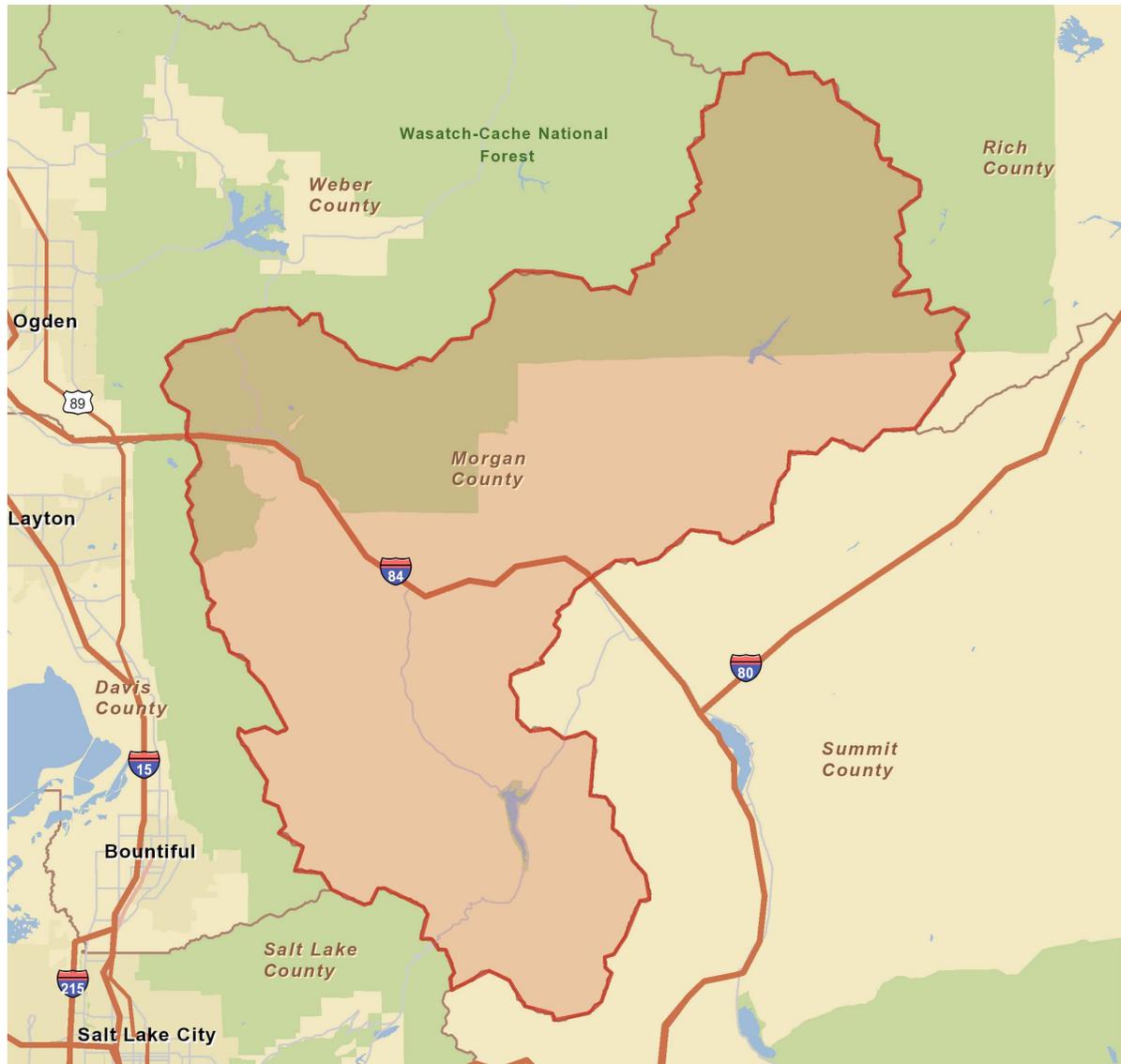


Appendix C

MORGAN COUNTY BACKGROUND

Morgan County, Utah



The city of Morgan was named after Jedediah Morgan Grant, a leader in the LDS Church. Morgan is the only incorporated community in Morgan County. About 12 miles to the northwest is the unincorporated community of Mountain Green. Some folks may recognize that as the headquarters of the Browning Arms Company.

Morgan County is a valley in the heart of the Wasatch Mountains. The valley is drained by the Weber River and originally, access was very limited because the Weber River had only cut gorges through the mountain rock at both ends of the exit canyon. In 1855, a group of Mormon pioneers succeeded in making a rough but passable road into the valley. As this was a beautiful, green valley (in contrast to the hot, dry and essentially barren Salt Lake Valley), it wasn't long before there were 15 small

settlements in place. Morgan became the county seat in 1868 but the courthouse wasn't started building until 1874, and even then it wasn't completed until 1883.

What put Morgan on the map was the construction of the Union Pacific Railroad through the valley in 1868-1869. The train generally paralleled the Weber River and when they were done cutting their way through Weber Canyon, the wagon road in and out was much wider and safer.

Morgan was originally settled as an agricultural center but that has changed over time. Farmers these days just don't make the money they used to. Many folks in the county still operate their farms but they also commute down the I-84 to the cities below for work. And slowly, some of the old farms are being sold and converted into residential developments.

MORGAN COUNTY DEMOGRAPHICS

Demographic and Economic Findings:

1. Population, household and family growth trends for Morgan County are much higher than, state and national rates. Median HH Incomes in Morgan County are comparable to state and national rates.
2. Forty three (42.5%) percent of the households in Morgan County have incomes of more than \$75,000.
3. Median household annual income is 5% higher than the state at \$63,856.
4. Morgan County has a high percentage of owner occupied housing units but also a low percentage of vacant housing units.
5. Only two percent (2.0%) of the Morgan County housing is Multi-Family units, three percent (2.9%) is mobile homes, and ninety two percent (91.5%) is detached.
6. Seventy eight percent (68.4%) of the Morgan County housing is valued at \$200,000 or more.
7. Thirty (29.9%) percent of the residents in Morgan County are school aged 5-19. Twenty eight (28.1%) percent are family formation ages (20-44) and ten (9.5%) percent are over 65. Projections for 2015 show little change in that age distribution.
8. Ninety eight (98.2) percent of Morgan County residents are White and only 1.4% are of Hispanic origin.
9. Thirty six (35.8%) percent of Morgan County residents are College Graduates with at least an Associate Degree.
10. The Morgan County residents are more likely to commute for a longer time (26.3 minutes) and more likely to work at home (4.9%) than other State of Utah residents.
11. The Morgan County residents are more likely to work in Agriculture/Mining, Construction and Public Administration (5.6%, 10.4% & 10.1%) than other State of Utah residents.
12. The occupations of Morgan County residents are more likely farming/forestry/fishing, Installation/Maintenance/Repair and transport/material moving than other State of Utah residents.

Conclusions:

- With a 2010 population of 9,813, Morgan County has 2,839 households which are mostly owner occupied, with a median age of (30.8 yrs) and with slightly larger than average sized (3.48) families
- The Morgan County residents have higher incomes, live in higher value homes and are older in age as other State of Utah residents.

Demographic and Economic Analysis

The following demographic and economic analysis provides detailed information about population, households, age and income of residents of Morgan County.

With a 2010 population of 9,813, Morgan County has 2,839 households which are mostly owner occupied, with a median age of (30.8 yrs) and with slightly larger than average sized (3.48) families.

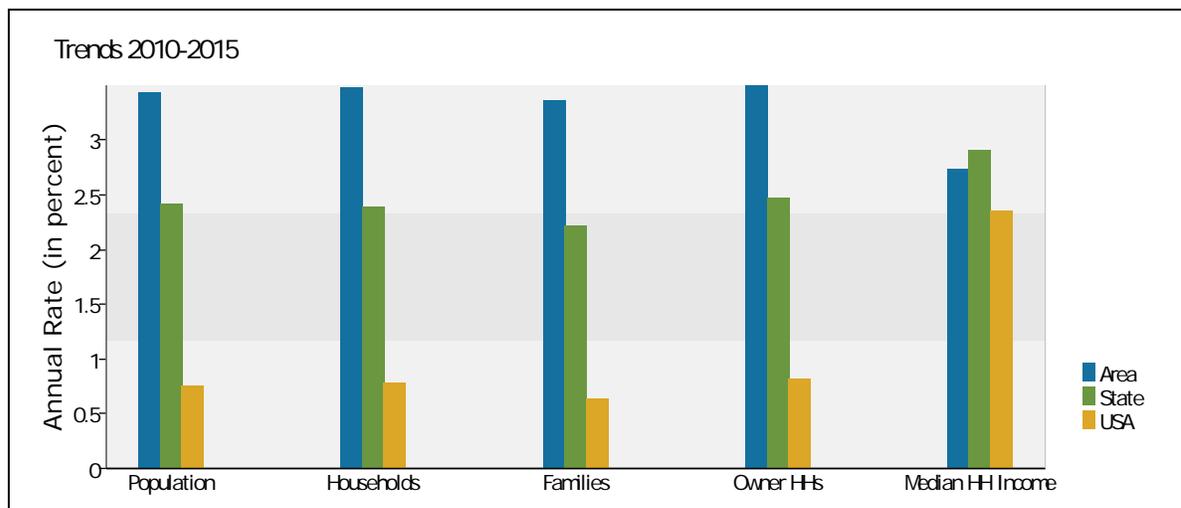
Demographic Summary – Morgan County	2000	2010	2015
Population	7,129	9,813	11,621
Households	2,046	2,839	3,370
Average Household Size	3.48	3.46	3.45
Owner Occupied HU's	1,806	2,507	2,977
Renter Occupied HU's	240	332	393
Median Age	28.3	30.8	31.9

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI BIS forecasts for 2010 and 2015, Bonneville Research 2010

Population, household and family growth trends for Morgan County are much higher than, state and national rates. Median HH Incomes in Morgan County are comparable to state and national rates.

Growth Trends: 2010-2015 Annual Rate	Morgan County	State	National
Population	3.44%	2.41%	0.76%
Households	3.49%	2.39%	0.78%
Families	3.36%	2.22%	0.64%
Owner HH's	3.50%	2.47%	0.82%
Median Household Income	2.73%	2.91%	2.36%

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI BIS forecasts for 2010 and 2015, Bonneville Research 2010



Population estimates for Morgan County show the population increasing by 150% from 2010 to 2030.

Population Projections by County and District	2000	2010	2020	2030	2040	2050	2060
Morgan	7,181	10,589	16,756	24,478	34,407	48,662	68,246

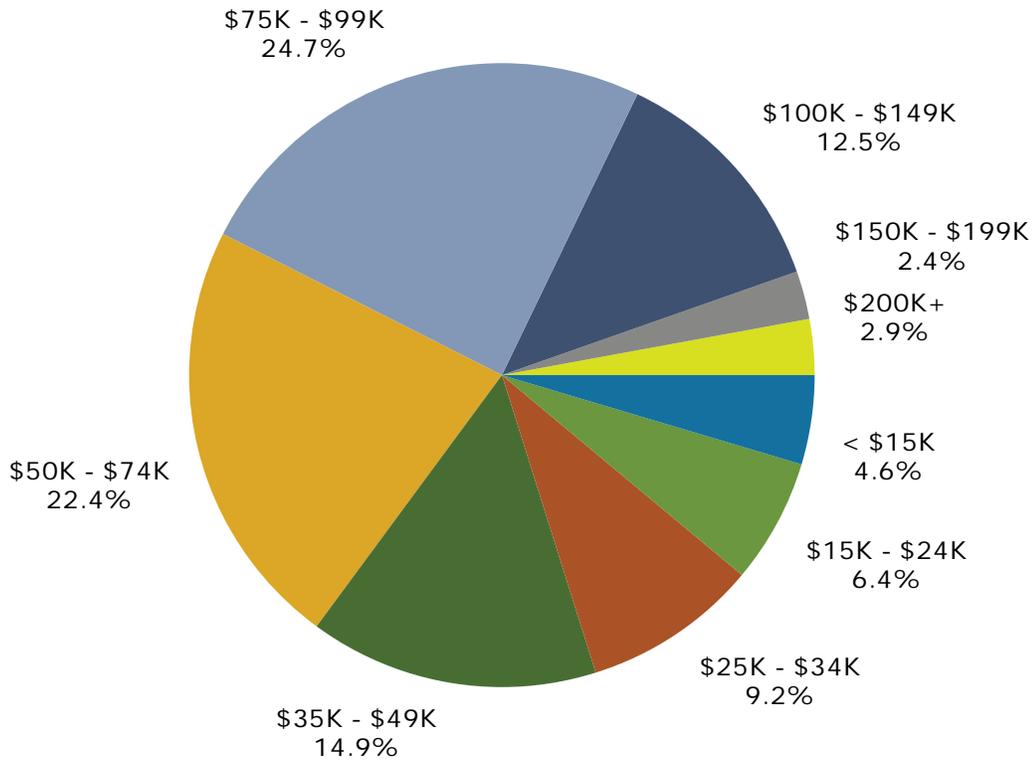
Source: Utah Governor's Office of Planning & Budget 2010, Bonneville Research 2010

Forty three (42.5%) percent of the households in Morgan County have incomes of more than \$75,000.

Household Income – Morgan County	Census 2000	2010	2015
	Percent	Percent	Percent
< \$15,000	6.4%	4.6%	3.7%
\$15,000 - \$24,999	10.0%	6.4%	4.9%
\$25,000 - \$34,999	13.7%	9.2%	6.6%
\$35,000 - \$49,999	19.5%	14.9%	9.3%
\$50,000 - \$74,999	24.3%	22.4%	26.9%
\$75,000 - \$99,999	12.7%	24.7%	22.4%
\$100,000 - \$149,999	8.2%	12.5%	17.7%
\$150,000 - \$199,999	3.1%	2.4%	4.3%
\$200,000+	2.2%	2.9%	4.2%

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI BIS forecasts for 2010 and 2015, Bonneville Research 2010

2010 Household Income



Median household annual income is high at \$63,856.

Income Summary	Morgan County 2000	Morgan County 2010	Morgan County 2015
Median Household Income	\$50,409	\$63,856	\$73,077
Average Household Income	\$60,995	\$74,881	\$85,729
Per Capita Income	\$17,684	\$21,664	\$24,861

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI BIS forecasts for 2010 and 2015, Bonneville Research 2010

Morgan County has a high percentage of owner occupied housing units but also a low percentage of vacant housing units.

Housing Units by Occupancy Status and Tenure						
	Census 2000		2010		2015	
	Number	Percent	Number	Percent	Number	Percent
Total	2,158	100.0%	2,992	100.0%	3,559	100.0%
Housing Units	2,158	100.0%	2,992	100.0%	3,559	100.0%
Occupied	2,046	94.8%	2,839	94.9%	3,370	94.7%
Owner	1,806	83.7%	2,507	83.8%	2,977	83.6%
Renter	240	11.1%	332	11.1%	393	11.0%
Vacant	112	5.2%	153	5.1%	189	5.3%

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI BIS forecasts for 2010 and 2015, Bonneville Research 2010

Only two percent (2.0%) of the Morgan County housing is Multi-Family units, three percent (2.9%) is mobile homes, and ninety two percent (91.5%) is detached.

Census 2000 Housing Units by Units in Structure and Occupancy				
	Housing Units		Occupied Units	
	Number	Percent	Number	Percent
Total	2,158	100.0%	2,046	100.0%
1, Detached	1,975	91.5%	1,871	91.4%
1, Attached	43	2.0%	43	2.1%
2	39	1.8%	31	1.5%
3 to 4	26	1.2%	26	1.3%
5 to 9	12	0.6%	12	0.6%
10 to 19	0	0.0%	0	0.0%
20 to 49	0	0.0%	0	0.0%
50 or More	0	0.0%	0	0.0%
Mobile Home	63	2.9%	63	3.1%
Other	0	0.0%	0	0.0%

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI BIS forecasts for 2010 and 2015, Bonneville Research 2010

Sixty eight percent (68.4%) of the Morgan County housing is valued at \$200,000 or more.

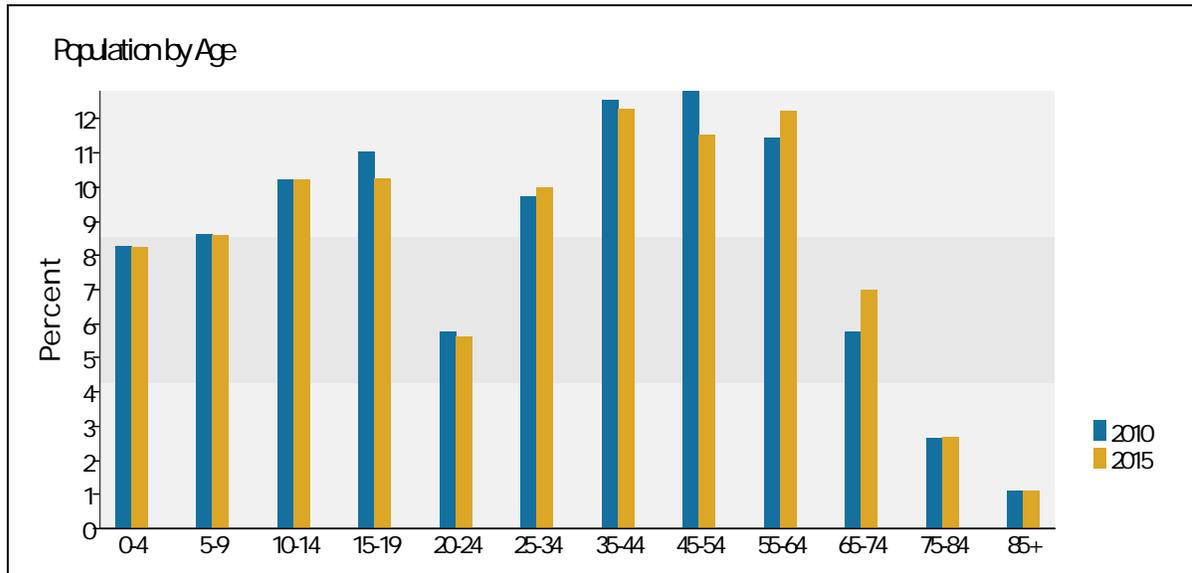
Housing Units by Income						
	Census 2000		2010		2015	
	Number	Percent	Number	Percent	Number	Percent
Total	1,807	100.0%	2,507	100.0%	2,977	100.0%
< \$10,000	8	0.4%	10	0.4%	10	0.3%
\$10,000 - \$14,999	0	0.0%	6	0.2%	5	0.2%
\$15,000 - \$19,999	4	0.2%	1	0.0%	4	0.1%
\$20,000 - \$24,999	2	0.1%	1	0.0%	1	0.0%
\$25,000 - \$29,999	10	0.6%	5	0.2%	1	0.0%
\$30,000 - \$34,999	6	0.3%	3	0.1%	5	0.2%
\$35,000 - \$39,999	0	0.0%	2	0.1%	3	0.1%
\$40,000 - \$49,999	6	0.3%	22	0.9%	9	0.3%
\$50,000 - \$59,999	12	0.7%	7	0.3%	18	0.6%
\$60,000 - \$69,999	9	0.5%	5	0.2%	7	0.2%
\$70,000 - \$79,999	21	1.2%	9	0.4%	4	0.1%
\$80,000 - \$89,999	16	0.9%	28	1.1%	8	0.3%
\$90,000 - \$99,999	76	4.2%	31	1.2%	17	0.6%
\$100,000 - \$124,999	168	9.3%	94	3.7%	77	2.6%
\$125,000 - \$149,999	265	14.7%	149	5.9%	92	3.1%
\$150,000 - \$174,999	297	16.4%	241	9.6%	150	5.0%
\$175,000 - \$199,999	214	11.8%	178	7.1%	201	6.8%
\$200,000 - \$249,999	318	17.6%	470	18.7%	425	14.3%
\$250,000 - \$299,999	169	9.4%	355	14.2%	446	15.0%
\$300,000 - \$399,999	119	6.6%	464	18.5%	695	23.3%
\$400,000 - \$499,999	21	1.2%	192	7.7%	389	13.1%
\$500,000 - \$749,999	58	3.2%	148	5.9%	235	7.9%
\$750,000 - \$999,999	0	0.0%	58	2.3%	106	3.6%
\$1,000,000 +	8	0.4%	28	1.1%	69	2.3%

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI BIS forecasts for 2010 and 2015, Bonneville Research 2010

Thirty (29.9%) percent of the residents in Morgan County are school aged 5-19. Twenty eight (28.1%) percent are family formation ages (20-44) and ten (9.5%) percent are over 65. Projections for 2015 show little change in that age distribution.

Population by Age – Morgan County	Census 2000	2010	2015
	Percent	Percent	Percent
0 - 4	8.1%	8.3%	8.2%
5 - 9	9.3%	8.6%	8.6%
10 - 14	11.6%	10.2%	10.5%
15 - 19	12.2%	11.1%	10.2%
20 - 24	5.6%	5.8%	5.6%
25 - 34	9.5%	9.7%	10.0%
35 - 44	14.8%	12.6%	12.3%
45 - 54	11.7%	12.8%	11.5%
55 - 64	8.5%	11.5%	12.2%
65 - 74	5.3%	5.8%	7.0%
75 - 84	2.6%	2.6%	2.7%
85+	0.8%	1.1%	1.1%

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI BIS forecasts for 2010 and 2015, Bonneville Research 2010



Ninety eight (98.2) percent of Morgan County residents are White and only 1.4% are of Hispanic origin.

Race and Ethnicity – Morgan County	Census 2000	2010	2015
	Percent	Percent	Percent
White Alone	98.1%	98.2%	98.3%
Black Alone	0.0%	0.1%	0.1%
American Indian Alone	0.2%	0.2%	0.2%
Asian or Pacific Islander Alone	0.2%	0.2%	0.1%
Some Other Race Alone	0.4%	0.4%	0.4%
Two or More Races	1.1%	0.9%	0.8%
Hispanic Origin (Any Race)	1.4%	1.4%	1.4%

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI BIS forecasts for 2010 and 2015, Bonneville Research 2010

Thirty six (35.8%) percent of Morgan County residents are College Graduates with at least an Associate Degree.

2000 Population 25+ by Educational Attainment	
Total	5,500
Less than 9th Grade	1.7%
9th - 12th Grade, No Diploma	4.0%
High School Graduate	31.2%
Some College, No Degree	27.3%
Associate Degree	9.2%
Bachelor's Degree	18.3%
Master's/Prof/Doctorate Degree	8.3%

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI BIS forecasts for 2010 and 2015, Bonneville Research 2010

The Morgan County residents have higher incomes, live in lower value homes and are older in age as other State of Utah residents.

Demographic & Income Summary	Morgan County	State of Utah
Median Household Income		
2000	\$50,409	\$45,712
2010	\$63,856	\$59,738
2015	\$73,077	\$68,954
Median Home Value		
2000	\$104,608	\$142,600
2010	\$152,476	\$237,853
2015	\$156,688	\$424,904
Per Capita Income		
2000	\$17,684	\$18,185
2010	\$21,664	\$22,879
2015	\$24,861	\$26,590
Median Age		
2000	28.3	27.3
2010	30.8	29.0
2015	31.9	29.4

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI BIS forecasts for 2010 and 2015, Bonneville Research 2010

The Morgan County residents are more likely to commute for a longer time (26.3 minutes) and more likely to work at home (4.9%) than other State of Utah residents.

2000 Workers 16+ by Travel Time to Work	Morgan County	State of Utah
Did not Work at Home	95.1%	95.8%
Less than 5 minutes	5.5%	4.2%
5 to 9 minutes	11.9%	13.9%
10 to 19 minutes	17.0%	33.7%
20 to 24 minutes	14.7%	14.6%
25 to 34 minutes	24.2%	16.1%
35 to 44 minutes	7.6%	4.1%
45 to 59 minutes	6.6%	4.6%
60 to 89 minutes	6.1%	3.0%
90 or more minutes	1.5%	1.6%
Worked at Home	4.9%	4.2%
Average Travel Time to Work (in min)	26.3	21.3

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI BIS forecasts for 2010 and 2015, Bonneville Research 2010

The Morgan County residents are more likely to work in Agriculture/Mining, Construction and Public Administration (5.6%, 10.4% & 10.1%) than other State of Utah residents.

2010 Employed Population 16+ by Industry	Morgan County	State of Utah
Total	3,999	1,298,912
Agriculture/Mining	5.60%	2.10%
Construction	10.40%	7.80%
Manufacturing	8.20%	8.20%
Wholesale Trade	1.90%	2.50%
Retail Trade	9.20%	12.10%
Transportation/Utilities	5.60%	4.70%
Information	1.30%	2.20%
Finance/Insurance/Real Estate	4.80%	7.10%
Services	43.00%	47.10%
Public Administration	10.10%	6.10%

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI BIS forecasts for 2010 and 2015, Bonneville Research 2010

The occupations of Morgan County residents are more likely farming/forestry/fishing, Installation/Maintenance/Repair and transport/material moving than other State of Utah residents.

2010 Employed Population 16+ by Occupation	Morgan County	State of Utah
White Collar	60.5%	62.1%
Mgmt/Bus/Financial	13.8%	13.0%
Professional	22.3%	21.9%
Sales	10.2%	12.5%
Administrative Support	14.3%	14.6%
Services	14.4%	16.4%
Blue Collar	25.2%	21.5%
Farming/Forestry/Fishing	1.9%	0.5%
Construction/Extraction	6.7%	6.7%
Installation/Maintenance/Repair	5.6%	3.5%
Production	4.6%	5.0%
Transport/Material Moving	6.4%	5.8%

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI BIS forecasts for 2010 and 2015, Bonneville Research 2010

MORGAN COUNTY HOUSING

Housing Findings:

1. Monthly homeowner costs are equal in Morgan County compared to the State of Utah.
2. Property Tax Rates in Morgan are low in comparison to other comparable counties.
3. Eighty percent (79.6%) of the Morgan County households are “Married-couple Family”. Twelve percent (11.7%) are householders “living alone
4. The average home value in Morgan County is approximately \$56,000 more than the state average.
5. Eleven percent (10.9%) of the Morgan County owner occupied housing is owned by householders under the age of 35.
6. Housing Unit ownership is 38.5% higher for whites than persons of Hispanic origin.
7. Seven percent (7.2%) of the Morgan County households are seven or more person households.
8. Forty eight percent (48.0%) of the Morgan County residents have lived in their home thirty years or more.
9. Ninety five percent (94.9%) of the Morgan County housing is owner occupied, and five percent (5.1%) is vacant.
10. Forty eight percent (48.2%) of the Morgan County vacant housing is Seasonal/Recreational/Occasional Use and nine percent (8.9%) is Vacant For Rent.
11. Ninety two percent (91.4%) of the Morgan County occupied housing stock is single family detached, and three percent (3.1%) of the total stock is mobile homes.
12. Thirty percent (29.5%) of the Morgan County owner occupied housing stock does not have a mortgage.
13. Fifty five percent (54.8%) of the Morgan County renters pay between \$400 and \$649 in monthly rent. Seventeen percent (16.9%) have “no cash rent”.
14. Fifty one percent (51.4%) of the Morgan County housing is valued at \$200,000 to \$399,999.
15. Sixty two percent (61.5%) of the Morgan County housing stock was built in 1979 or earlier.

Conclusions:

- The cost of living in Morgan County cities is comparable to other Utah cities.
- Twenty two percent (22.3%) of Morgan County residents pay no mortgage or rent.
- Morgan County residents live in single family homes as families.

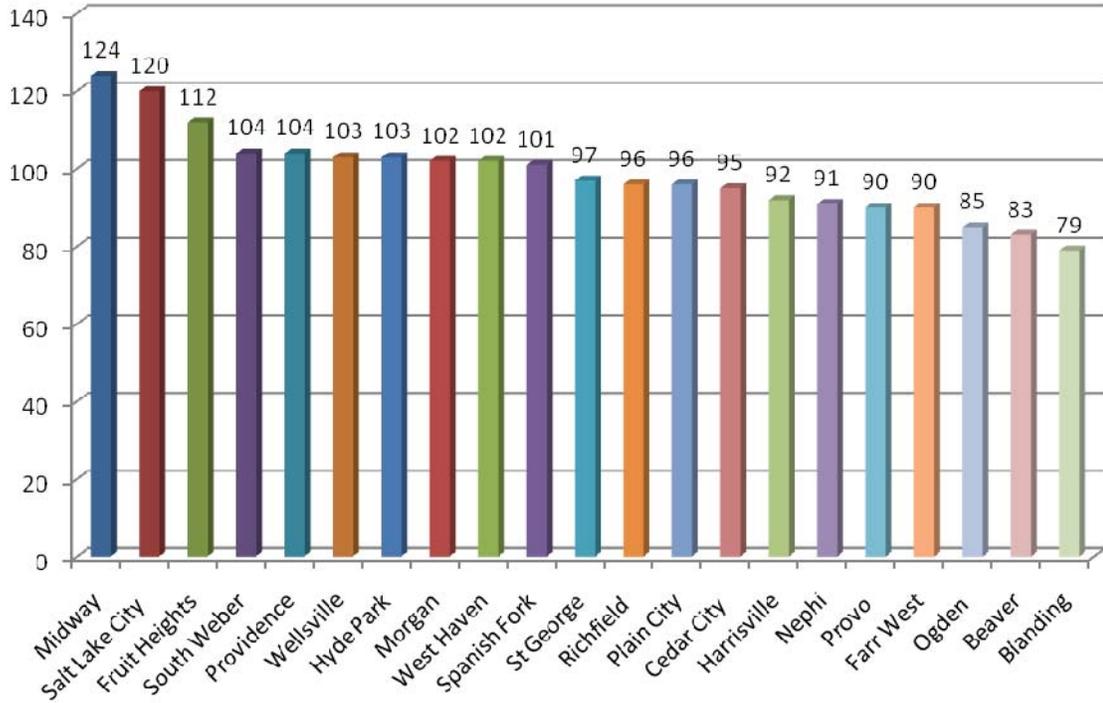
Housing Analysis

The cost of living in Morgan County cities ranks above the national median and below several other Utah cities.

Cost of Living Indexes	Overall	Food	Housing	Utilities	Trans	Health	Misc
Midway	124	106	172	79	90	94	105
Salt Lake City	120	103	164	72	93	96	103
Fruit Heights	112	104	141	79	90	91	104
South Weber	104	104	116	79	90	91	104
Providence	104	120	97	83	93	99	121
Wellsville	103	120	93	83	93	99	121
Hyde Park	103	120	95	83	93	99	121
Morgan	102	104	111	80	91	94	106
West Haven	102	106	112	78	90	94	105
Spanish Fork	101	107	106	80	91	92	105
St George	97	97	102	83	87	92	102
Richfield	96	106	94	78	92	94	105
Plain City	96	106	95	78	90	94	105
Cedar City	95	101	99	79	88	83	99
Harrisville	92	106	83	78	90	94	105
Nephi	91	105	78	79	92	91	107
Provo	90	107	77	80	91	92	105
Farr West	90	106	77	78	90	94	105
Ogden	85	106	62	78	90	94	105
Beaver	83	104	56	79	91	94	107
Blanding	79	104	47	77	89	94	106

Source: Sperling's Best Places / Fast Forward, Inc. Bonneville Research 2010

Cost of Living Index



Monthly homeowner costs are equal in Morgan County compared to the State of Utah.

Census 2000 Specified Owner Occupied Housing Units by Selected Monthly Owner Costs	Morgan County	State of Utah
Median Monthly Owner Costs for Units with Mortgage	\$1,102	\$1,102
Average Monthly Owner Costs for Units with Mortgage	\$1,228	\$1,213

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI BIS forecasts for 2010 and 2015, Bonneville Research 2010

Property Tax Rates in Morgan are low in comparison to other comparable counties.

2009 Property Taxes in Unincorporated County	Rates	Property Taxes on \$100K Second Home
Morgan	0.008511	\$851.10
Beaver	0.008927	\$892.70
Grand	0.009793	\$979.30
Uintah	0.009905	\$990.50
Emery	0.010431	\$1,043.10
Juab	0.011225	\$1,122.50
Wasatch	0.011838	\$1,183.80

Source: Utah State Tax Commission, Bonneville Research 2010

Eighty percent (79.6%) of the Morgan County households are “Married-couple Family”. Twelve percent (11.7%) are householders “living alone”.

2000 Households by Type	Morgan County	State of Utah
Total	2,046	701,281
Family Households	87.1%	76.3%
Married-couple Family	79.6%	63.2%
With Related Children	46.5%	36.5%
Other Family (No Spouse)	7.5%	13.2%
With Related Children	5.4%	8.8%
Nonfamily Households	12.9%	23.7%
Householder Living Alone	11.7%	17.8%
Householder Not Living Alone	1.2%	5.9%
Households with Related Children	51.9%	45.3%
Households with Persons 65+	20.9%	18.6%

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI BIS forecasts for 2010 and 2015, Bonneville Research 2010

The average home value in Morgan County is approximately \$56,000 more than the state average.

Owner Occupied Housing Units by Value	Morgan County 2010		State of Utah 2010	
	Number	Percent	Number	Percent
Total	2,507	100.0%	638,281	100.0%
< \$10,000	10	0.4%	3,778	0.6%
\$10,000 - \$14,999	6	0.2%	2,180	0.3%
\$15,000 - \$19,999	1	0.0%	2,094	0.3%
\$20,000 - \$24,999	1	0.0%	2,376	0.4%
\$25,000 - \$29,999	5	0.2%	2,294	0.4%
\$30,000 - \$34,999	3	0.1%	2,316	0.4%
\$35,000 - \$39,999	2	0.1%	2,104	0.3%
\$40,000 - \$49,999	22	0.9%	4,599	0.7%
\$50,000 - \$59,999	7	0.3%	4,639	0.7%
\$60,000 - \$69,999	5	0.2%	5,048	0.8%
\$70,000 - \$79,999	9	0.4%	5,839	0.9%
\$80,000 - \$89,999	28	1.1%	10,159	1.6%
\$90,000 - \$99,999	31	1.2%	12,021	1.9%
\$100,000 - \$124,999	94	3.7%	44,505	7.0%
\$125,000 - \$149,999	149	5.9%	65,472	10.3%
\$150,000 - \$174,999	241	9.6%	82,360	12.9%
\$175,000 - \$199,999	178	7.1%	70,949	11.1%
\$200,000 - \$249,999	470	18.7%	119,632	18.7%
\$250,000 - \$299,999	355	14.2%	68,510	10.7%
\$300,000 - \$399,999	464	18.5%	62,850	9.8%
\$400,000 - \$499,999	192	7.7%	26,183	4.1%
\$500,000 - \$749,999	148	5.9%	25,807	4.0%
\$750,000 - \$999,999	58	2.3%	7,721	1.2%
\$1,000,000 +	28	1.1%	4,845	0.8%
Median Value	\$249,096		\$198,734	
Average Value	\$296,051		\$239,333	

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI BIS forecasts for 2010 and 2015, Bonneville Research 2010

Eleven percent (10.9%) of the Morgan County owner occupied housing is owned by householders under the age of 35.

Census 2000 Occupied Housing Units by Age of Householder and Home Ownership	Number Occupied Units	Number Owner Occupied	Percent Owner Occupied
Total Housing Units	2,046	1,806	88.3%
Age of Householder			
15 - 24	58	18	31.0%
25 - 34	257	178	69.3%
35 - 44	547	496	90.7%
45 - 54	443	410	92.6%
55 - 64	339	324	95.6%
65 - 74	229	211	92.1%
75 - 84	131	129	98.5%
85+	42	40	95.2%

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI BIS forecasts for 2010 and 2015, Bonneville Research 2010

Housing Unit ownership is 38.5% higher for whites than persons of Hispanic origin.

Census 2000 Occupied Housing Units by Race/Ethnicity of Householder and Home Ownership	Number Occupied Units	Number Owner Occupied	Percent Owner Occupied
Total Housing Units	2,046	1,806	88.3%
White Alone	2,029	1,795	88.5%
Black Alone	1	0	0.0%
American Indian Alone	2	2	100.0%
Asian Alone	0	0	0.0%
Pacific Islander Alone	0	0	0.0%
Some Other Race Alone	4	1	25.0%
Two or More Races	10	8	80.0%
Hispanic Origin	16	8	50.0%

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI BIS forecasts for 2010 and 2015, Bonneville Research 2010

Seven percent (7.2%) of the Morgan County households are seven or more person households.

2000 Households by Size	Morgan County	State of Utah
Total	2,046	701,281
1 Person Household	11.7%	17.8%
2 Person Household	28.5%	28.9%
3 Person Household	15.0%	16.5%
4 Person Household	16.3%	15.9%
5 Person Household	13.2%	10.2%
6 Person Household	8.1%	6.1%
7+ Person Household	7.2%	4.6%

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI BIS forecasts for 2010 and 2015, Bonneville Research 2010

Forty eight percent (48.0%) of the Morgan County residents have lived in their home thirty years or more.

2000 Households by Year Householder Moved In	Morgan County	State of Utah
Total Housing Units	2,046	701,281
Moved in 1999 to March 2000	13.3%	24.0%
Moved in 1995 to 1998	24.6%	29.9%
Moved in 1990 to 1994	14.1%	15.6%
Moved in 1980 to 1989	17.1%	12.7%
Moved in 1970 to 1979	17.4%	9.1%
Moved in 1969 or Earlier	13.5%	8.6%
Median Year Householder Moved In	1991	1996

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI BIS forecasts for 2010 and 2015, Bonneville Research 2010

Ninety five percent (94.9%) of the Morgan County housing is owner occupied, and five percent (5.1%) is vacant.

Housing Units by Occupancy Status and Tenure	Census 2000		2010		2015	
	Number	Percent	Number	Percent	Number	Percent
Total Housing Units	2,158	100.0%	2,992	100.0%	3,559	100.0%
Occupied	2,046	94.8%	2,839	94.9%	3,370	94.7%
Owner	1,806	83.7%	2,507	83.8%	2,977	83.6%
Renter	240	11.1%	332	11.1%	393	11.0%
Vacant	112	5.2%	153	5.1%	189	5.3%

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI BIS forecasts for 2010 and 2015, Bonneville Research 2010

Forty eight percent (48.2%) of the Morgan County vacant housing is Seasonal/Recreational/Occasional Use and nine percent (8.9%) is Vacant For Rent.

Census 2000 Vacant Housing Units by Status	Census 2000	
	Number	Percent
Total Housing Units	2,158	100.0%
Total Vacant Housing Units	112	100.0%
Vacant For Rent	10	8.9%
Vacant For Sale Only	30	26.8%
Vacant Rented/Sold, Unoccupied	2	1.8%
Vacant Seasonal/Recreational/Occasional Use	54	48.2%
Vacant For Migrant Workers	0	0.0%
Other Vacant	16	14.3%

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI BIS forecasts for 2010 and 2015, Bonneville Research 2010

Ninety two percent (91.4%) of the Morgan County occupied housing stock is single family detached, and three percent (3.1%) of the total stock is mobile homes.

Census 2000 Housing Units by Units in Structure and Occupancy	Number Housing Units	Percentage Housing Units	Number Occupied	Percent Occupied
Total Housing Units	2,158	100.0%	2,046	100.0%
1, Detached	1,975	91.5%	1,871	91.4%
1, Attached	43	2.0%	43	2.1%
2	39	1.8%	31	1.5%
3 to 4	26	1.2%	26	1.3%
5 to 9	12	0.6%	12	0.6%
10 to 19	0	0.0%	0	0.0%
20 +	0	0.0%	0	0.0%
Mobile Home	0	0.0%	0	0.0%
Other	63	2.9%	63	3.1%

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI BIS forecasts for 2010 and 2015, Bonneville Research 2010

Thirty percent (29.5%) of the Morgan County owner occupied housing stock does not have a mortgage.

Census 2000 Specified Owner Occupied Housing Units by Selected Monthly Owner Costs	Number	Percent
Total Housing Units	1,504	100.0%
With Mortgage	1,061	70.5%
< \$200	0	0.0%
\$200 - \$299	2	0.1%
\$300 - \$399	32	2.1%
\$400 - \$499	15	1.0%
\$500 - \$599	40	2.7%
\$600 - \$699	72	4.8%
\$700 - \$799	56	3.7%
\$800 - \$899	86	5.7%
\$900 - \$999	141	9.4%
\$1000 - \$1249	212	14.1%
\$1250 - \$1499	139	9.2%
\$1500 - \$1999	189	12.6%
\$2000 - \$2499	48	3.2%
\$2500 - \$2999	9	0.6%
\$3000+	20	1.3%
With No Mortgage	443	29.5%
Median Monthly Owner Costs for Units with Mortgage	\$1,102	
Average Monthly Owner Costs for Units with Mortgage	\$1,228	

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI BIS forecasts for 2010 and 2015, Bonneville Research 2010

Fifty five percent (54.8%) of the Morgan County renters pay between \$400 and \$649 in monthly rent. Seventeen percent (16.9%) have “no cash rent”.

Census 2000 Specified Renter Occupied Housing Units by Contract Rent	Census 2000	
	Number	Percent
Total Housing Units	237	100.0%
Paying Cash Rent	197	83.1%
< \$100	4	1.7%
\$100 - \$149	0	0.0%
\$150 - \$199	4	1.7%
\$200 - \$249	4	1.7%
\$250 - \$299	0	0.0%
\$300 - \$349	2	0.8%
\$350 - \$399	15	6.3%
\$400 - \$449	56	23.6%
\$450 - \$499	20	8.4%
\$500 - \$549	30	12.7%
\$550 - \$599	15	6.3%
\$600 - \$649	9	3.8%
\$650 - \$699	0	0.0%
\$700 - \$749	0	0.0%
\$750 - \$799	0	0.0%
\$800 - \$899	6	2.5%
\$900 - \$999	0	0.0%
\$1000 - \$1249	17	7.2%
\$1250 - \$1499	15	6.3%
\$1500 - \$1999	0	0.0%
\$2000 +	0	0.0%
No Cash Rent	40	16.9%
Median Rent	\$484	
Average Rent	\$577	
Average Gross Rent (with Utilities)	\$684	

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI BIS forecasts for 2010 and 2015, Bonneville Research 2010

Fifty one percent (51.4%) of the Morgan County housing is valued at \$200,000 to \$399,999.

Housing Units by Value						
	Census 2000		2010		2015	
	Number	Percent	Number	Percent	Number	Percent
Total						
< \$10,000	8	0.4%	10	0.4%	10	0.3%
\$10,000 - \$14,999	0	0.0%	6	0.2%	5	0.2%
\$15,000 - \$19,999	4	0.2%	1	0.0%	4	0.1%
\$20,000 - \$24,999	2	0.1%	1	0.0%	1	0.0%
\$25,000 - \$29,999	10	0.6%	5	0.2%	1	0.0%
\$30,000 - \$34,999	6	0.3%	3	0.1%	5	0.2%
\$35,000 - \$39,999	0	0.0%	2	0.1%	3	0.1%
\$40,000 - \$49,999	6	0.3%	22	0.9%	9	0.3%
\$50,000 - \$59,999	12	0.7%	7	0.3%	18	0.6%
\$60,000 - \$69,999	9	0.5%	5	0.2%	7	0.2%
\$70,000 - \$79,999	21	1.2%	9	0.4%	4	0.1%
\$80,000 - \$89,999	16	0.9%	28	1.1%	8	0.3%
\$90,000 - \$99,999	76	4.2%	31	1.2%	17	0.6%
\$100,000 - \$124,999	168	9.3%	94	3.7%	77	2.6%
\$125,000 - \$149,999	265	14.7%	149	5.9%	92	3.1%
\$150,000 - \$174,999	297	16.4%	241	9.6%	150	5.0%
\$175,000 - \$199,999	214	11.8%	178	7.1%	201	6.8%
\$200,000 - \$249,999	318	17.6%	470	18.7%	425	14.3%
\$250,000 - \$299,999	169	9.4%	355	14.2%	446	15.0%
\$300,000 - \$399,999	119	6.6%	464	18.5%	695	23.3%
\$400,000 - \$499,999	21	1.2%	192	7.7%	389	13.1%
\$500,000 - \$749,999	58	3.2%	148	5.9%	235	7.9%
\$750,000 - \$999,999	0	0.0%	58	2.3%	106	3.6%
\$1,000,000 +	8	0.4%	28	1.1%	69	2.3%

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI BIS forecasts for 2010 and 2015, Bonneville Research 2010

Sixty two percent (61.5%) of the Morgan County housing stock was built in 1979 or earlier.

2000 Housing Units by Year Structure Built	Morgan County	State of Utah
Total Housing Units	2,158	768,594
1999 to March 2000	5.0%	4.2%
1995 to 1998	11.6%	13.1%
1990 to 1994	7.9%	8.6%
1980 to 1989	14.1%	16.1%
1970 to 1979	21.2%	22.0%
1969 or Earlier	40.3%	35.9%
Median Year Structure Built	1975	1976

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI BIS forecasts for 2010 and 2015, Bonneville Research 2010

MORGAN COUNTY ECONOMIC BASE

Employment

Agriculture has been the economic backbone of Morgan County with much of the activity both livestock and crop production. Specialized manufacturing has helped the area become more economically diverse. Trade and government also stimulate the economy. Morgan County's natural beauty, open spaces, and excellent transportation infrastructure will be an advantage to future economic development.

Employment Analysis

The Morgan County residents are more likely to work in Agriculture/Mining, Construction and Public Administration (5.6%, 10.4% & 10.1%) than other State of Utah residents.

2010 Employed Population 16+ by Industry	Morgan County	State of Utah
Agriculture/Mining	5.6%	2.1%
Construction	10.4%	7.8%
Manufacturing	8.2%	8.2%
Wholesale Trade	1.9%	2.5%
Retail Trade	9.2%	12.1%
Transportation/Utilities	5.6%	4.7%
Information	1.3%	2.2%
Finance/Insurance/Real Estate	4.8%	7.1%
Services	43.0%	47.1%
Public Administration	10.1%	6.1%

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI BIS forecasts for 2010 and 2015, Bonneville Research 2010

The occupations of Morgan County residents are more likely farming/forestry/fishing, Installation/Maintenance/Repair and transport/material moving than other State of Utah residents.

2010 Employed Population 16+ by Occupation	Morgan County	State of Utah
White Collar	60.5%	62.1%
Mgmt/Bus/Financial	13.8%	13.0%
Professional	22.3%	21.9%
Sales	10.2%	12.5%
Administrative Support	14.3%	14.6%
Services	14.4%	16.4%
Blue Collar	25.2%	21.5%
Farming/Forestry/Fishing	1.9%	0.5%
Construction/Extraction	6.7%	6.7%
Installation/Maintenance/Repair	5.6%	3.5%
Production	4.6%	5.0%
Transport/Material Moving	6.4%	5.8%

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI BIS forecasts for 2010 and 2015, Bonneville Research 2010

Two of Morgan County's six largest employers, are public industry.

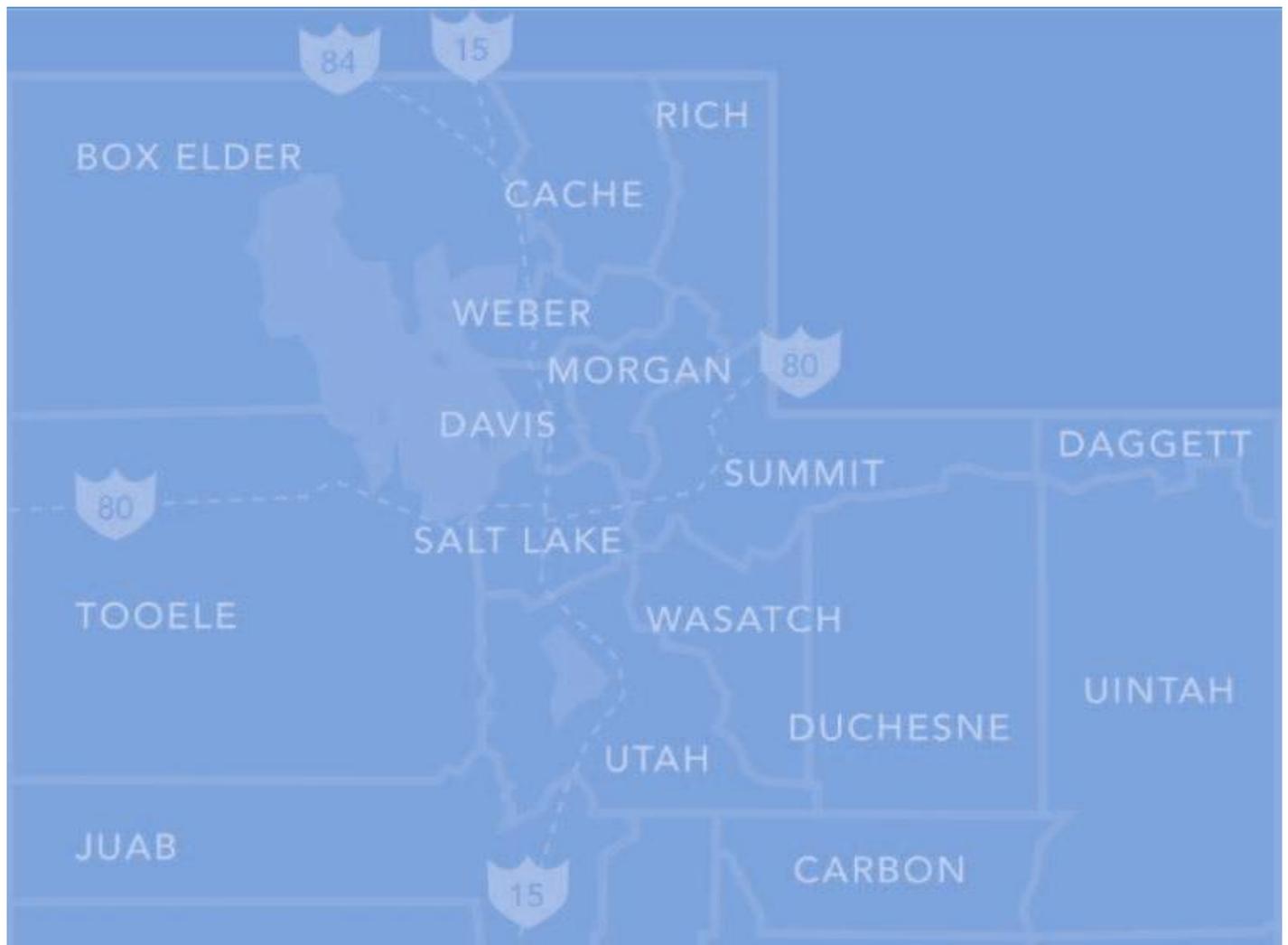
Morgan County's Largest Employers	Industry	Employment
Morgan School District	Public Education	250-499
Browning	Sport & Athletic Equip. Mfg	100-249
Holcim US Inc	Cement Mfg	100-249
Great Salt Lake Brine Shrimp	Marine Fishery	100-249
IGA Grocery	Grocery Store	50-99
Morgan County	Local Government	50-99

Source: Utah State Department of Workforce Services, Bonneville Research 2010

Morgan County

COUNTY PROFILE

10



Morgan County Profile



Morgan County is located in northern Utah bordering some of the largest counties in the state: Salt Lake, Weber and Davis. Interstate 80 and Interstate 15 both run near the county. Highway 84 runs through Morgan City, the largest city and county seat.

POPULATION

	2009 Population	Housing Units
Morgan City	2,853	966
Morgan County	8,934	2,871
State of Utah	2,835,864	877,904

Source: Decision Data Resources

MORGAN COUNTY DEMOGRAPHICS

	2000 Census	% Change	2009 Estimate	% Change	2014 Forecast	
Population	7,129	20.2%	8,934		10,428	
Households	2,046	28.7%	2,871		3,387	
Age	2000 Census	%	2009 Estimate	%	2014 Forecast	%
0 to 4	581	8.2%	763	8.5%	983	9.4%
5 to 14	1,490	20.9%	1,340	15.0%	1,538	14.7%
15 to 19	869	12.2%	750	8.4%	740	7.1%
20 to 24	398	5.6%	842	9.4%	819	7.9%
25 to 34	674	9.5%	1,478	16.5%	1,858	17.8%
35 to 44	1,056	14.8%	908	10.2%	1,126	10.8%
45 to 54	837	11.7%	1,122	12.6%	1,104	10.6%
55 to 64	604	8.5%	871	9.7%	1,111	10.7%
65 to 74	377	5.3%	529	5.9%	714	6.8%
75 to 84	184	2.6%	251	2.8%	341	3.3%
85+	59	0.8%	80	0.9%	94	0.9%
Median Age	28.3		29.3		31.2	
Ethnicity	2000 Census	%	2009 Estimate	%	2014 Forecast	%
Caucasian	6,994	98.1%	8,751	98.0%	10,298	98.8%
African American	3	0.0%	4	0.0%	6	0.1%
American Indian or Alaskan Native	13	0.2%	15	0.2%	19	0.2%
Asian or Pacific Islander	11	0.2%	32	0.4%	40	0.4%
Some Other Race	32	0.5%	38	0.4%	20	0.2%
Two or More Races	76	1.1%	94	1.1%	45	0.4%
Hispanic Population	2000 Census	%	2009 Estimate	%	2014 Forecast	%
Hispanic	103	1.4%	262	2.9%	437	4.2%
Household Income	2000 Census	%	2009 Estimate	%	2014 Forecast	%
\$0 - \$14,999	130	6.4%	137	4.8%	158	4.7%
\$15,000 - \$24,999	204	10.0%	204	7.1%	195	5.8%
\$25,000 - \$34,999	280	13.7%	262	9.1%	269	7.9%
\$35,000 - \$49,999	400	19.6%	441	15.4%	465	13.7%
\$50,000 - \$74,999	497	24.3%	601	20.9%	717	21.2%
\$75,000 - \$99,999	260	12.7%	509	17.7%	578	17.1%
\$100,000 - \$149,999	167	8.2%	448	15.6%	603	17.8%
\$150,000 +	108	5.3%	269	9.4%	402	11.9%
Average Household Income	\$60,992		\$73,751		\$75,353	

Source: Decision Data Resources

MAJOR RECENT ANNOUNCEMENTS

- Envision Utah is six months into its Envision Morgan economic development study. Over 60 residents came together at two town meetings to discuss their visions and learn about their neighbors thoughts for the economic future of the county. After five town meetings, similar visions have emerged. The citizens of Morgan look to preserve farms and ranches, as well as green space along the Weber River. With 3.8% annual population growth in the county, Morgan remains one of Utah's fastest growing areas.¹
- County charm, affordable real estate and location are making Morgan County increasingly popular with affluent home buyers. Morgan County experienced the largest increase in median income for locations along the Wasatch Front from 1999 to 2003. The county has experienced a real spike in its population growth and some attribute this to the local farmers selling property for development.²

MAJOR EMPLOYERS

Company Name	Number of Employees
Morgan School District	250-499
Browning	100-249
Great Salt Lake Brine Shrimp	100-249
Holcim US Inc	100-249
IGA Grocery	50-99
Morgan County	50-99

Source: Utah Department of Workforce Services

MORGAN COUNTY NON-AGRICULTURAL EMPLOYMENT

Morgan County has an unemployment rate of 6.3% as of December 2009.

Industry	2009	2008	% Change	Numeric Change
Mining	-	-	-	-
Construction	363	426	14.8%	-63
Manufacturing	208	212	-1.9%	-4
Trade, Transportation & Utilities	361	372	-3.0%	-11
Information	-	-	-	-
Financial Activities	68	57	19.3%	11
Professional & Business Services	130	118	10.2%	12
Education, Health & Social Services	126	66	90.9%	60
Leisure & Hospitality	192	177	8.5%	15
Other Services	26	30	-13.3%	-4
Government	435	448	-2.9%	-13
Totals	1,922	1,912	0.5%	10

Source: Utah Department of Workforce Services, September 2008 to September 2009 data

¹ Source: Salt Lake Tribune

² Source: Standard Examiner

TAXATION

Total Property Tax Rate – Morgan*	0.010082
Morgan County	0.002477
Morgan County School District	0.005846
Morgan City	0.001571
Weber Basin Water Conservancy District	0.000188
State & Local Sales & Use Tax (Morgan)	5.95%
State Corporate Franchise Tax	5.00%

*Primary residential property taxed at 55% of assessed value, commercial property taxed at 100% of assessed value.
Source: Utah State Tax Commission

CLIMATE – MORGAN

Average Annual Precipitation	19.02 inches
Elevation	5,064 feet
Average July High Temperature	88 degrees
Average January Low Temperature	11 degrees

Source: Morgan County

RECREATION

East Canyon State Park	Boating, fishing, ice fishing, cross-country skiing and snowmobiling are all available in East Canyon State Park. East Canyon Resort hosts seminars and other events for up to 120 people.
Lost Creek State Park	Lost Creek State Park features a high mountain lake that offers similar outdoor activities to East Canyon State Park.
Devil's Slide	Devil's Slide is a unique geological formation only a few miles outside of Morgan.

Source: Morgan County

ECONOMIC DEVELOPMENT CORPORATION OF UTAH (EDCUtah)

The Economic Development Corporation of Utah (EDCUtah) is a private, statewide, non-profit organization formed in 1987 to provide a unified and professionally managed economic development program promoting the state of Utah.

EDCUtah is an investor-based organization with more than 230 private sector businesses, organizations, chambers of commerce, municipalities and counties. Through these partnerships, EDCUtah facilitates an ongoing effort to develop and nurture a thriving business climate throughout Utah.

EDCUtah specializes in assisting companies considering Utah for a business relocation or expansion. The corporate recruitment team of EDCUtah coordinates all of the information key decision makers and economic development/site consultants need as they evaluate Utah as a site location.

FOR ADDITIONAL INFORMATION

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