and Learning," which included extensive community engagement as well as the groundbreaking data analysis and modeling outlined in this report.

While the analysis results presented here are critical to understanding displacement factors and risks, it is equally critical to hear the voices and lived experience of those impacted by displacement. We encourage you to review the entirety of Phase One's results on the project website, thrivinginplaceSLC.org, and to stay involved. Sign up for the project newsletter and join us as we enter Phase Two and shape our plan of action.

In this report, the Urban Displacement Project at the University of California, Berkeley partnered with Salt Lake City, Baird & Driskell, and the University of Utah to understand the degree of displacement risk in neighborhoods throughout Salt Lake City. Using our robust Estimated Displacement Risk Model, we analyzed the migration patterns of low-income renters in the state of Utah, and then narrowed in on what is happening in the city itself.

Overall, our map does a good job of capturing displacement risk on the east side and in areas in or near downtown. However, our map appears to underestimate displacement risk on the west side, which—according to the qualitative narrative this team conducted—is experiencing significant displacement pressures.

***Before proceeding*, we want to acknowledge that the findings in this report are distressing, yet necessary to read. We want to remind the reader that these numbers represent the lives and experiences of individuals and families who have temporarily or permanently lost their home, impacting their safety, security, future, and the generational outcomes of their children. We also want to remind the reader that this is not the end, but the first phase in developing a solution. Prior research demonstrates what works in mitigating displacement and we will explore such policy recommendations in the second phase of this project.**

While the city has spent over $70 million dollars over the past several years to address homelessness and to divert the housing crisis, their efforts seem to have been outpaced by the housing market. This has forced an immeasurable number of families to leave the city or into homelessness and puts a large number of Salt Lake City's vulnerable renters at risk of displacement.

We draw a few main conclusions from our analysis:

- Displacement in Salt Lake City is ***significant*** and is ***getting worse***.

- There are ***no "more affordable" neighborhoods in Salt Lake City*** where families can move once displaced.
- Salt Lake City is growing and ***there aren't enough affordable units for low-income families***.
- Almost ***half of Salt Lake City households are rent burdened***.
- ***More than half of all families with children live in displacement risk neighborhoods***.
- ***Latinx and Black households have median incomes that are lower than what is required to afford rent in the city***.
- Displacement affects ***more than half of White households in Salt Lake City and disproportionately affects households of color***.
- Many areas experiencing high displacement risk ***were redlined in the past and are still highly segregated today***.

1.1 Sections

The following report covers:

- How the model was built and how to read our maps
- Findings from our displacement map
- Analysis of local factors that lead to displacement
- Who is impacted by displacement
- A brief comparison of our map with a qualitative neighborhood assessment conducted by professor-led students at the University of Utah

To proceed, click on the arrow to the right or a section in the table of contents on the left.

2 The Estimated Displacement Risk Model

UDP's Estimated Displacement Risk (EDR) model for Salt Lake City identifies varying levels of displacement risk for low-income renter households and families in all census tracts in the state of Utah. Displacement risk means that in 2019—the most recent year with reliable census data—a census tract had characteristics which, according to our model, are strongly correlated with more low-income renter population loss than gain. In other words, ***the model estimates that more low-income households left these neighborhoods than moved in***. While this model uses 2015-2019 data, which means that correlations between tract characteristics and low-income renter population loss are based on this time period, it is still a prediction model that is relevant today.

This map should be considered as a tool to help identify housing vulnerability. However, the map has several **limitations**:

1. **Because the map uses 2019 data, it does not accurately reflect more recent trends**. The pandemic, which started in 2020, has exacerbated income inequality and increased housing costs, meaning that ***our map likely underestimates current displacement risk*** throughout the city, especially given the significant rent increases that the city has experienced in the last year.
2. **The model examines displacement risk for renters only, and does not account for the fact that many homeowners—particularly on the west side—are also facing housing and gentrification pressures**. As a result, the map generally highlights areas with relatively high renter populations, whereas neighborhoods with higher homeownership rates that may be experiencing gentrification and displacement are not as prominent as one might expect.
3. **The model does not incorporate data on recent housing construction or infrastructure projects**. The map therefore does not capture the potential impacts of these developments on displacement risk, it only accounts for other characteristics such

as demographics and some features of the built environment.

Given these limitations, we recommend that readers explore the additional map layers—such as *Percent Low-Income*—in addition to the displacement risk layers in order to gain a fuller understanding of the socioeconomic dynamics of Salt Lake City.

2.1 How to read the EDR map

The EDR map in the following section provides three layers of displacement information: "Overall Displacement", "50-80% AMI" income group, and "0-50% AMI" income group.

The "Overall Displacement" map layer shows the number of income groups experiencing any displacement risk. For example, in the dark red tracts ("2 income groups"), our model estimates displacement ("Elevated" or "High") for both of the two income groups. In the light orange tracts categorized as "Probable", one or all three income groups had to have been categorized as "Probable Displacement".

The "50-80% AMI" layer on the map shows the level of displacement risk for low-income (LI) households specifically. Since we have reason to believe that our data may not accurately capture extremely low-income (ELI) households due to the difficulty in counting this population, we combined ELI and very low-income (VLI) household predictions into one group —the "0-50% AMI" layer on the map—by opting for the more "extreme" displacement scenario (e.g., if a tract was categorized as "Elevated" for VLI households but "High" for ELI households, we assigned the tract to the "High" category for the 0-50% layer). For these two layers, tracts are assigned to one of the following categories, with darker red colors representing higher displacement risk and lighter orange colors representing less risk:

- **Low Data Quality**: the tract has less than 500 total households or the census margins of error were greater than 15% of the estimate (shaded gray).
- **Probable Displacement**: the model estimates that displacement is likely occurring in these tracts.
- **Elevated Displacement**: the model estimates there is a small amount of displacement of

the given population.

- **High Displacement**: the model estimates there is a relatively high amount of displacement of the given population.

Transparent tracts are not experiencing our definition of displacement, according to the model. Some of these transparent tracts may be majority low-income areas experiencing small to significant growth in this population, while in other cases they may be high-income and exclusive (and therefore have few low-income residents to begin with).

2.2 Additional Layers

We include three additional map layers related to demographic and economic conditions to highlight dynamics around low-income displacement in the Salt Lake region.

- **Percent Low-Income**: The percent of renters in a tract that are below 80% AMI.
- **Affordable Market Index**: Tracts that are "generally" *Not Affordable*, *Less Affordable*, and *More Affordable* for the region's low-income population making either up to 80% AMI or up to 50% AMI. This measure calculates the total number of low-income households in the Wasatch regions and compares the respective population size to the number of rental units in a tract that these families can afford without spending more than 30% of their income on rent.
- **Segregation**: This layer highlights all racial and ethnic groups that account for more than 10% of a tract's total population.

2.3 Other Overlay Layers

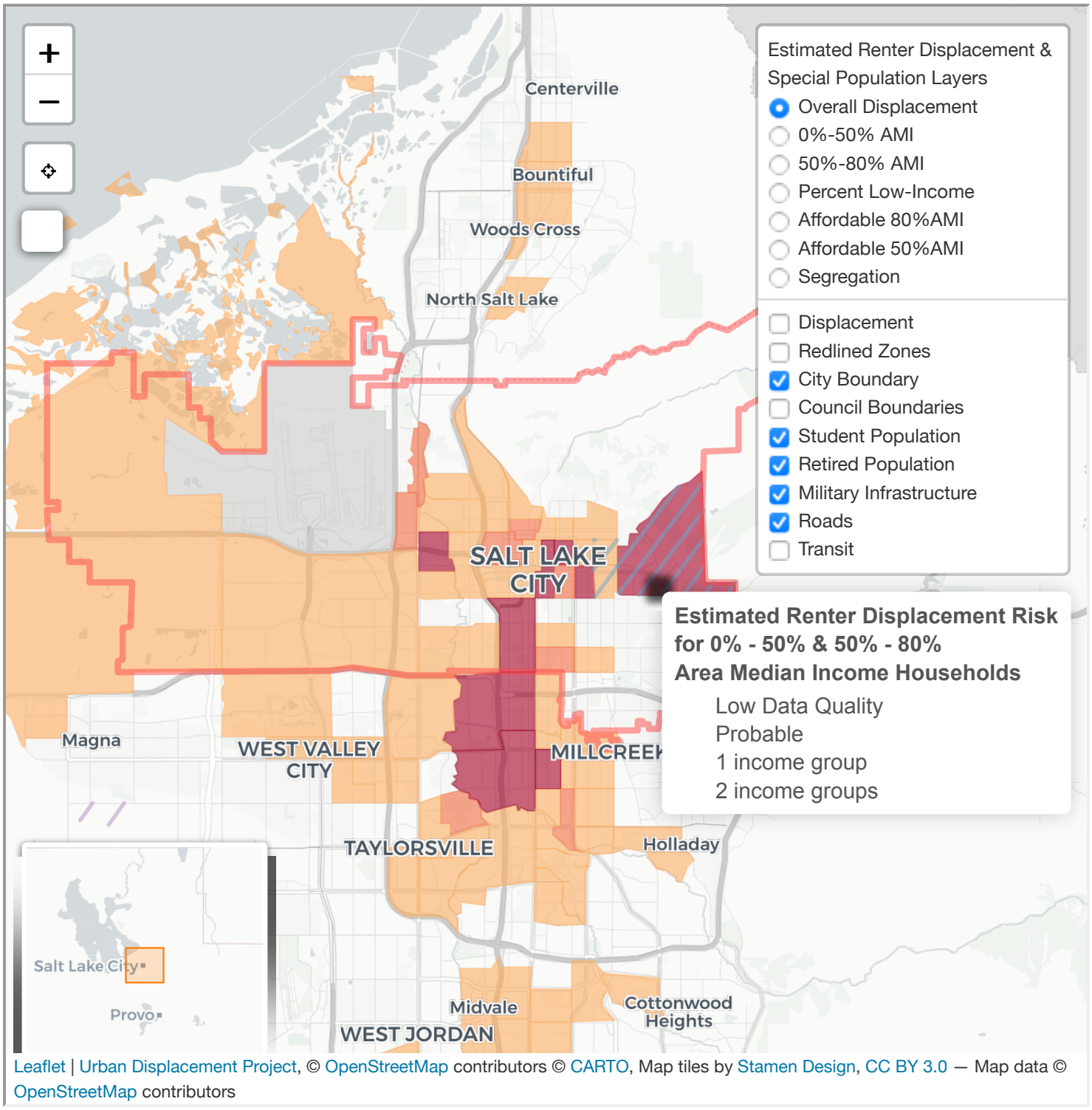
We also provide several "overlay" layers to aid in the interpretation of displacement in the city.

- **Displacement**: A hatch layer showing the "Overall Displacement" in the state.
- **Redline Zones**: Neighborhoods that were redlined in the 1930s (this data was pulled from the University of Richmond's Mapping Inequality project). Redlining reinforced racial

housing segregation and created massive racial wealth and homeownership disparities that persist to this day.

- **City Limit & City Council District Boundaries**
- **Student Population**: Tracts where more than 30% of the population are students. Students often have low wages and high migration rates, which means the model may overestimate actual displacement risk. However, these tracts still may be experiencing displacement among low-income residents who are not students.
- **Retired Population**: Tracts where more than 40% of the population is retired. Retired individuals often have stable housing despite their low wages, so the model may overestimate displacement risk in these areas because lower incomes generally indicate higher displacement risk.
- **Military Infrastructure**: Tracts with military bases or other military infrastructure. The model may overestimate displacement risk in these areas due to high in- and out-migration rates among people associated with the military. This is less of an issue within the city, but is relevant in some parts of the region and state.
- **Roads & Transit**

3 Findings from the SLC EDR Map



View Map in Full Screen

3.1 Displacement in Salt Lake City

The overall displacement layer shows whether one or both income groups are experiencing "probable," "elevated," or "high" levels of displacement. The map shows that some form of displacement is occurring in most of the central and west side of the city. Both income groups are seeing higher rates of displacement east of The Granary and south of Central Ninth and Ballpark.

If you choose the "0-50%" layer on the map, you will see that extremely- and very low-income households are experiencing high displacement risk south of the Avenues and north of Central City/Liberty-Wells. The area surrounding the University of Utah also has high displacement risk. This is likely explained by the large student population, since students generally move often and have lower incomes. However, it is still possible that extremely- and very low-income renters who live in this area longer-term might also be experiencing displacement. On the west side of the city, there are a couple of tracts southwest of Rose Park with elevated displacement risk, while most of the surrounding tracts are experiencing probable displacement risk.

If you choose the "50%-80% AMI" layer you will see that there are fewer tracts experiencing elevated or high displacement risk, and that these tracts are generally concentrated in central Salt Lake City. To the north and west, there are several tracts with probable displacement risk. ***If you click on the "Council Boundaries" overlay*** you will see that tracts experiencing displacement risk are mostly located in Council Districts 2, 4, and 5 (and some in District 3).

NOTE: For more detail on how our displacement map compares to different neighborhood qualitative assessments, please review the section "How does the map compare to what we know is happening in these neighborhoods?"

3.2 Low-income household concentrations and displacement

If you click on the "Percent Low-Income" layer as well as the "Displacement" overlay you will see that there is significant overlap between tracts where low-income households (80% AMI or less) live and tracts that are experiencing displacement. In other words, much of the displacement in Salt Lake City is occurring in neighborhoods with large low-income populations.

3.3 Low-income affordable markets and displacement

The "Affordable 80% AMI" layer shows the few neighborhoods with sufficient supply of affordable housing are generally clustered in the central and western parts of Salt Lake City. ***Adding the "Displacement" overlay*** reveals a troubling phenomenon—all of the "most affordable" neighborhoods and many of the "less affordable" neighborhoods are experiencing some form of displacement. Even more troubling is the fact that ***there are no "more affordable" neighborhoods outside of the areas experiencing displacement risk within the city boundary***, meaning there are very limited, if any, housing options available to low-income households after they are displaced. As a result, families are likely to either leave the city, "double up" with other households, enter into homelessness, or move out of the region or even state.

The "Affordable 50% AMI" layer shows that there are even fewer tracts that are affordable to extremely- and very low-income households. These households have the fewest housing options if they are displaced.

3.4 Segregation, redlining, and displacement

Turning on the "Segregation" layer with the "Displacement" overlay shows that tracts experiencing displacement risk are generally more diverse, and have higher shares of Latinx residents, compared with neighborhoods—largely on the east side of the city/region—that are

majority White. However, while displacement disproportionately impacts households of color, some majority-White areas are also facing displacement risk, and even in areas that are relatively more diverse, the majority of households affected by displacement are White.

Selecting the "Redlined Zones" layer shows that almost all neighborhoods that were deemed "Definitely Declining" (grade C) or "Hazardous" (grade D) in the 1930s have a high concentration of ethnic and racial diversity today and are also experiencing displacement risk. Redlining was the discriminatory practice of outlining majority non-White parts of a city as risky for investors and those offering low-interest home loans, resulting in disinvestment in non-White neighborhoods and excluding non-White families from the opportunity to buy homes and build wealth. This contributed to massive wealth and homeownership gaps between White families and Black, Latinx, Indigenous, and families of color (see this report for more). Today, these areas still have high populations of color, although there are also relatively large shares of White families as well.

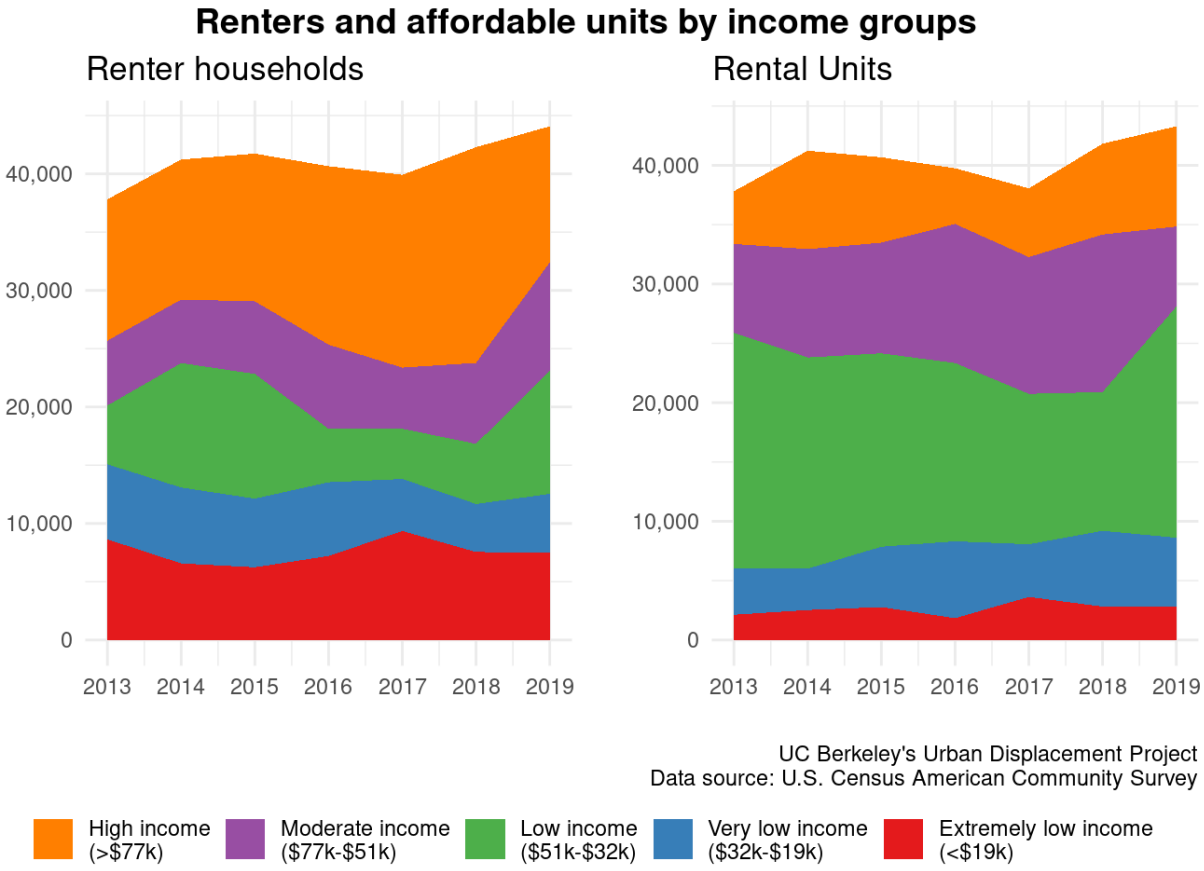
4 What factors lead to displacement?

4.1 Insufficient rental housing supply for lower-income households

The Salt Lake City rental housing market is very affordable for high earning renter households and very competitive for low-income renters. In 2019, the city had a surplus of rental units affordable to low and very low income households, but a deficit of units affordable to high income and extremely low-income (ELI) households. What this means for the city's renters is that:

- ELI households have to pay more for housing because there is a deficit of available units at their price-point. In fact, ***there is only one affordable rental unit in Salt Lake City for every three ELI households*** exacerbating displacement in the city.
- Because there is a deficit of rentals available to high income earners, these households will likely ***rent units below their price-point, taking units affordable to low-income and very low-income households off the market, especially in the most desirable neighborhoods, reducing the number of homes affordable to low and very low income households***.

4.1.1 Figure 1. Rental housing units affordable to each income group



The graph above on the left shows the number of renter households in the city between 2013 and 2019. In 2019, high income renters were the most populous renter group (11,681 renters), followed by low (10,579), moderate (9,283), extremely low (7,515), and lastly very low income renters (5,023).

The graph above on the right shows the number of rental units that are affordable to each income group. The number of units in each "band" of color represents the number of units that are within the specific price range for each group; in other words, high income households can afford not only the units represented by the orange band at the top of the graph, but also all of the other units underneath it. On the other hand, extremely low income households can afford only the units represented by the red band at the bottom—in 2019, there was only about one rental unit for every three extremely low income households.

Moderate and high income renters can afford most housing on the market, and because of their wide range of options, they likely opt to rent more affordable units in the most desirable neighborhoods. This means there are fewer homes affordable to low and very low income households, and extremely low income households are likely forced to pay large shares of their incomes on rent, "double up" with other households or family members, or move out of the city altogether. This lack of affordable housing—which has gotten worse in recent years, as growth in the number of renter households has slightly outpaced growth in rental units—also pushes families with low incomes into homelessness.

4.1.2 Figure 2. Ratio of affordable units to households

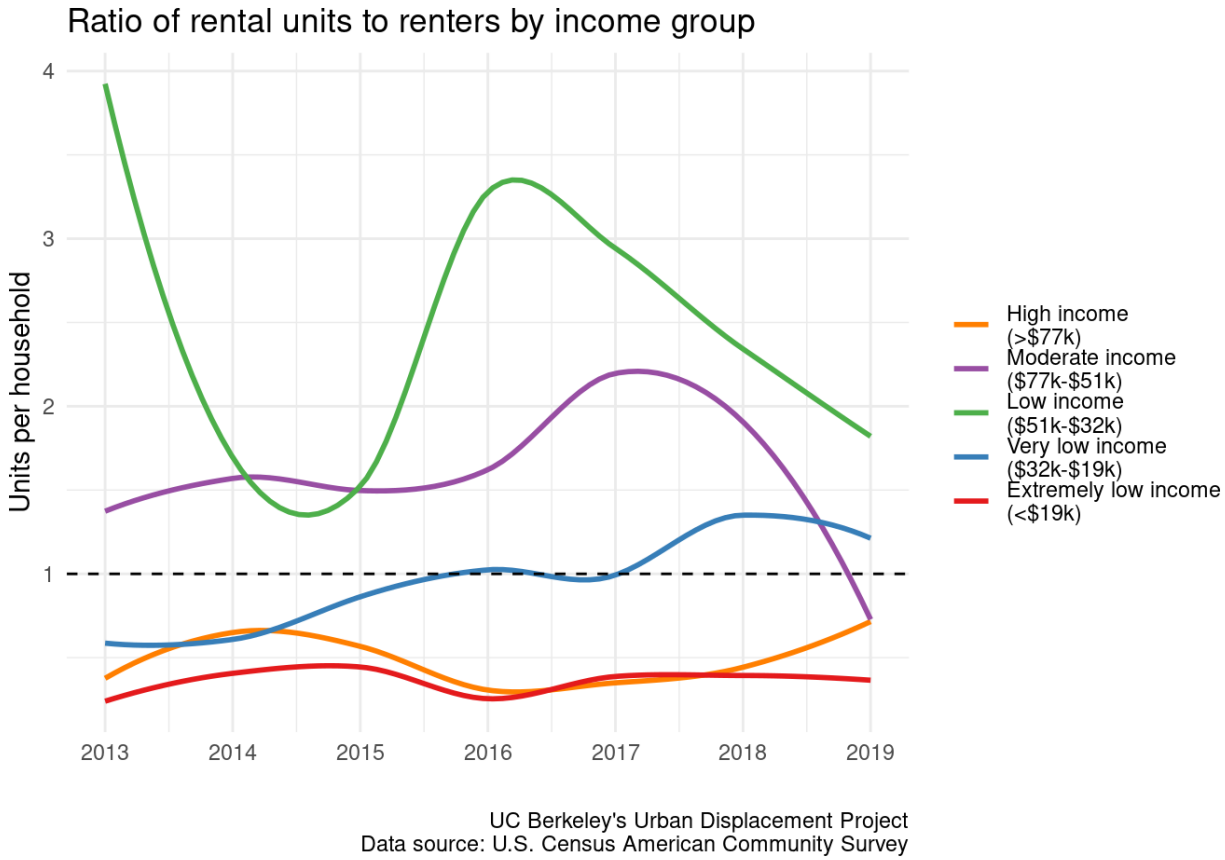


Figure 2 shows the ratio of affordable rental units to renters within each income group, demonstrating the relationship between population growth and rental markets. If a colored line is below the dashed line set at a ratio of one (1), it means that there is a deficit of homes for this income group at their respective price point. For example, the red line indicates that there are roughly 3 extremely low income families (making less than $19,000 per year) for every 1 rental unit that is within this income group's price range.

There is also a deficit of rental housing that is specifically within the price range of high income families (making over $77,000; represented by the orange line)—there are 1.4 families per rental unit. However, these households' higher incomes allow them to tap into the rest of the market and rent affordable units that would otherwise be available to lower income households. The upward trajectory of the orange high income unit-to-household ratio between 2018 and 2019—which has likely exceeded "1" by now so that there are more units

than households in this price/income range—could mean that rental costs have been increasing overall, with new development potentially targeting higher income households while lower-income households are left behind.

Between 2018 and 2019, moderate income households (purple line) saw a supply deficit for the first time while low income households (green line) are seeing a steady decline in the number of units per household. Given that the largest share of units in the city are in this low income price range, and the number of these units has increased (see Figure 1), higher income households are likely renting these more affordable units while lower income households likely must pay larger shares of their incomes on rent for the same units.

The only households that experienced a shift from a supply deficit to supply surplus during this time period are very low income households (blue line). However, this ratio of units per household appears to be decreasing by 2019.

NOTE: While the census data we use in this analysis does include "deed restricted" units, the census does not define how many units exist within this category. However, these maps show that most deed restricted units are located east of I-15 in central Salt Lake City, which overlaps with many areas designated as "elevated" or "high" displacement risk by our model.

In summary, there are not enough homes affordable to extremely low income households, forcing them to pay more for housing, "double up," enter homelessness, or leave the city while higher earners are likely renting a larger share of moderately priced units that would otherwise be available for lower-income households. The number of units affordable to very low to moderate income households is declining relative to a growing number of these households, which squeezes the market and increases housing precarity overall.

4.1.3 Figure 3. Rent burden

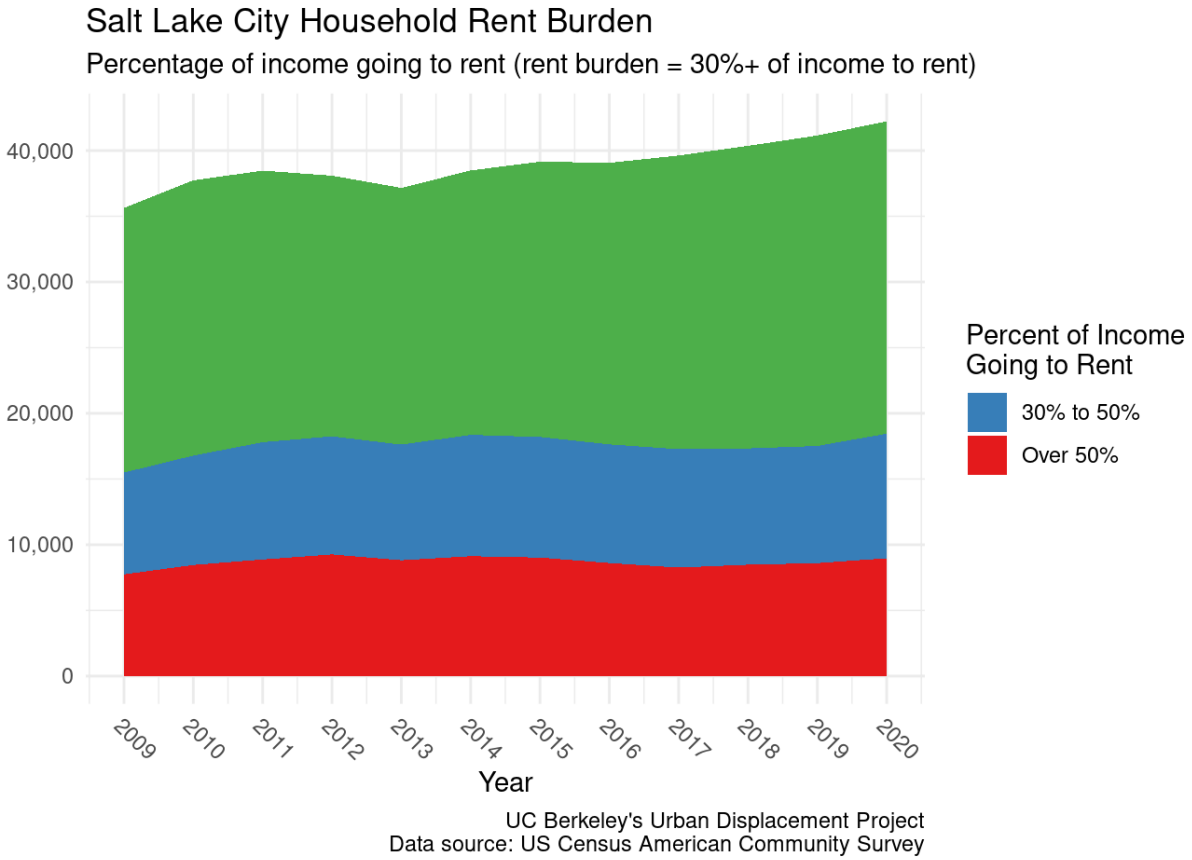
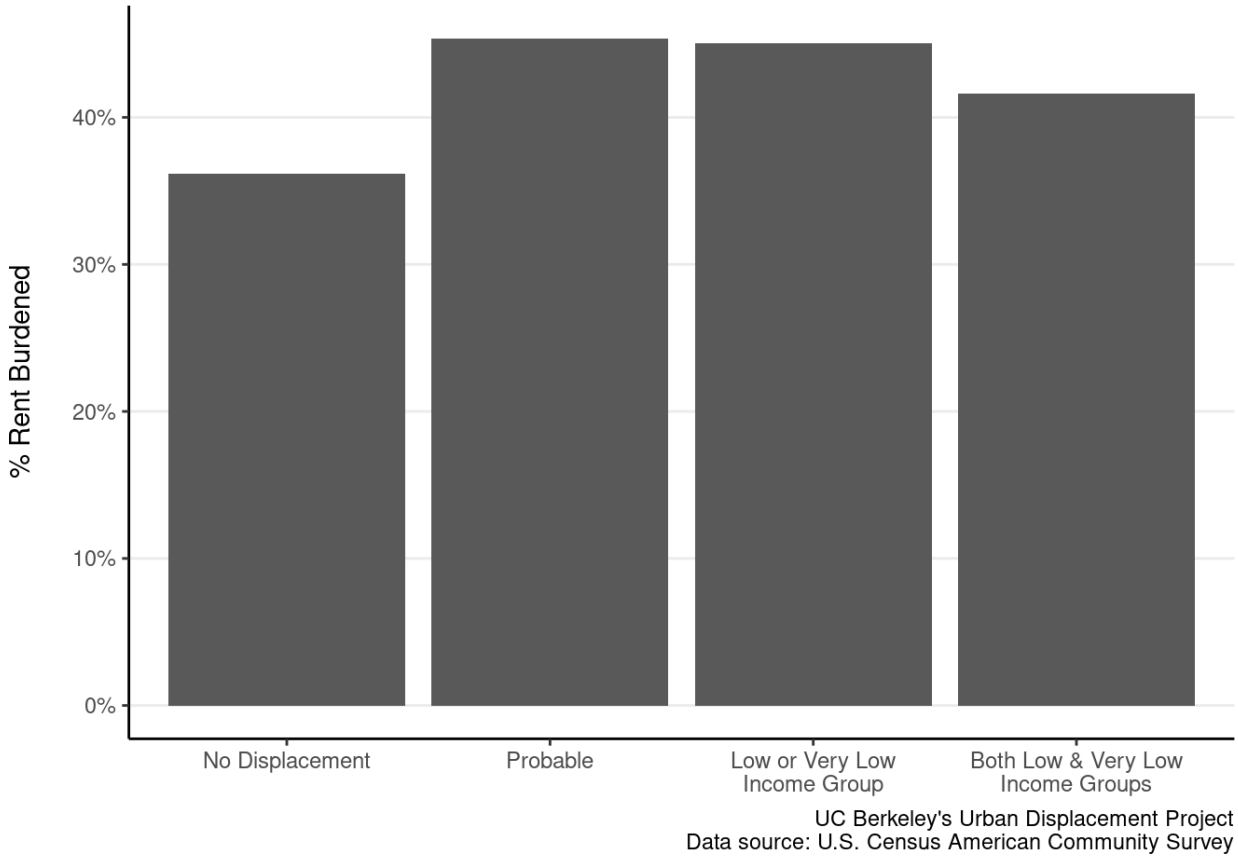


Figure 3 shows the number of renter households that are rent-burdened in the city. In 2020, nearly half of all renters (blue and red) were spending more than 30% of their income on rent, and almost a quarter of renters spend more than 50% of their income on rent. Families in this second group—considered "severely rent-burdened"—are most likely to be impacted by displacement and are at highest risk of eviction and homelessness.

4.1.4 Figure 4. Rent burdened households within overall displacement tracts



When we examine the proportion of renters in each type of "displacement tract" who are rent-burdened, we do not see a lot of variation. Across all tract types, roughly 35% to 45% of renters are rent burdened. This conveys the fact that rent burdened households are distributed evenly across most tracts, and rent burden is a widespread issue in the city.

4.2 Changes in the rental housing market

4.2.1 Figure 5. Change in rent and required income to afford rent over time

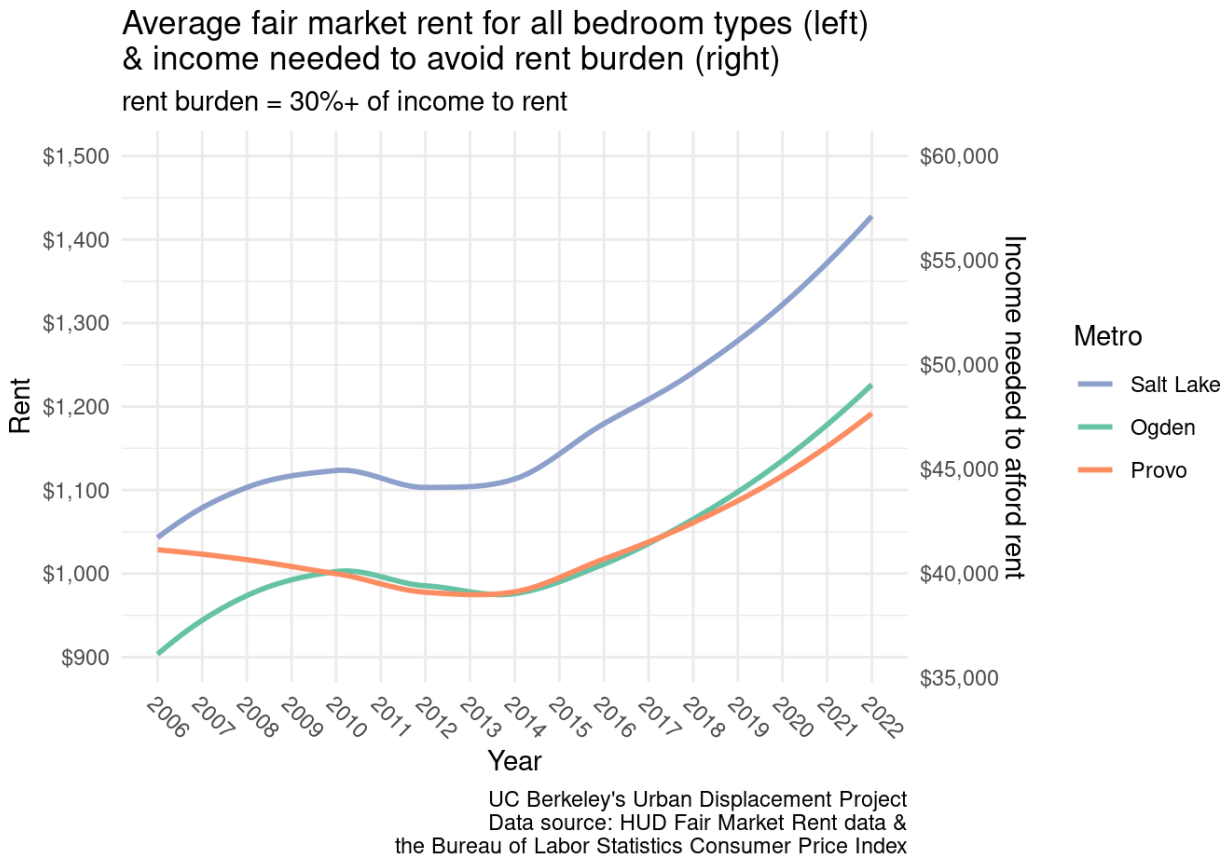
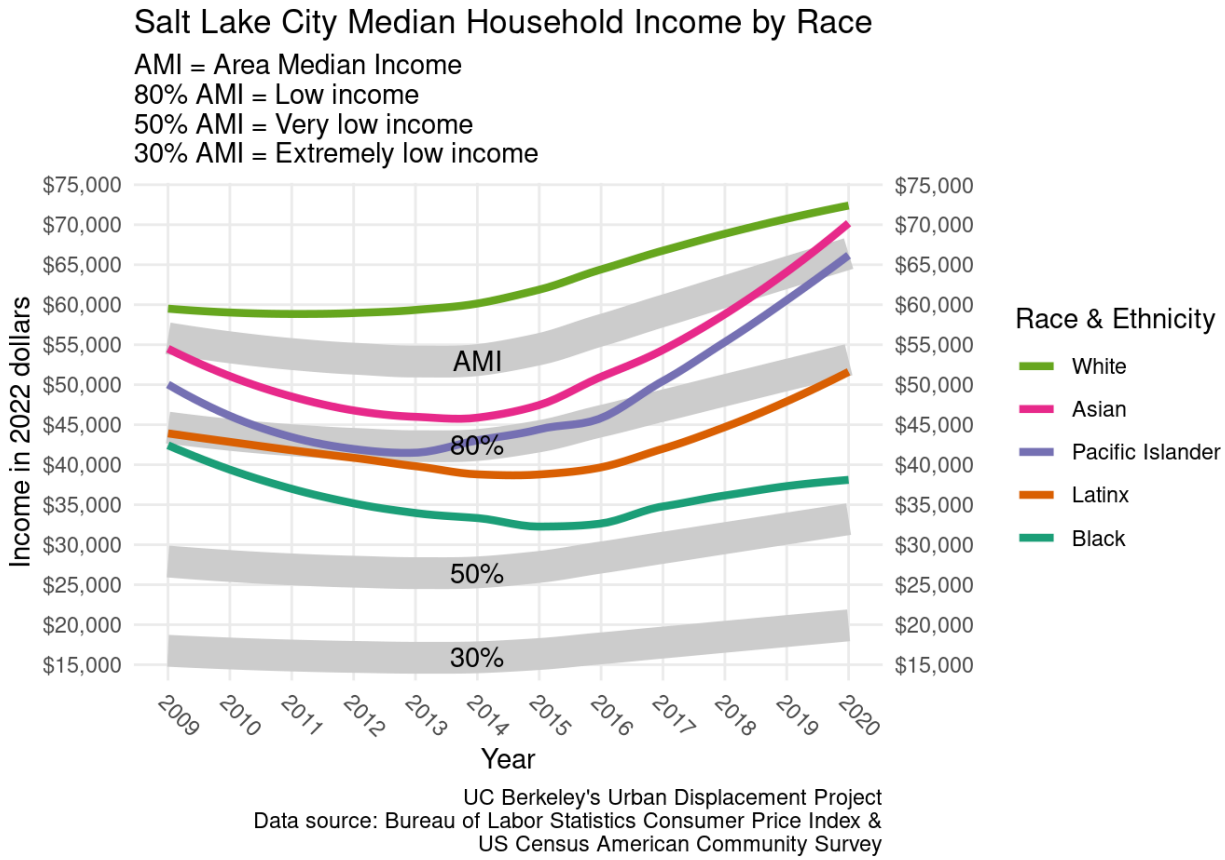


Figure 5 shows changes in the rental market since the Great Recession. Comparing the Ogden, Provo, and Salt Lake metro areas, we can see that there has been a steep increase in rent (see left side of the graph) since 2013, roughly the period when the U.S. market recovered from the housing crisis. From 2013 to 2022, the Salt Lake Metropolitan Area experienced a 33% increase in rent, and Ogden and Provo experienced increases of 27% and 24%, respectively. These rapid rent increases have made it even more difficult for the approximately 20,000 rent-burdened households in Salt Lake City to afford housing.

The right hand side of the graph indicates how much money a household must make per year before taxes to afford a rental unit at a given price point without spending more than 30% of their income on rent. The average fair market rent[1] in Salt Lake City (blue line) increased from just above $1,000 in 2006 to more than $1,400 in 2022. The income required to afford this average rent increased from $42,500 to over $56,000.

Since these are the average values for all unit types, families with children who need multiple bedrooms likely must pay even higher rents to find suitable housing. This puts families at a disadvantage in the housing market compared to single people and couples without children, who may be more able to find options in their price range.

4.2.2 Figure 6. SLC median incomes by race



To illustrate how each racial/ethnic group is positioned in this housing market, Figure 6 shows the median income for all households (both renters and homeowners) within each racial/ethnic group. The gray bands represent the overall area median income (AMI) for all groups, as well as income thresholds that determine whether a household is considered "low-income" (<80% AMI), "very low-income" (<50% AMI), or "extremely low-income" (<30% AMI) by HUD standards.

The green line at the top indicates that White households have consistently had the highest median income (above $70,000 in 2020) among all the racial/ethnic groups. Asian households have the second highest median income, followed by Pacific Islanders (roughly $65,000 *NOTE: local PI Community Group leaders believe this is income is inaccurate due to the way the census asks this question and actual incomes may be below Latinx or Black AMI*).

Latinx households have the next lowest median incomes (just over $50,000 in 2020), followed by Black households (approximately $38,000). Based on these median values, Latinx and Black households fall below the 80% AMI "low-income" threshold during the entire period (2009-2020). According to the rent graph above, the majority of households in both groups do not have the necessary income (approximately $54,000) to afford the median rent in Salt Lake City without being rent-burdened.

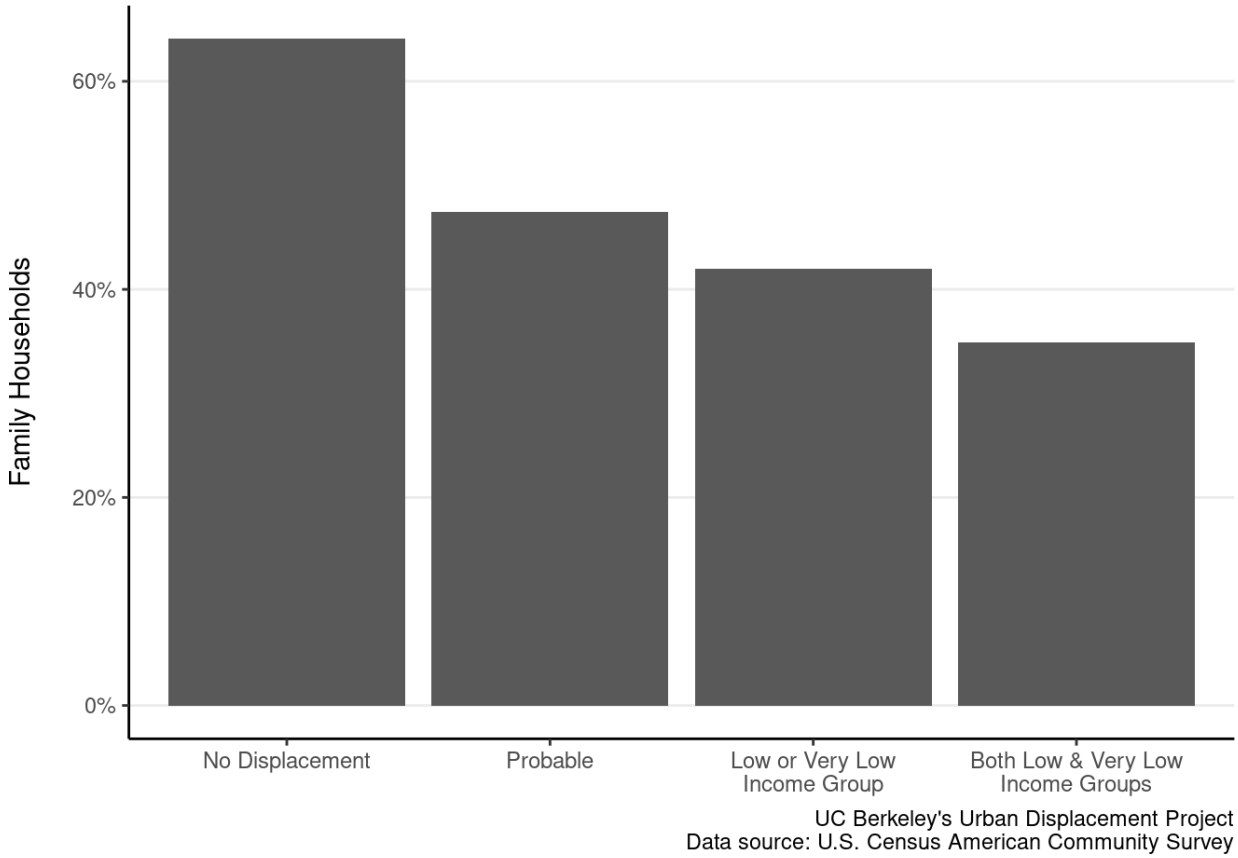
Additionally, this graph does not show the impact of the pandemic, which began in 2020 and disproportionately affected low-wage workers. Households that already fell below the 80% AMI threshold and experienced rent burden before the pandemic likely suffered the most. In addition, Figure 5 shows that rents continued to increase during the pandemic (2020-2022), putting even greater pressure on low-income households.

5 Who is impacted by displacement?

5.1 Families

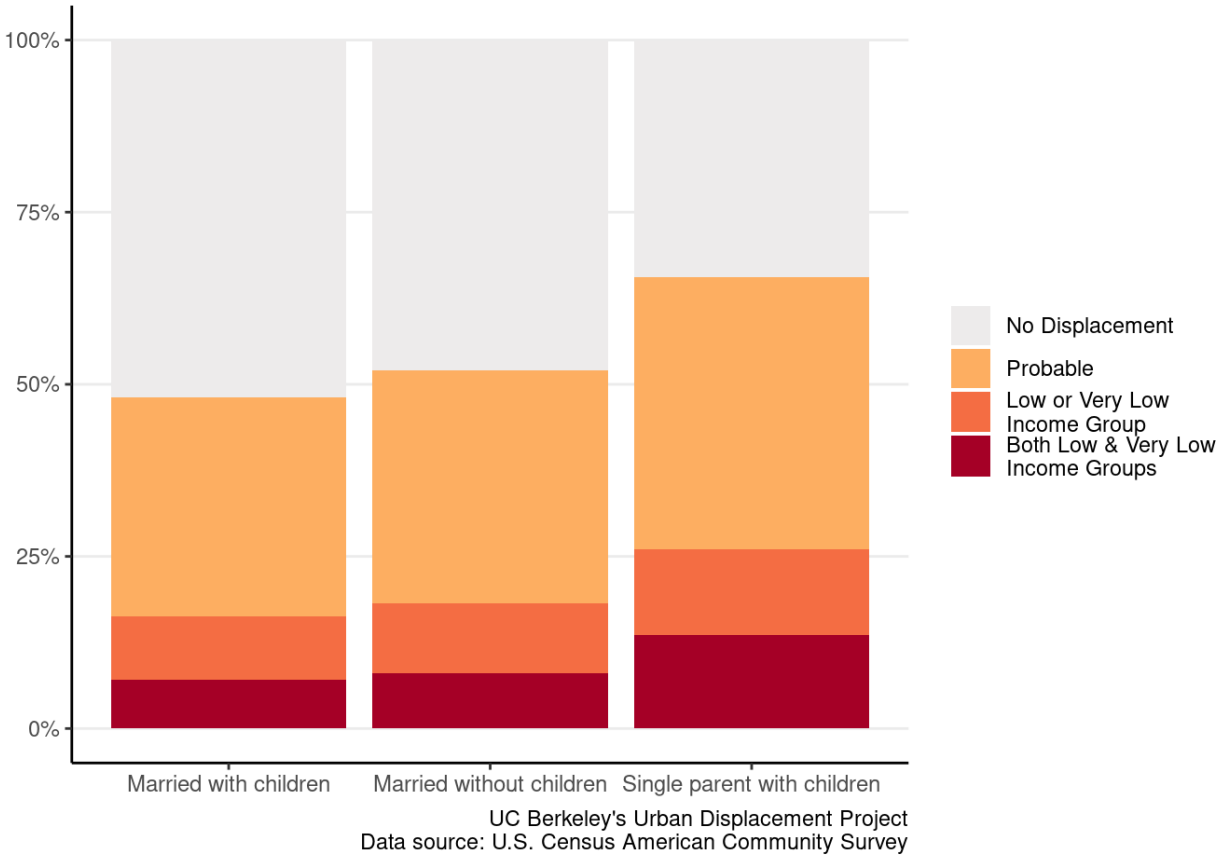
As shown in Figure 7, in tracts where both extremely to very low and low income groups are experiencing displacement, more than a third of households are families.

5.1.1 Figure 7. Families as share of total population



Families of all types are impacted by displacement risk. For example, as shown in Figure 8, almost half of Salt Lake City's households that consist of a married couple with children (including owners and renters of all income levels) live in tracts experiencing displacement risk, and single parents with children are even more vulnerable, with nearly 65% living in tracts experiencing displacement.

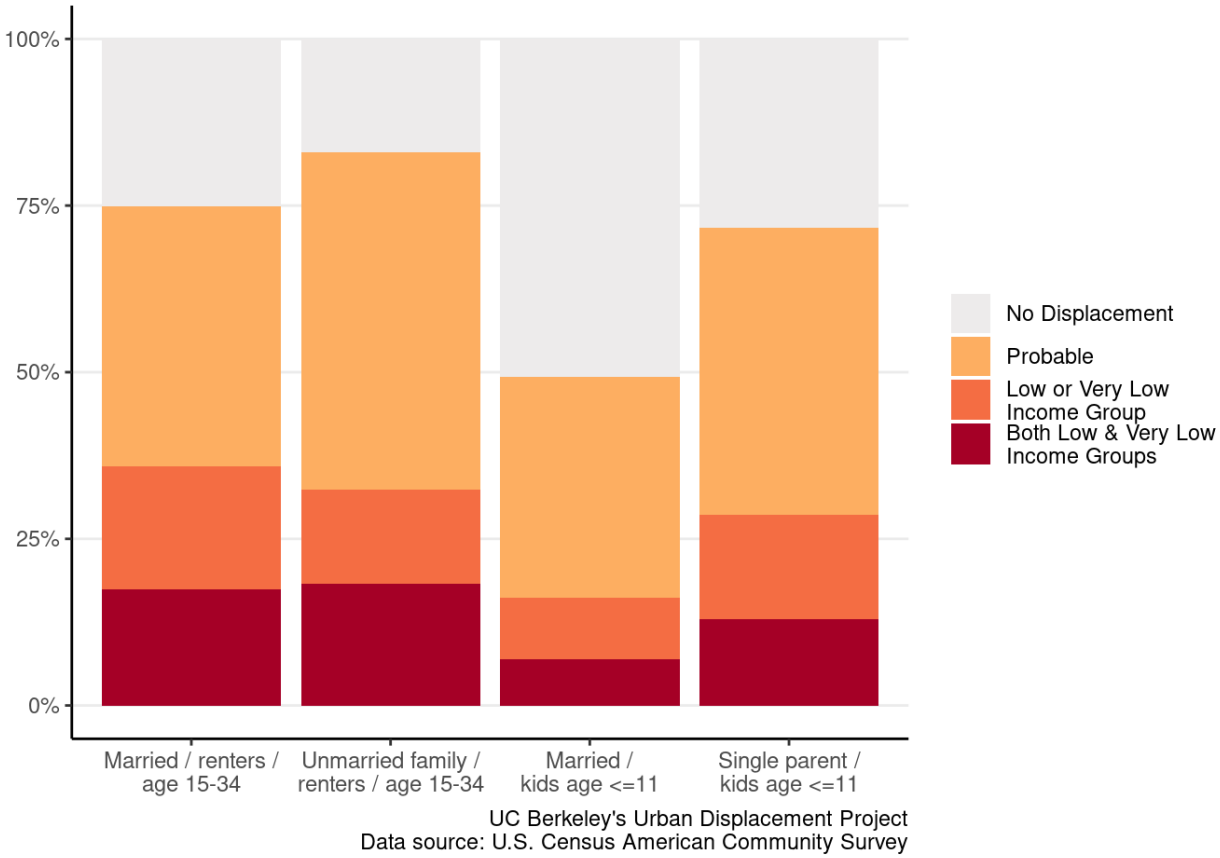
5.1.2 Figure 8. Distribution of families by type



Young families are even more vulnerable to displacement. Approximately 80% of renter families with unmarried heads of household between the ages of 15-34 live in tracts experiencing some form of displacement risk (see Figure 9). This number decreases only slightly, to approximately 75%, for similar households that include a married couple.

About half of all married couples with children 11 or younger (renters and owners) live in areas experiencing displacement risk, and more than 70% of single parents with young children (renters and owners) live in these tracts.

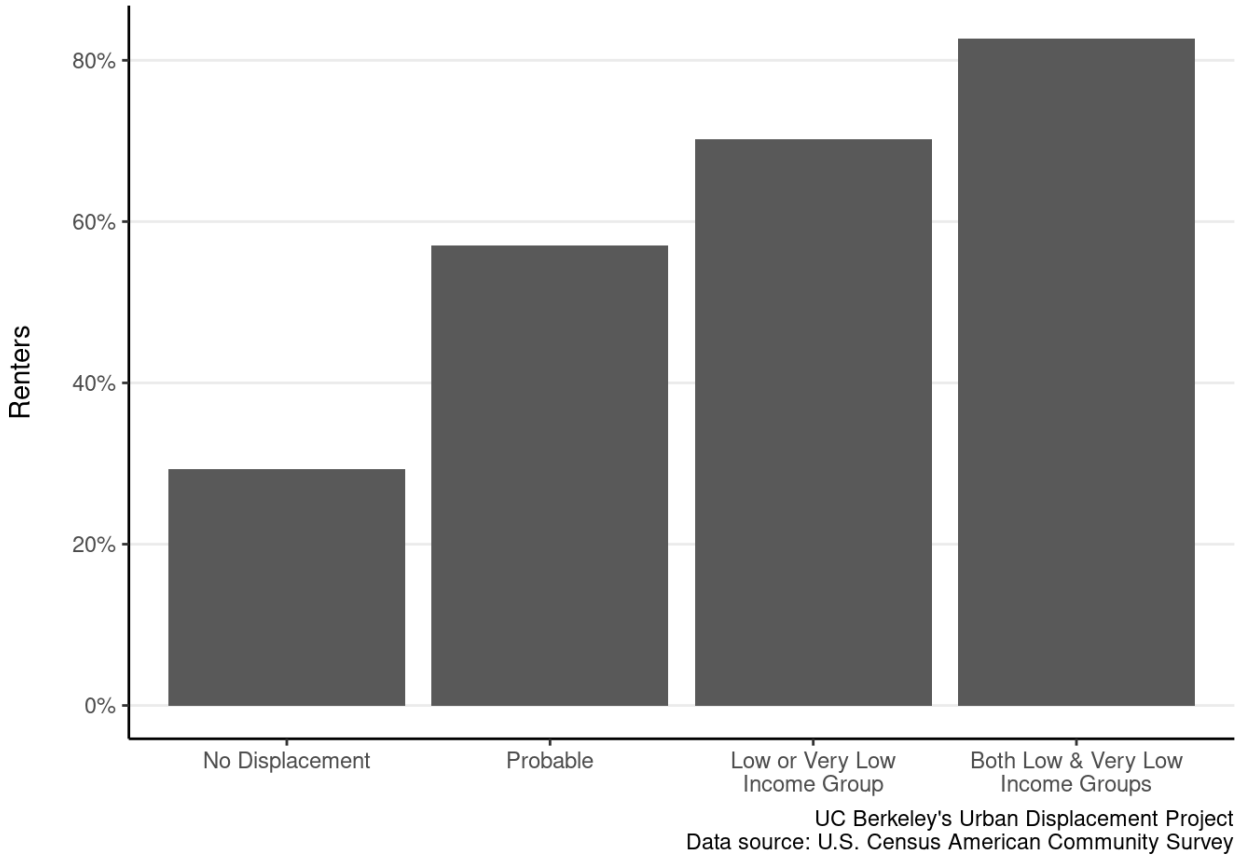
5.1.3 Figure 9. Distribution of young families



5.2 Renters

Figure 10 shows that the share of renters increases as displacement risk becomes more extreme, suggesting that renters are disproportionately vulnerable to displacement. This makes sense, given that our model only accounts for displacement of *renters*, not homeowners.

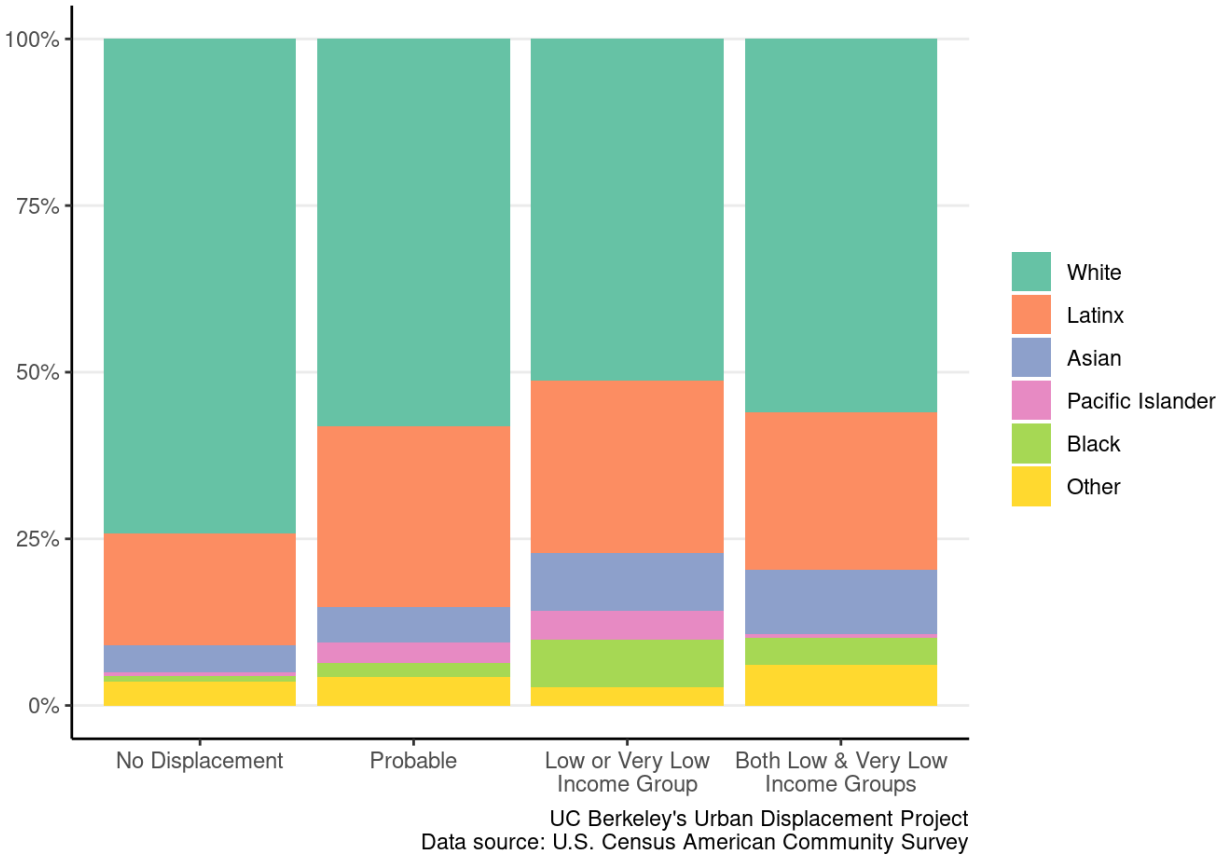
5.2.1 Figure 10. Renters as share of total population



5.3 People of all racial and ethnic backgrounds

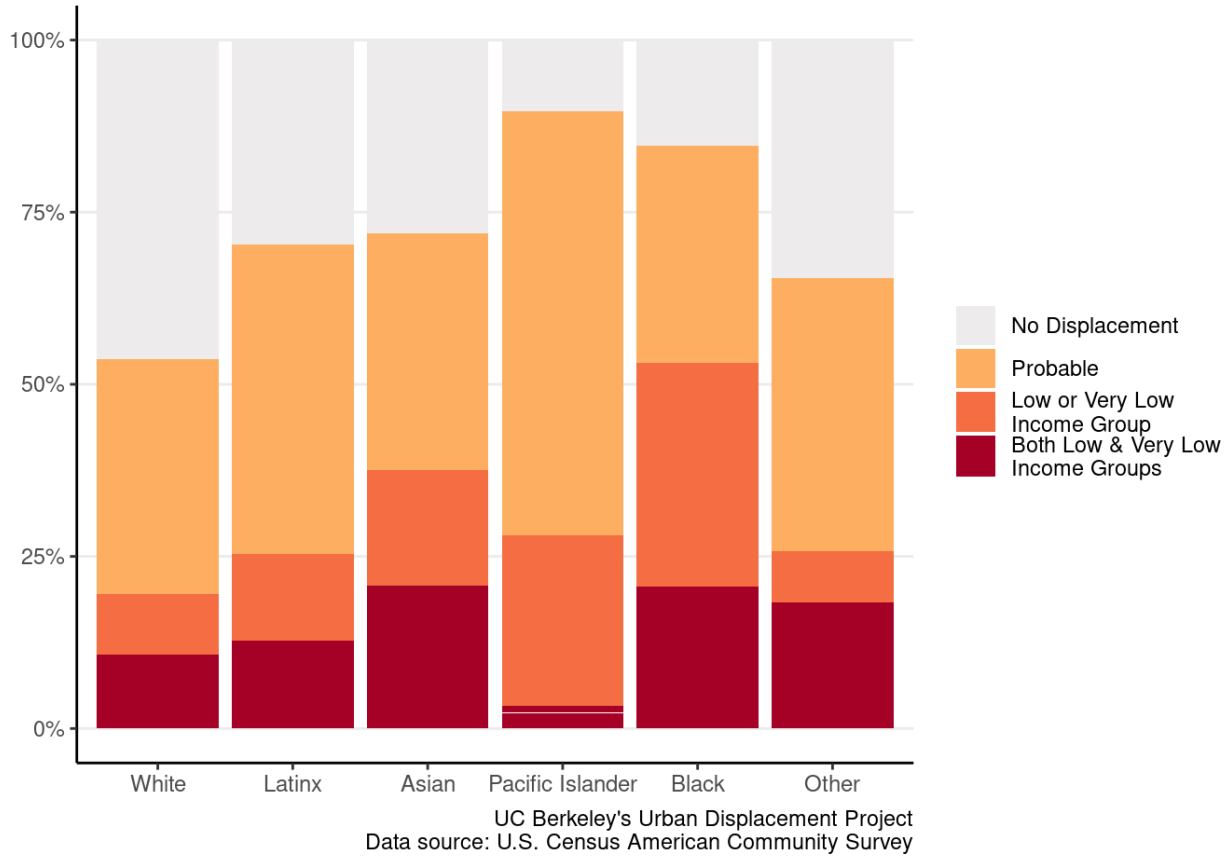
There are also racial and ethnic disparities in displacement risk. For example, according to Figure 11, White households make up a larger share of the population in "no displacement" tracts compared to tracts experiencing displacement, while households of color live disproportionately in tracts experiencing displacement.

5.3.1 Figure 11. Population by racial/ethnic group within displacement tracts



Despite these differences, however, displacement affects all racial/ethnic groups. More than half of Salt Lake City's White population lives in tracts experiencing some level of displacement risk (see Figure 12). Notably, the Pacific Islander community has the largest share of its population living in tracts with displacement risk, and Black, Asian, and Latinx households are the most likely to live in tracts with either Low or Very Low Income displacement risk or both Low and Very Low Income displacement risk.

5.3.2 Figure 12. Distribution of racial/ethnic groups across the city



6 How does the map compare to what we heard from residents about what is happening in their neighborhoods?

To better understand how accurately our map captures what is happening on the ground, we compared our analysis of individual neighborhoods with qualitative narratives captured in story maps and a report created by students at the University of Utah, led by Professors Ivis Garcia and Alessandro Rigolon. These narratives are based on data and interviews with local residents and provide a more nuanced understanding of gentrification and displacement than our maps are able to.

Overall, our map seems to accurately capture displacement risk on the east side and in areas in or near downtown, but appears to underestimate displacement risk in west side neighborhoods, which, according to the qualitative narrative, is experiencing significant displacement pressures. This is likely due to the fact that many west side census tracts have a relatively high proportion of homeowners and our model only accounts for displacement among renters.

In addition, it is important to note that our map only includes data through 2019, and a lot has changed since then. Salt Lake City saw one of the steepest rent increases in the country during the pandemic, which is explained in the following section, and experienced significant population growth. Given that our data do not capture these pandemic and post-pandemic trends—but the qualitative narrative does—it makes sense that there are discrepancies between the qualitative and quantitative research.

6.1 Areas the map appears to capture relatively well:

6.1.1 Ballpark

The map shows *elevated displacement risk* for both income groups. This seems reasonable, given that the area was redlined, consists of many low-income renters, has experienced rising rents and new apartment and townhome construction, and is close to transit.

6.1.2 Bonneville Hills, East Bench, East Liberty Park, Foothill/Sunnyside, Sunnyside East, Wasatch Hollow, Yalecrest

The map shows *no displacement risk* for these areas. This seems reasonable, given that the neighborhoods were rated as "best" and "still desirable" in historic redlining maps, have large populations of White, wealthy homeowners, and are already exclusive in terms of housing prices.

6.1.3 Capitol Hill

The map shows mostly *probable displacement risk* in the southern part of the area and *no displacement risk* in the northern part. This seems reasonable, given that residents living in the southern part, which includes larger shares of renters, expressed some concern about gentrification. There are also new trails and parks being built, and residents said they are seeing a lot of renovations and new apartments.

6.1.4 Central 9th

The map shows *probable displacement risk* in the northern part of the area for both income groups and *elevated displacement risk* in the southern part for both income groups. This seems reasonable, given that there is a transit station in the neighborhood, there was a recent decrease in the Latinx population and an increase in incomes, it is described as having "high growth potential", the population doubled between 2010 and 2019, the area is close to downtown, and there is a significant amount of new development, particularly in the southern part.

6.1.5 Central City

The map shows *high displacement risk*. This seems reasonable, given that some historic homes have been razed to make way for higher-density apartments, the area was redlined but is now experiencing increased investment, the vast majority of residents are renters (many of whom are low-income), the area is experiencing an influx of people moving in from out of

state, and the area has good transit access and is close to downtown. Also, the area includes a significant share of affordable, deed-restricted units, which might help limit the displacement of households who qualify to live in those units.

6.1.6 Downtown

The map shows mostly *probable displacement risk* with some *elevated displacement risk* in the northwest part. This seems reasonable, given that there is significant development happening, the area has great transit access, and there are green trails nearby.

6.1.7 East Central

The map shows *high displacement risk* in the northern part but *no displacement risk* elsewhere. This seems reasonable, given that there are a lot of students (who tend to be renters and show up as relatively low income) near the university, but nearby neighborhoods are fairly well-off and have large homeowner populations.

6.1.8 Greater Avenues

The map shows *probable displacement risk* in the southwest part, known as the Lower Avenues. This seems reasonable, given that the southwest part is relatively close to downtown and there are a fairly large number of renters. However, most of the rest of the area —generally known as Upper Avenues—consists of White, wealthy homeowners.

6.1.9 Rose Park

The map shows *no displacement risk* in the large northern part of the area but *probable displacement risk* in the southern and western part and *elevated displacement risk* for extremely- and very-low income households in the western part. This reflects the fact that the northern part of Rose Park is more affluent and predominantly occupied by homeowners,

while the southern part is more racially diverse, lower-income, and has a higher share of renters. In the southern half, the large Latinx population, high rent burden, planned infrastructure projects, and new housing developments to the south and east—according to the qualitative narrative—make it vulnerable to gentrification. Some residents pointed out that the neighborhood is already being gentrified by people who are younger and whiter than the current population.

6.1.10 Sugar House

The map shows mostly *no displacement risk*, with some *probable displacement risk* in the northwest corner. This seems reasonable, given that the area is 90% White, is described as "hip & vibrant" with lots of amenities, and seems to have already been gentrified years ago. However, the map does not capture the fact that—according to the qualitative narrative—housing prices in the area are rising and young professionals are replacing families, both potential signs of super-gentrification.

6.1.11 Westpointe

The map shows mostly *no displacement risk*, but shows *elevated/probable displacement risk* on the east side (which borders Rose Park). This seems reasonable, given that Westpointe is a quiet, diverse, mixed-income residential area that is more affordable than most of the city. Most residents of the western half of Westpointe are homeowners, whereas more residents of the eastern half are renters (along Redwood Road), where displacement risk is higher.

6.2 Areas where there are discrepancies between the qualitative narratives and the map:

6.2.1 Liberty Wells

The map shows mostly *probable displacement risk*, and shows *elevated displacement risk* for the extremely- and very low-income group in the southern part of the area. According to the qualitative narrative, housing prices in this economically and racially diverse area have skyrocketed since 2019, so our map likely underestimates current displacement risk. The neighborhood used to be relatively affordable for middle-class households, but in recent years has experienced an influx of higher-income people—mostly homebuyers—attracted to its historic charm and amenities, such as Liberty Park and good schools.

6.2.2 Jordan Meadows

The map shows *probable displacement risk* in this area, which has lower incomes than most of the city and a relatively larger Latinx population. While the qualitative narrative reveals significant concern about gentrification and new development in the area, our map likely does not pick up on more elevated displacement risk because there are relatively few renters and many owner-occupied single-family homes.

6.2.3 Glendale

The map shows *probable displacement risk* for the lowest income group and *no displacement risk* for the 50-80% AMI group. The qualitative narrative indicates that there is significant concern about gentrification in this area, which has a large immigrant population and low incomes. Like other parts of the west side, however, the neighborhood mostly consists of owner-occupied single family homes—and is geographically isolated from the rest of the city by a highway—so our renter-focused model does not highlight it as an area of particular concern.

6.2.4 Fairpark

The map shows *probable displacement risk* for both income groups. Again, the qualitative narrative emphasizes displacement risk more than the map does: dilapidated homes are now being renovated, there is a high poverty rate and large Latinx population, and multi-generational families are being replaced with younger renters.

6.2.5 Poplar Grove

The map shows *probable displacement risk*, with *elevated displacement risk* in the northwest part. The qualitative narrative suggests potentially higher displacement risk: the area is very diverse, half Latinx, there is new development happening along North Temple, home prices are rising, and green spaces and transportation likely make it attractive to higher-income people.

1. According to HUD, Fair Market Rent is generally calculated as the 40th percentile of gross rents for regular, standard quality units in a local housing market. This excludes low-quality units, already subsidized units, and units that have been built in the last 2 years.↩