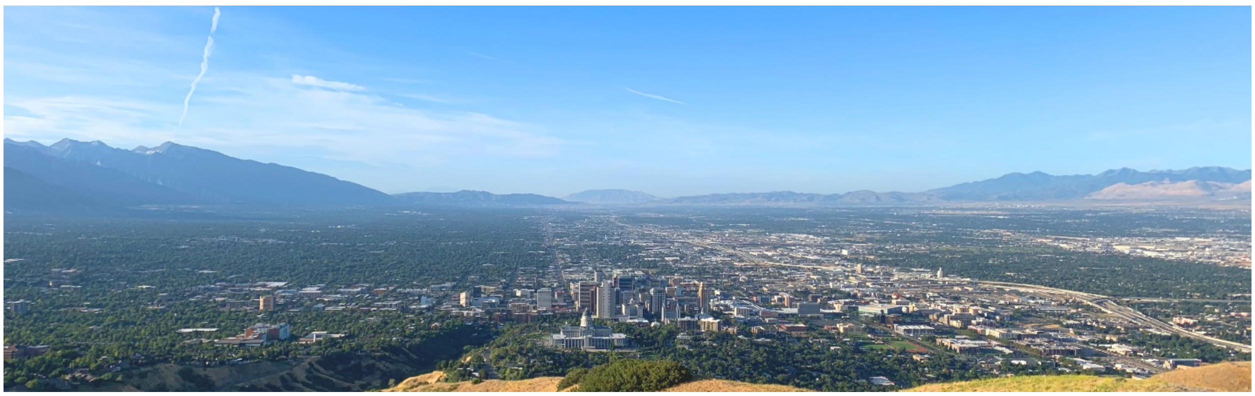
Moderate-Income Housing Element For Unincorporated Salt Lake County General Plans

November 2019



SALT LAKE COUNTY

Acknowledgments

Mayor: Jenny Wilson

County Council: Shireen Ghorbani, Richard Snelgrove (Chair), Jim Bradley, Arlyn Bradshaw, Michael Jensen, Aimee Winder Newton, Ann Granato, Steve DeBry, Max Burdick

County Planning Commission: Neil Cohen (Chair), Ronald Vance (Vice Chair), Mark Elieson, Bryan O'Meara, Kim Barbushev, Christopher Collard

Mountainous Planning District Planning Commission: Neil Cohen, Nicole Omer, Tod Young, Brooke Derr, Don Despain (Chair), Laynee Jones (Vice Chair), James Palmer, Christie Hutchings, Victoria Reid, F Barton Reuling

County Personal: Catherine Kanter (Deputy Director), Mike Reberg (Associate Deputy Director), Ryan Perry (Director of Planning and Transportation), Wilf Sommerkorn (former director), Mike Gallegos (HCD Director), Jake Young (Project Manager), Jared Stewart (Planner), Zach Shaw (Legal Counsel), Valerie Walton (Special Projects Director), Stewart Gubler (former staff)

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Introduction

1-A Background

Salt Lake County (SLCo or County) is the most populous county in the State of Utah with nearly 1.2 million residents, most residents live within incorporated cities. Due to the recent incorporations of cities within the County, the number of residents remaining in unincorporated areas of the County is approximately 12,262 (2018), which is approximately 1% of all County residents. The 2010 Census count showed SLCo with a population of 1,029,655 and the 2018 estimate as 1,184,880. This represents 155,225 additional residents over the last 9 years, which is a 15% increase. Its projected that SLCo will add an additional 600,000 residents by the year 2065 which is a substantial increase to the Salt Lake Valley. With population growth comes challenges including attainable housing for middle class incomes and affordable housing for lower income residents.

The planning process included multiple meetings with the County Planning Commission, Mountainous Planning District Planning Commission, a public open house, a public hearing, recommendations by both planning commissions and County Council adoption. The process included multiple opportunities for public input.

During the last decade housing prices have continued to increase, outpacing household incomes. Household growth is outpacing dwelling unit production and has led to a shortage of affordable housing in Salt Lake County and the State. Utah has approximately 50,000 housing units less than total households (Kem Gardner Institute). In March of 2019, Governor Gary Herbert signed into law Senate Bill 34 (SB 34) which requires municipalities and counties to address affordable housing within their communities in new ways.

Figure 1 Housing Public Open House held at Salt Lake County complex September 2019

Figure 2 Bud Bailey Apartments in Millcreek, funding contribution by Salt Lake County, 136 Units for Residents with 50% or less AMI

According to State Code 17-27a-404 counties are required to have three elements in General Plans which are Land-use, Transportation and Housing. The Housing element “shall plan for moderate-income housing growth”, or in other words create a Moderate-Income Housing (MIH) Plan. **This plan is hereby incorporated into all current General Plans for Unincorporated Salt Lake County (including the Wasatch Canyons General Plan, Granite Community Master Plan, the Southwest Community Plan) and unincorporated west bench.**

Moderate-income housing means housing available for occupancy by households with a gross household income equal to or less than 80% of the area median income (AMI) for households of the same size in the county in which the city is located.

Utah Fair Housing Act Acknowledgement

In accordance with state and federal laws, Salt Lake County exercises the authority to plan, zone, and regulate land-use within its jurisdiction in promoting the community’s health, safety, and welfare. The moderate-income housing element of this plan acknowledges and upholds the Utah Fair Housing Act by promoting the equal protection and equitable treatment of all people who lawfully seek to rent, lease, purchase, or develop real property within its jurisdiction. Its housing policies and plans strictly prohibit discrimination based on color, disability, ethnicity, familial status, gender identity, national origin, race, religion, sex, sexual orientation, source of income, or any other suspect classification. It is the policy of Salt Lake County to report housing discrimination to the Utah Antidiscrimination Labor Division immediately. It is the goal of Salt Lake County to prevent, eliminate, and/or mitigate any unfair housing practices that may result from its plans, policies, regulations, and ordinances. It is also the goal of Salt Lake County to affirmatively further fair and affordable housing by reviewing the housing needs of its moderate-income households and its vulnerable populations regularly, and by proactively planning to meet their needs.

1-B Executive Summary

The data from this plan shows that currently there is a need for 598 low to moderate-income housing units in unincorporated Salt Lake County and by the year 2025 that will grow to 712 housing units. SB 34 requires local governments to select a minimum of 3 options from a state provided menu to improve the low to moderate-income housing situation. Salt Lake County is proposing the following six recommendations with strategies detailed later in this plan/document for the individual options.

- **Create or allow for, and reduce regulations related to, accessory dwelling units in residential zones**
- **Allow for higher density or moderate-income residential development in commercial and mixed-use zones, commercial centers, or employment centers**
- **Implement zoning incentives for low to moderate-income units in new developments**
- **Allow for single room occupancy developments (for only ski resort areas)**
- **Preserve existing MIH**
- **Apply for or partner with an entity that applies for state or federal funds or tax incentives to promote the construction of MIH**

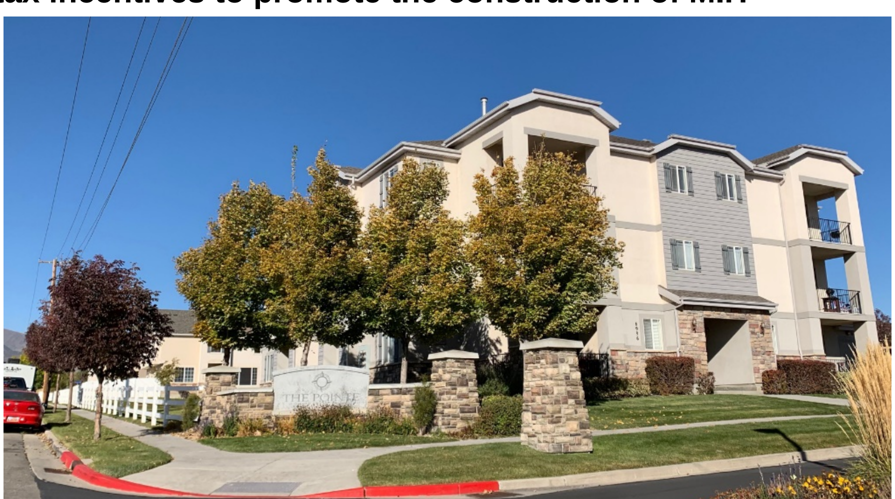

Figure 3 Condos in Unincorporated SLCo

1-C County wide Income and Rent Facts

According to the US Census American Community Survey (ACS) 2013-2017, there were 363,058 total households in all the County, of which 121,730 were renter households (34% of all households). The average Fair Market Rent (FMR) for a two-bedroom rental home in SLCo is $1,075. A renter household needs an annual income of $43,000 to afford a two-bedroom rental home at FMR; this equates to one full-time job paying $20.67 per hour or working 114 hours per week at minimum wage (2.9 full-time minimum wage jobs). The estimated mean (average) renter wage in SLCo is $16.51 in 2019. If one wage-earner holds a full-time job paying the mean renter wage, a household can afford to spend as much as $859 in monthly rent. A renter earning the mean renter wage must work 50 hours per week to afford a two-bedroom rental home at FMR. This data is included to show difficulty of obtaining affordable housing for low and entry wage earners.

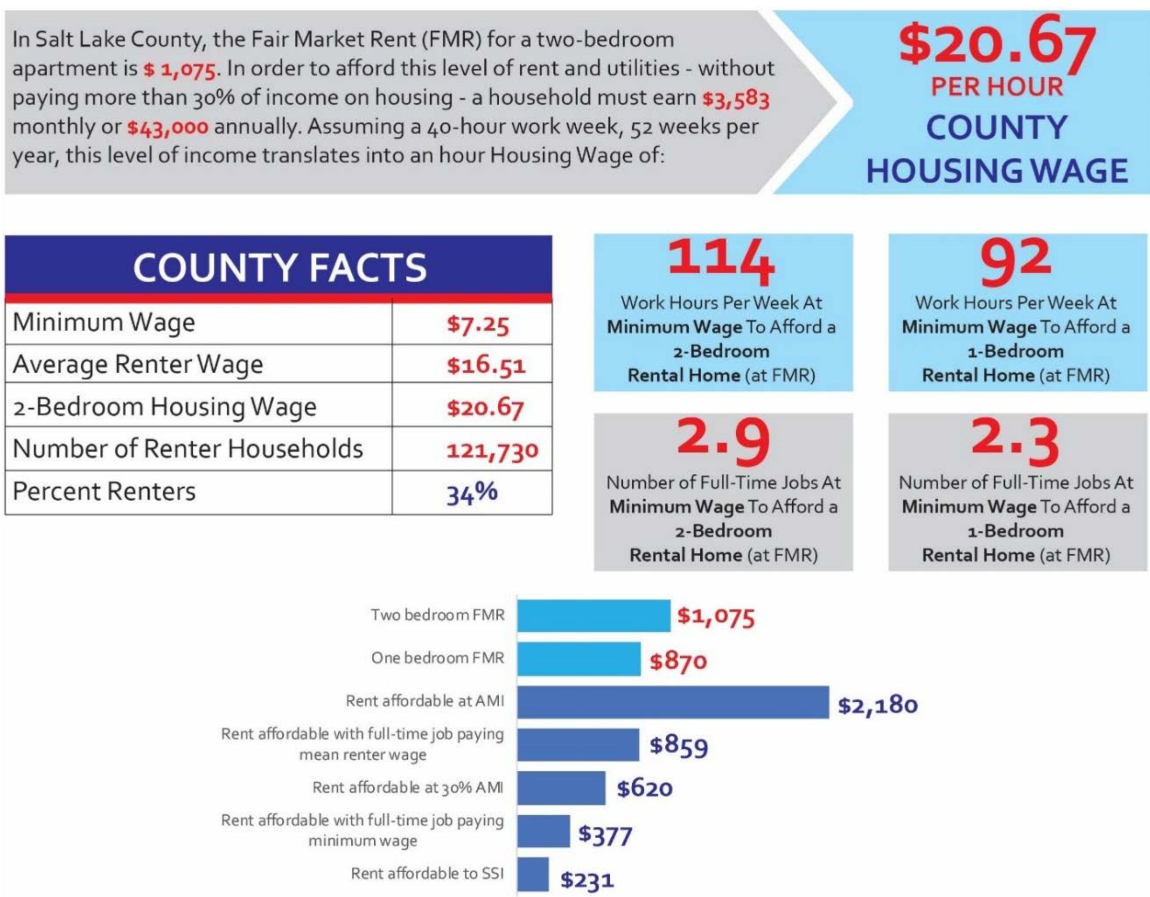

Figure 4 Housing Infographic

2. Demographics and Housing Data

2-A Unincorporated Area and Population

Unincorporated Areas in Salt Lake County

SLCo has several unincorporated areas within the County, these include Little Cottonwood Canyon (except Alta), Big Cottonwood Canyon (including future Town of Brighton), Mill Creek Canyon, Parleys Canyon, scattered southeast bench neighborhoods and the west bench. The geography of the area and demographics of the unincorporated population varies, this plan will ~~will plan~~ provide general policies and strategies for housing with specifics to be worked out in future ordinances and projects.

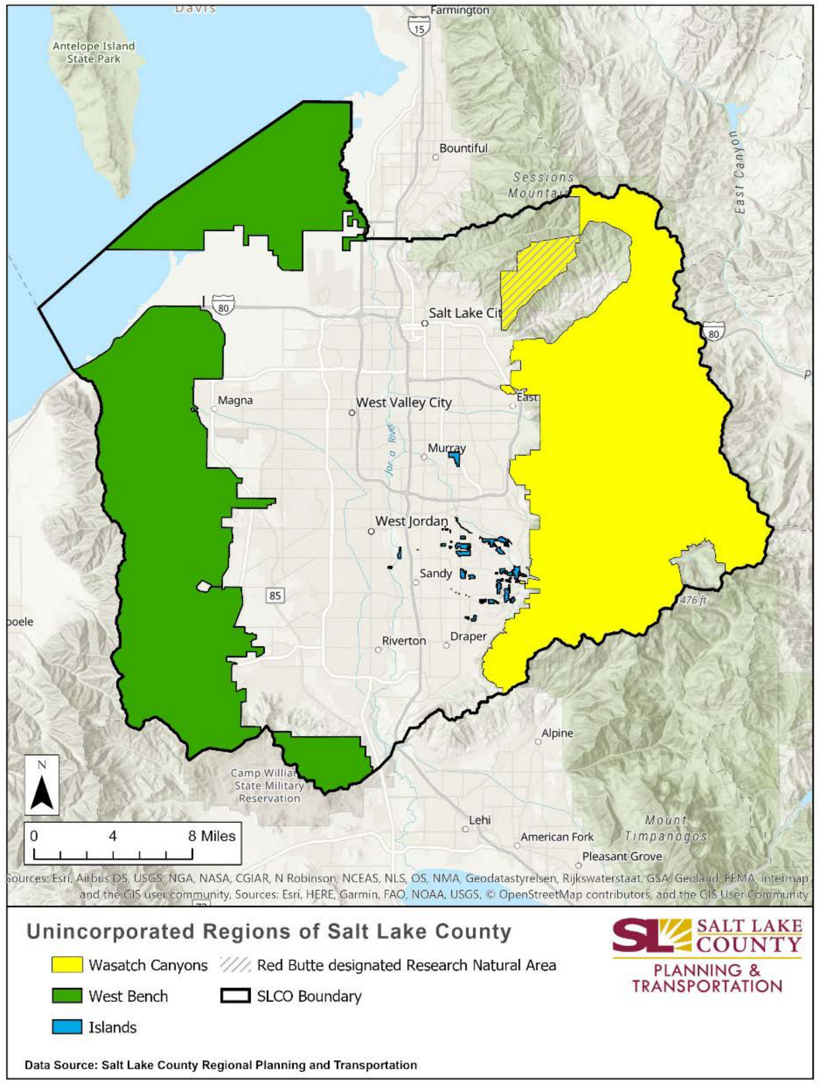

Figure 5 Map of Unincorporated SLCo

Current Population

Table 1. 2018 Demographics

	Population	Median Age	Household Size	Household Income	Per Capita Income
Unincorporated*	12,262	34.6	2.96	$89,704	$35,785
Salt Lake County Total	1,152,633**	32.4***	3.01**	$72,000***	$30,134**

**Source: Esri estimates from ACS 2012-2016*
***Source: US Census Quick Facts Population Estimates, July 1, 2018*
****Source: ACS 2013-2017*

The gender demographics in the Unincorporated County are evenly split (50.02% male and 49.98% female).

The following graphics show the number of households in 2010 by race/ethnicity and age. Since 2010, the unincorporated regions of SLCo added an estimated 45 more households. While there is data available for the number of people who fall into each category, there is not current information available that classifies the data by household and ownership type.

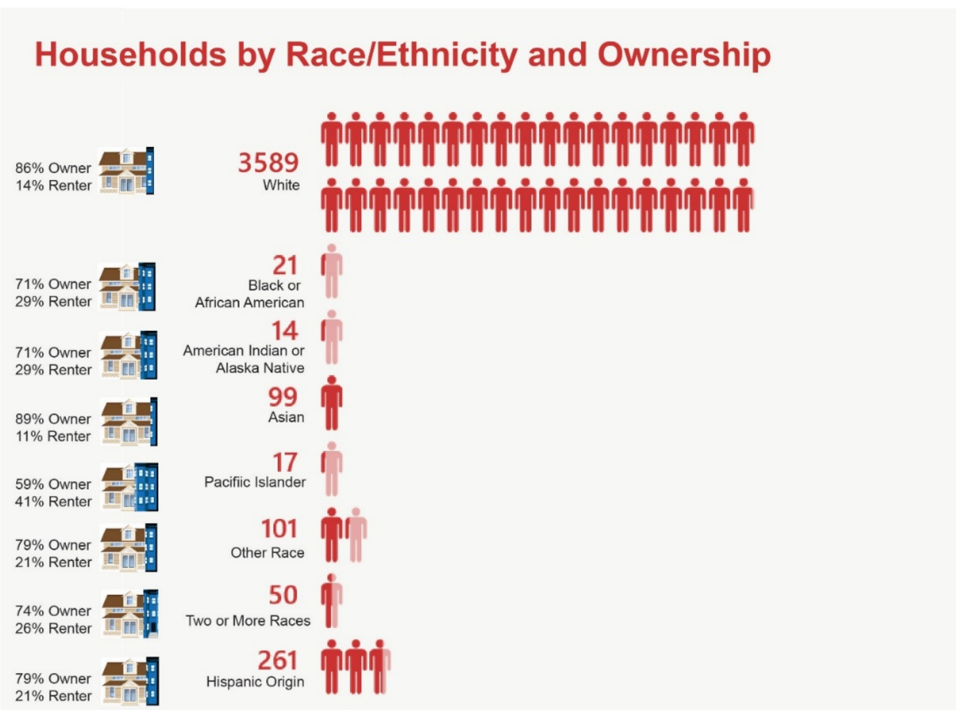

Figure 6 Households by Ethnicity and Ownership
Source: ACS 2013-2017

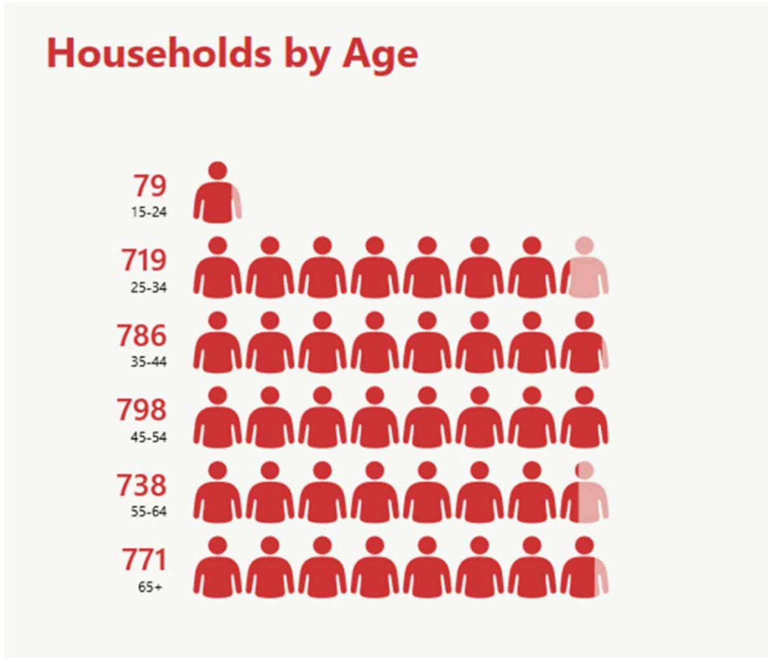

Figure 7. Households by Age
Source: ACS 2013-2017

Table 2. 2010 Population/Households by Demographic Status

	Count
Population by Veteran Status	452
Households with 1+ Persons with Disability	677
Households with Public Assistance Income	41
Households with Food Stamps/SNAP	126
Source: Esri estimates from ACS 2012-2016	

Table 3. Average Household Size by Tenure

	Average Household Size
All Salt Lake County	**3.01**
Owner-occupied	**3.15**
Renter-occupied	**2.74**
Source: ACS 2013-2017	

HUD Income Groups

The United States Department of Housing and Urban Development (HUD) calculates the income limits for households of different sizes. HUD estimates that the Area Median Income (AMI) in 2019 for SLCo was $74,440 for a household size of 3. Using this information, HUD breaks down the median income for families of different sizes. According to the ACS, the average household size in SLCo is 3.15, the income limits for a household with 3 persons was chosen for planning purposes. The income of $74,440 is the selected AMI for the moderate-income housing plan.

Table 4. HUD 2019 Income Limits Summary

HUD FY2019 Income Limits Summary (AMI $82,700)				
Household Size	**30% AMI**	**50% AMI**	**80% AMI**	**100% AMI**
1 person	$17,400	$28,950	$46,350	$57,940
2 persons	$19,850	$33,100	$52,950	$66,190
3 persons	$22,350	$37,250	$59,550	$74,440
4 persons	$25,750	$41,350	$66,150	$82,690
5 persons	$30,170	$44,700	$71,450	$89,310
6 persons	$34,590	$48,000	$76,750	$95,940
7 persons	$39,010	$51,300	$82,050	$102,560
8 persons	$43,430	$54,600	$87,350	$109,190

The following illustration displays the number of households in the Unincorporated County that meet the various income limits to be considered moderate-income households.

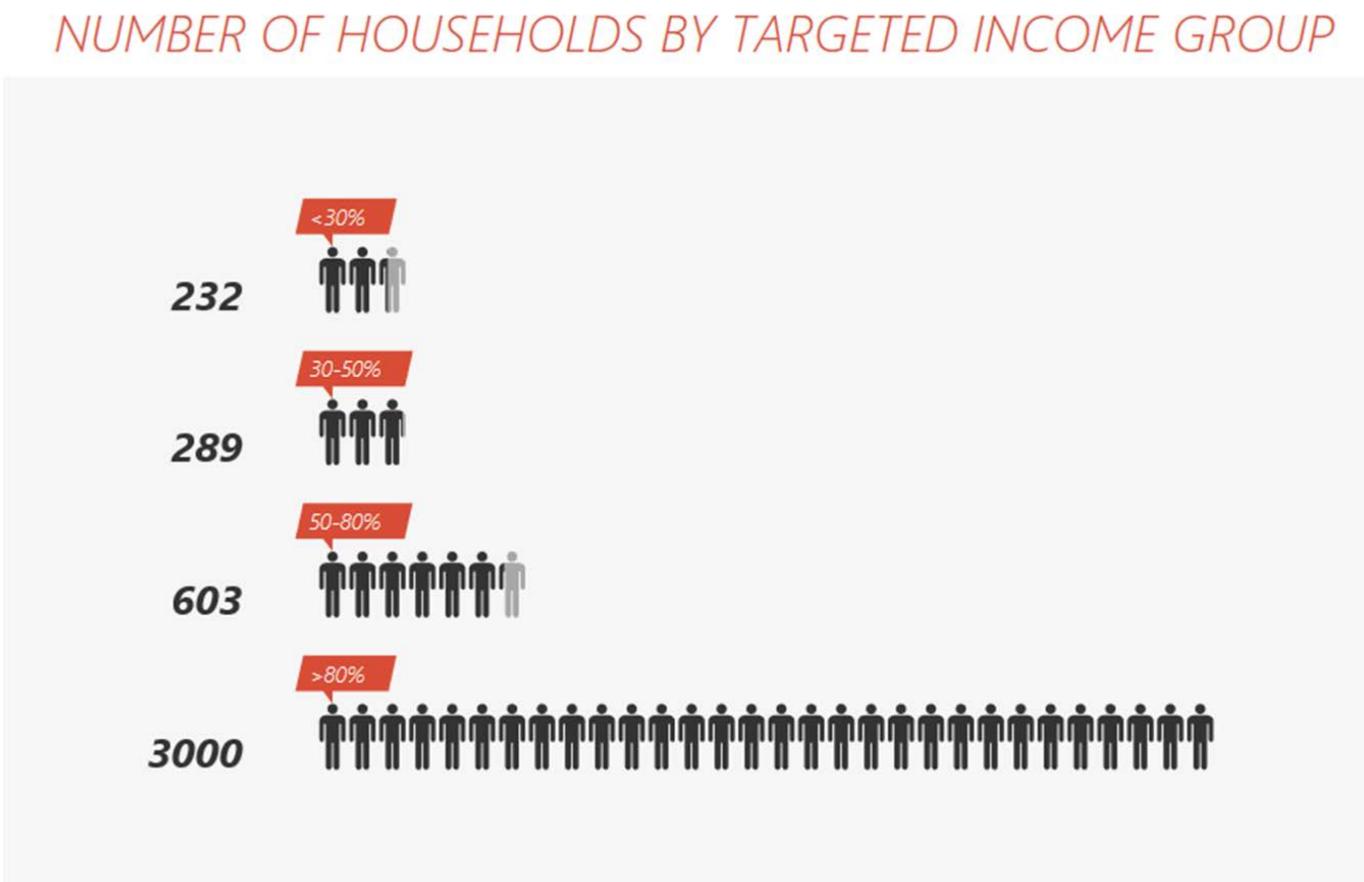

Figure 8 Households by Targeted Income Group

The following table shows the affordable monthly housing costs for various demographics and income groups.

Table 5. Salt Lake County Monthly Affordable Housing Costs by Specific Groups

Household Type by Householder	Gross Monthly Income	Affordable Housing Costs
Area Median Family	$6,203	$1,861
0-30% AMI Household	$0 to $1,863	$0 to $559
30-50% AMI Household	$1,863 to $3,104	$559 to $931
50-80% AMI Household	$3,104 to $4,963	$931 to $1,489
Median Homeowner Household	$6,994	$2,098
Median Renter Household	$3,529	$1,059
White Household	$6,086	$1,826
Black/African American Household	$3,348	$1,004
American Indian and Alaska Native Household	$4,244	$1,273
Asian Household	$5,881	$1,764
Native Hawaiian or other Pacific Islander Household	$5,018	$1,505
Some Other Race Household	$3,825	$1,148
Two or More Races Household	$4,896	$1,469
Hispanic Household	$3,979	$1,194
Elderly Household (65+)	$4,132	$1,240
Disabled Person Household	$1,845	$553
Source: U.S. Census Bureau, 2013, ACS 2013-2017		

2-B Current Housing Stock (2019)

For housing units to be considered affordable, a household cannot spend more than 30% of their income on housing costs this applies to both rents or mortgages, including taxes, insurance, and utilities. The table below shows the monthly housing allowance for various income groups. To calculate the monthly housing allowance, the annual income was divided by 12 months and then multiplied by 0.3 to determine what 30% of the monthly income would be available for housing.

Total Housing Units:

Table 6. Monthly Housing Allowance by Targeted Income Groups (data source ACS, survey, ESRI and County Assessor)

Housing Affordability by AMI						
%AMI	0-30% AMI	30%-50% AMI	50%-80% AMI	80%-100% AMI	Over 100%AMI	Total
Rental Units						
Max Amount Affordable	$ 558.30	$ 930.50	$ 1,488.80	$ 1,861.00		
Affordable minus Utilities ($250)	**$ 308.30**	**$ 680.50**	**$ 1,238.80**	**$ 1,611.00**		
Number of Units	**0**	**20**	**165**	**68**	**202**	**455**
	0.00%	4.40%	36.26%	14.95%	44.40%	
Owner Units (Appraised Values)						
	0-30% AMI	30%-50% AMI	50%-80% AMI	80%-100% AMI	Over 100%AMI	
Max Amount Affordable	$ 101,500.00	$ 178,250.00	$ 293,250.00	$ 370,000.00		
Affordable minus Utilities ($250)	**$ 50,250.00**	**$ 126,750.00**	**$ 242,000.00**	**$ 318,500.00**		
Unincorporated Island Number of Units	**0**	**1**	**215**	**595**	**1188**	**1999**
Percent of total	0.00%	0.05%	10.76%	29.76%	59.43%	
West Bench Number of Units	**0**	**0**	**115**	**376**	**612**	**1103**
Percent of total	0.00%	0.00%	10.43%	34.09%	55.49%	
Wasatch Canyons Number of (Year Round) Units	**0**	**0**	**10**	**29**	**217**	256
Percent of total	0.00%	0.00%	3.91%	11.33%	84.77%	
Owner Unit Totals	**0**	**1**	**340**	**1000**	**2017**	**3358**
	0.00%	0.03%	10.13%	29.78%	60.07%	
Rental + Owner Units Totals	0	21	505	1068	2219	3813
	0.00%	**0.55%**	**13.24%**	**28.01%**	**58.20%**	100.00%
Calculations were made assuming a 30 year loan, 4% interest rate, a 10% down payment, and $250/month utilities (water, gas, eleciticity).						

The following graphic displays the number of housing units that are affordable to each income group. This analysis combines rental unit numbers with owner occupied (single family, condos, townhomes i.e. units that can be owner-occupied).

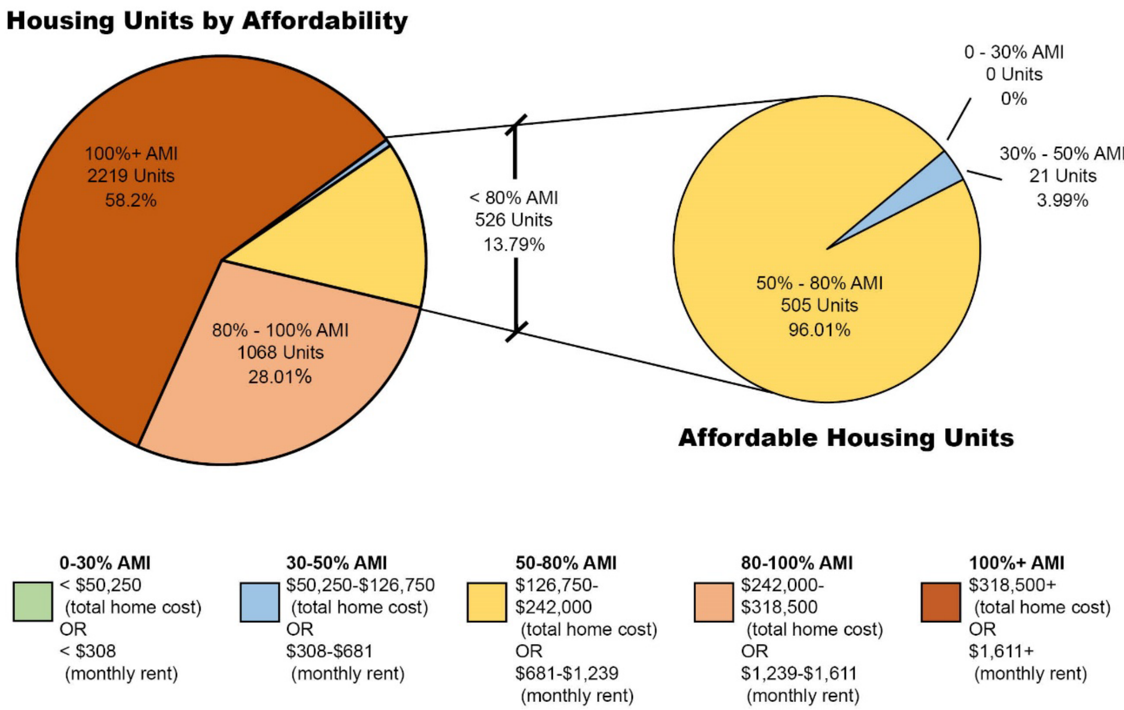

Figure 9 Affordable Housing Units by AMI

The following table shows how much renters are paying in rent and how that correlates to the different income groups.

Table 7. Renter-Occupied Households by Income Group

AMI	<30% $309	30-50% $681	50-80% $1,239	80-100% $1,611	100%+	Total
All Unincorporated	0 0%	20 4.40%	165 32.26%	68 14.95%	202 44.40%	455 100%

Source: ACS 2013-2017

Table 8. Monthly Housing Costs

	Median Gross Rent (Monthly)	Total Owner Housing Unit Costs with Mortgage (Monthly)	Total Owner Housing Unit Costs without Mortgage (Monthly)
Entire County*	$1,015	$1,537	$450
All Unincorporated**	$1,265	NA	NA

**Source: ACS 2013-2017*
***Source: Esri estimate from ACS 2012-2016*

Table 9. Median Household Income by Tenure

	Median Household Income	Median Owner Income	Median Renter Income
Salt Lake County	$67,922	$83,932	$42,351

Source: ACS 2013-2017

There are various forms of housing within the Unincorporated County. The table below shows the breakdown of housing units by type.

Table 10. Existing Unincorporated Housing – By Unit Type

Type	Building Count	# of Units	Percent
Single Family Res.	2532	2517	51.86%
Improved Rec.	830	814	16.77%
Condo Unit	593	547	11.27%
Trailer Park	1	323	6.66%
PUD	205	203	4.18%
Condo Timeshare	54	162	3.34%
20-49 Unit Apt	4	99	2.04%
Res-Obsolesced Value	52	54	1.11%
SF Res- Model	41	44	0.91%
Duplex	23	23	0.47%
Residential - Multi	10	19	0.39%
Manuf. Home	15	15	0.31%
Res Mother-Law Apt	14	14	0.29%
10-19 Unit Apt	1	10	0.21%
3-4 Unit Apt	1	4	0.08%
Residential-Salvage	2	2	0.04%
Res Impr On Comm	1	2	0.04%
Modular	1	1	0.02%
Total	4380	4853	
Source: SLCo Assessor (06/19/2019)			

Housing Assessor Definitions

- Res-Obsolesced Value – A residence is on the lot; however, it has zero or minimal value with the value being in the land.
- Modular – A residence that was prebuilt in sections, typically in two or more sections. It is then transported and joined together on a permanent foundation.
- Apt. Conversion – a multi-family apartment building that was originally built as a single-family residence. Typically, older improvements with 3 or 4 units.
- Improved Rec. – A recreation lot with some type of cabin or other improvement on it.
- Manuf. Home – A manufactured residence on a lot that is owned by the owner of the manufactured home.
- PUD – Planned Unit Development – a residential unit where building style is individualized, and homes are on individual lots. PUDs will not include condos but may contain a handful of duplexes.
- Low-Inc-House-TC – An apartment that rents for below market rents AND that received tax credits to help off-set the below market rents.
- Res Multi – A parcel of land containing two or more detached residences.
- SF Res-Model – Property type used for unique properties in the County that value more accurately using the cost approach rather than the market approach. This is due to the uniqueness of the property limiting the number of comparable properties that can be used for the market approach.
- Residential-Salvage – residences that are in poor condition and the highest and best use is to demolish the structure(s). The value is essentially in the land.

The following graphic displays the year that housing units were originally built. Over 50% of the housing units were built prior to 1980. These homes, depending on how well they have been maintained, could potentially have many issues due to their age.

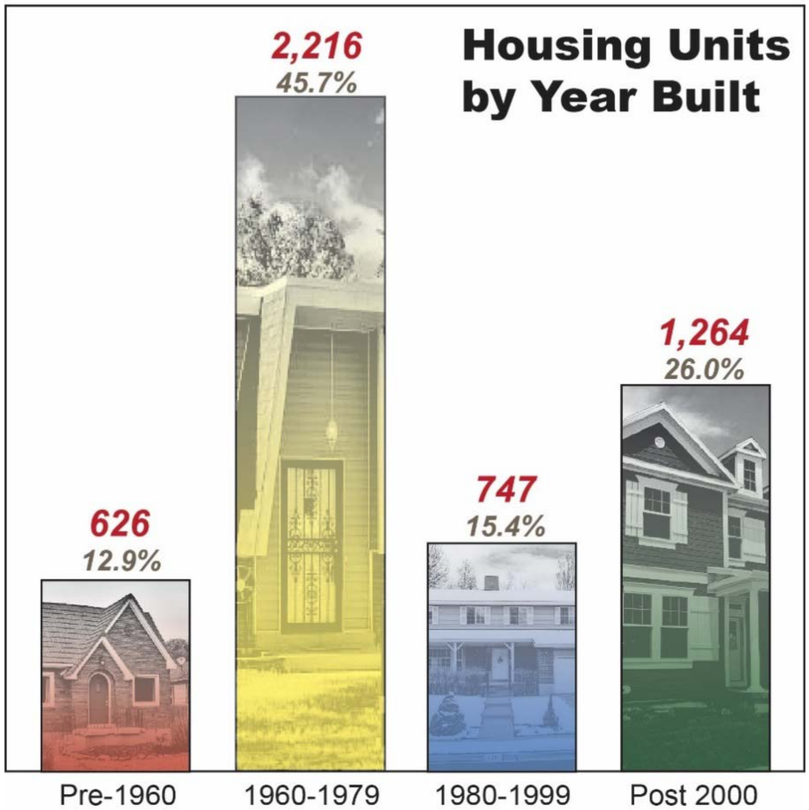

Figure 10 Unincorporated Existing Housing Units by Year

3-C Housing Needs

The table below outlines current low- and moderate-income housing needs in each of the communities. These estimates are calculated by subtracting the total number of households by income group from the total number of housing units in the pertaining income group.

Numbers in **Red** indicate a housing deficit within the specified income group

Table 11. 2019 Affordable Housing Needs by Targeted Income Group in 2019

AMI	0%-30%	31%-50%	51%-80%	Total AMI Affordable	80%-100%	+100%	Total +80%	Total All
Number of Household	232	289	603	1124	428	2572		4124
Number of Affordable Units	0	21	505	526	1068	2219		3813
Needed Affordable Housing	232	268	98	598	No Need	No Need	No Need	598
	Source: SLCo Assessor (October 2019) and Esri estimates from ACS 2012-2016							

(Description of progress made to provide MIH by analyzing and publishing data on the # of housing units that are at or below 80%, 50% and 30% adjusted median family income)

5-Year and 10-Year Population Projections

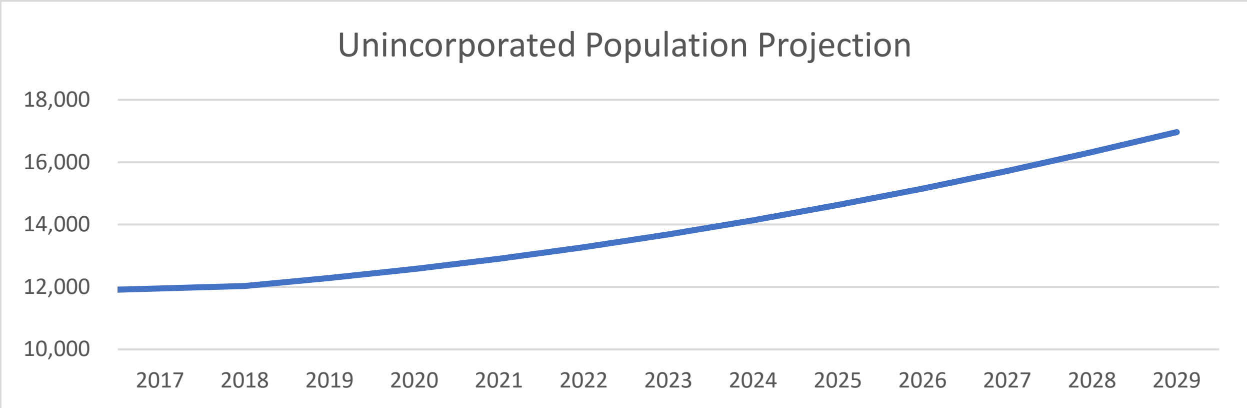

Figure 11. Population Projections for Unincorporated County. Source: Estimates from WFRC

Table 12. Number of Households by Targeted Income Group

	<30% $22,350	30-50% $37,250	50-80% $59,550	80-100% $74,440	100%+	Median HH Income
All Unincorporated	232	289	603	428	2572	$74,440
	5.6%	7.0%	14.6%	10.4%	62.4%	
Source: Esri estimates from ACS 2012-2016						

Forecast of Affordable Housing Need

The following table shows the projected affordable housing needs by targeted income group from 2018 to 2025, based on population projections. To calculate future needs, the percentage change in population was calculated at 19% between 2019 and 2025. Current needs were then multiplied by 19% to match change in population.

Table 13. Projected Affordable Housing Needs by Targeted Income Group in 2025

Households by AMI	<30% AMI	30-50% AMI	50-80% AMI	Cumulative Total
All Unincorporated	276	319	117	712
Source: SLCo Assessor (October 2019) and Esri estimates from ACS 2012-2016				

Figure 12 shows the total projected housing needs for the Unincorporated County for 5 years.

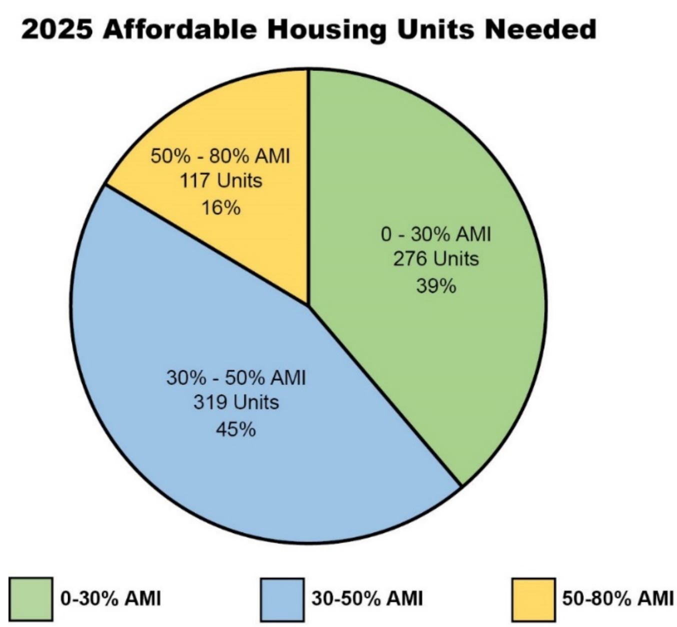

Figure 12 - 2025 Affordable Housing Unit Needs

Plan Strategies

3-A Requirements for Moderate-Income Housing Plan

As previously mentioned, the Utah Code (law) requires counties to prepare a General Plan with three required elements which are: land use, transportation and moderate-income housing.

The Utah Code 17-27a-403 requires the MIH plan

(b) In drafting the moderate-income housing element, the planning commission:

(i) shall consider the Legislature's determination that counties should facilitate a reasonable opportunity for a variety of housing, including moderate-income housing

(ii) shall include an analysis of how the county will provide a realistic opportunity for the development of moderate-income housing within the planning horizon

As stated in the Utah Code the Moderate-Income Housing Plan shall require the County to “facilitate reasonable” opportunities for new housing to meet the needs of “various incomes”, which includes lower AMI groups. Local government provides little actual housing, but government does hold the land use authority to regulate zoning laws which affects housing types, densities and related impact fees. Other keys that local government holds includes transportation and infrastructure planning and construction, management of grants and funds, tax incentives, partnering with developers (both for profit and nonprofit) to build housing through a housing authority, and others.

The MIH requires that cities/counties use a minimum of three strategies from the menu listed in SB 34.

3-B Plan Strategies

The table below represents the 23 strategy options for improving the moderate-income housing options. SLCo is required to use at least three of the housing options. The options in red have been selected as strategies for the SLCo Moderate-Income Housing plan.

Table 14. Options to Address Moderate-Income Housing

S.B. 34 Strategies to Address Moderate-Income Housing		
A. Rezone for densities necessary to assure the production of MIH	**I. Allow for single room occupancy developments**	Q. Apply for or partner with an entity that applies for programs offered by the Utah Housing Corporation within that agency's funding capacity
B. Facilitate the rehabilitation or expansion of infrastructure that will encourage the construction of MIH	**J. Implement zoning incentives for low to moderate-income units in new developments**	R. Apply for or partner with an entity that applies for affordable housing programs administered by the Department of Workforce Services
C. Facilitate the rehabilitation of existing uninhabitable housing stock into MIH	K. Utilize strategies that preserve subsidized low to moderate-income units on a long-term basis	S. Apply for or partner with an entity that applies for programs administered by an association of governments established by an interlocal agreement under Title 11, Chapter 13, Interlocal Cooperation Act [not in county list of recommendations]
D. Consider general fund subsidies or other sources of revenue to waive construction related fees that are otherwise generally imposed by the city	**L. Preserve existing MIH**	T. Apply for or partner with an entity that applies for services provided by a public housing authority to preserve and create MIH
E. Create or allow for, and reduce regulations related to, accessory dwelling units in residential zones	M. Reduce impact fees, as defined in Section 11-36a-102, related to low and MIH	U. Apply for or partner with an entity that applies for programs administered by a metropolitan planning organization or other transportation agency that provides technical planning assistance

F. Allow for higher density or moderate-income residential development in commercial and mixed-use zones, commercial centers, or employment centers	N. Participate in a community land trust program for low or MIH	V. Utilize a MIH set aside from a community reinvestment agency, redevelopment agency, or community development and renewal agency
G. Encourage higher density or moderate-income residential development near major transit investment corridors	O. Implement a mortgage assistance program for employees of the municipality or of an employer that provides contracted services to the municipality	W. Any other program or strategy implemented by the municipality to address the housing needs of residents of the municipality who earn less than 80% of the area median income
H. Eliminate or reduce parking requirements for residential development where a resident is less likely to rely on their own vehicle, e.g. residential development near major transit investment corridors or senior living facilities	**P. Apply for or partner with an entity that applies for state or federal funds or tax incentives to promote the construction of MIH**	

Strategy E: Create or allow for, and reduce regulations related to, accessory dwelling units (ADU) in residential zones

Goal – Make ADUs a legal and useful technique for increasing housing options in Unincorporated SLCo. Currently there are no legal/conforming ADUs in unincorporated SLCo due to the land use/ordinances not allowed.

Actions

- Create and adopt ADU ordinances for the Unincorporated County to allow for ADUs, additions, and remodels. ADU ordinances would be customized for the different parts of Unincorporated SLCo. Regional Development would work with the Municipal Services District (MSD), Town of Brighton and both Planning Commissions (Mountainous/County) and County Council would adopt the ordinance.
- Track ADUs through permits or business licenses.
- Develop policies and processes for illegal/non-conforming ADUs to become legal and conforming.
- Salt Lake County Housing and Community Development (HCD) can assist with the costs of retrofitting an existing finished basement to a legal ADU with financial assistance based on the main household meeting eligible criteria or the

tenant household of the ADU is the eligible occupant. Affordability standards will apply for a specified time period.
- It is feasible that 5% or more of homes could create legal ADUs which would result in approximately 200 units or more.
- This strategy is for all areas of unincorporated, however ADU ordinances should be customized for local needs and zones.

Strategy F: Allow for higher density or moderate-income residential development in commercial and mixed-use zones, commercial centers, or employment centers

Goal – Update the Planned Community (PC) zone to allow for and encourage mixed-use centers with higher densities to create walkable centers with all types of housing.

Actions

- Review the current PC zone and update it to plan for higher densities in mixed-use and walkable town centers. SLCo will work with the MSD in reviewing and updating the ordinance.
- Salt Lake County HCD provides gap financing on a competitive basis to housing developers generally who have been awarded Federal Housing Tax Credits to support housing projects below fifty percent of area median income. Affordability standards apply and run with the land.
- This strategy is specific for the west bench areas of SLCo.

Strategy I: Allow for single room occupancy developments

Goal – Encourage development of single room occupancy housing in the Wasatch Canyons at the ski resort bases specifically for workforce housing.

Actions

- Salt Lake County will work with the MSD, Town of Brighton, Forest Service and applicable to ski resorts to explore possibilities for single room occupancy developments. For existing housing consider retrofit options.
- As necessary update corresponding ordinances.
- This recommendation is specific for the Mountainous Planning District area.

Strategy J: Implement zoning incentives for low to moderate-income units in new developments

Goal – Review and update the Planned Community (PC) zone to implement moderate-incomes as part of the community.

Actions

- Require a specific percentage of new units in the PC zone to provide low AMI housing (0-80%).
- SLCo HCD can provide gap financing by incentivizing lending terms to meet lower AMI housing units.
- For the Canyons area (Mountainous Planning District) the County will explore working with ski resorts and the MSD to understand the feasibility of work force housing at the base of the ski resorts.
- For the west bench area SLCo will work with landowners and the MSD.

Strategy L: Preserve existing MIH

Goal – Preserve current MIH units

Actions

- Provide low-cost financing for current MIH units
- SLCo HCD provides a free whole house assessment of deficiencies ~~which~~ that may exist in a housing unit which might have an impact on the health of a household member. From the assessment and input from the property owner, HCD will provide grants and loans as needed to fund the reduction and elimination of the deficiencies within a housing unit. Deficiencies may include lead-based paint hazards, radon gas hazards, trip and fall, energy efficiency and asthma triggers.
- This strategy is applicable to all of Salt Lake County and is currently being implemented.

Strategy P: Apply for or partner with an entity that applies for state or federal funds or tax incentives to promote the construction of MIH

Goal – Provide incentives to developers to construct MIH through tax incentives

Actions

- Reach out to developers to make them aware that the County provides incentivized terms for MIH developments in the Unincorporated County.
- Fund at least one project with a minimum of 40 units every two years
- Salt Lake County HCD provides gap financing on a competitive basis to housing developers generally who have been awarded Federal Housing Tax Credits to support housing projects below fifty percent of area median income. Affordability standards apply and run with the land.
- This strategy is applicable to all of Salt Lake County and is currently being implemented.

Appendices

Definitions:

Most of the following definitions were taken from the Housing Policy in Utah Guidebook from Utah League of Cities and Towns

Accessory Dwelling Unit (ADU): This is a term used to define small, self-contained residential units located on the same lot as an existing, single-family home. These can be attached or detached units. Common terms are granny units, lockouts, accessory apartments, mother-in-law apartments, or tiny homes. Zoning ordinances allow for these uses to be developed in one area of the city or citywide and can provide for a variety of units for a wide range of incomes.

Affordable Housing: Affordability can be understood as a relationship between a household's income and its housing costs. It means in general, housing for which the occupant(s) is/are paying no more than 30 percent of his or her income for gross housing costs, including utilities.

This is a term created by the federal government (Department of Housing and Urban Development, HUD) and is a definition that is intended solely as an approximate guideline. Some jurisdictions may define affordable housing based on other, locally determined criteria. Housing developments that use federal funds are targeted toward residents of a certain income bracket to receive funding. Units produced through these programs generally serve people at 95% or below of the region's Area Median Income (see AMI) depending on the region and the program. The federal government uses this percentage benchmark when awarding funds to states and in setting federal housing policies. HUD defines moderate-income as income that does not exceed 95% of AMI, low income as income that does not exceed 80% of Area Median Income (AMI), very low income as income that does not exceed 50% of AMI, and extremely low income as income that does not exceed 30% of AMI.

Affordability Gap/Housing Gap: The affordability gap is the difference between the home price a household can afford and the current market price of a typical home for that household size. A deficit or shortage in affordable housing for a region is the difference between the number of affordable homes available and the number of homes needed to house all of a region's residents below a certain income. The housing gap refers to an insufficient supply for increased demand for all housing, not just affordable housing.

Affordable Housing Program (AHP): This term describes a federal competitive program of the Federal Home Loan Bank (FHL Banks) system that provides grants twice a year through financial institutions for investment in low- or moderate-income housing initiatives. This program is flexible, so that AHP funds can be used in combination with other programs and funding sources, thus promoting a project's feasibility.

Affordability Rent Formula: Affordable rents are calculated according to area median income. In addition to income limit tables, including 30%, 50%, and 80% of AMI, the formula includes the Fair Market Rent rate (FMR). The rate is determined by the Department of Housing and Urban Development (HUD) and are used in their programs when they award funds. Unless a municipality has a deed, restriction provision or owns the land and the development, then they do not get involved in setting rents at the market rates.

AMI: The Area Median Income (AMI) is the midpoint of a certain area's income distribution. Half of the families in a given area earn more than the median and half earn less.

Community Development Block Grant (CDBG): Housed within HUD, CDBG is a program that provides communities with resources to address a wide range of unique community needs. The CDBG program provides annual grants on a formula basis to cities of 50,000+ residents.

Deed-Restricted Housing: Deed restrictions are used by governments as a common way to secure long-term affordable housing. It is a mechanism to keep city-sponsored housing affordable by capping the amount that individuals can make when selling property. The deed restriction is recorded with the unit and can keep a unit affordable for a certain period of time. HB 259 in 2018 requires that the biennial Moderate-Income Housing reports include data about deed-restricted housing.

Density: Density is a number of units in a given land area (project area, subdivision, parcel). In mixed use projects, density is the number of housing units divided by the land area of the mixed-use development (that includes area used for non-residential uses such as office or retail space).

Fair Housing: The Federal Fair Housing Act (Title VIII of the Civil Rights Act of 1968) protects people from discrimination when they are renting, buying, or securing financing for any housing. The prohibitions specifically cover discrimination because of race, color, national origin, religion, sex, disability, and children. In Utah, state law also recognizes source of income as a protected class.

Fair Market Rent (FMR): This is a rate of rent that is set by the Department of Housing and Urban Development (HUD) with a primary function to control costs. These rent rates are used in their programs when they award funds. Unless a municipality has rent control provisions or owns the land and the development, then they do not get involved in setting rents at the market level. Fair market rents vary by state and county. For FY 2018, the fair market rent for a two-bedroom unit in Salt Lake County is $1,035, as compared to $990 in FY 2017.

Group Housing: Group housing refers to when people live or stay in a group living arrangement, typically owned or managed by an entity or organization providing housing and/or social services for residents.

Homeless Shelters: Homeless shelters are temporary places of residence for families or individuals experiencing homelessness. They are typically intended to be used as short-term, emergency housing. In Utah, legislation defines homeless shelter as a facility that is located within a municipality, provides temporary shelter year-round to homeless individuals, and has the capacity to provide temporary shelter to at least 50 individuals per night.

Housing Cost Burden: This is a term or data point that communities can use to see the need in their area. 30% or more of a household's income is recommended to be spent on housing costs. When more than 50% of a household's income is spent on housing costs, it is considered a severe cost burden.

Housing - Severe Housing Cost Burden: This is a Federal term used to describe when more than 50% of a household's income is spent on housing costs. It is considered a severe cost burden on an individual or family and it is a real problem for livability.

Housing Choice Voucher (HCV): This is a term used by the Department of Housing and Urban Development's (HUD) largest program. HCV provides rental assistance to approximately 1.5 million low-income households.

Impact Fees: Impact fees are imposed by a local government. They are one-time charges on new development to help raise revenue for expansion of public infrastructure and facilities necessitated because of the development in order to maintain the existing level of public services in the community. For example, impact fees can cover the costs of water systems, water rights, wastewater systems, storm water control systems, roads, municipal power facilities, and public safety facilities. These fees are regulated by the Utah State Legislature and require local government to ensure their proper implementation with a detailed fee study. "Impact fee" does not mean a tax, a special assessment, a building permit fee, a hookup fee, a fee for project improvements, or other reasonable permit or application fee.

Inclusionary Zoning (IZ): Also known as inclusionary housing, this type of zoning refers to municipal and county planning ordinances that require a given share of new construction to be affordable by people with income level set by the municipality. IZ policies require or encourage developers to set aside a certain percentage of housing units in a project for these targeted residents. Some inclusionary housing programs offer density bonuses or other incentives to offset the developer's project costs and compensate for providing affordable units.

Low Income Housing Tax Credit Program (LIHTC): The LIHTC program was created in the Federal Tax Reform Act of 1986. Developer-owners of LIHTC properties can claim credits against their federal income tax liability. It can be used as an incentive for developers to invest in affordable housing projects. There are also state run LIHTC programs and the concept is the same just run at the state not federal level. The Utah Housing Corporation (UHC) was created in 1975 by Utah legislation to serve a public purpose in creating an adequate supply of money with which mortgage loans at reasonable interest rates could be made to help provide affordable housing for low and moderate-income persons.

Market Rate Housing: This is housing offered by developers and owners at market prices, and there are no rent restrictions on the unit. This housing rents or sells at market rate and is developed and owned by for-profit individuals, partnerships or corporations. Most housing in Utah is privately developed.

Missing Middle Housing: "Missing middle" housing is a term used to describe small-scale, multi-unit or clustered housing units in livable, walkable, urban communities**.** It can include anything from duplexes, tri- and fourplexes, temporary shelter year-round to homeless individuals, and has the capacity to provide temporary shelter to at least 50 individuals per night.

Mixed Use Development: This type of development is characterized as pedestrian-friendly development that blends two or more residential, commercial, cultural, institutional, and/or industrial uses. A mixed-use development may include retail space on the bottom floor of a high rise, with offices and multi-family housing on the middle and top floors. Mixed use development can bring a number of benefits to a city, including minimized infrastructure costs, increased sales tax revenue, and increased property values.

Olene Walker Housing Loan Fund (OWHLF): Created in 1987 by the State of Utah, the OWHLF supports quality affordable housing options that meet the needs of Utah's individuals and families. The fund partners with public and private organizations to develop housing that is affordable for moderate-income, low-income, and very low-income, and persons as defined by HUD.

Owner-occupied: A housing unit that is occupied by the owner of the unit.

Public Housing Authorities (PHA): A PHA is an agency of local governments that are authorized to own and operate affordable housing. Usually PHAs operate a conventional public housing program as well as a Housing Choice Voucher program.

Renter-occupied: A housing unit that is occupied by someone other than the owner of the unit.

State of Utah Land Use, Development, and Management Act (LUDMA): LUDMA authorizes and governs land use and zoning regulation by cities and counties (CLUDMA) and establishes mandatory requirements that local governments must follow. LUDMA establishes the legal framework for each locality to make zoning decisions, enact ordinances, and implement plans.

Unincorporated: Those regions of the County that are not incorporated (outside the limits of city boundaries) and does not include townships.

Workforce Housing: This is a variable term that describes the production of housing for which gross monthly costs target working class households. This target can vary based on communities but generally target residents earning anywhere between 60 percent and 120 percent of the area median income (**AMI**) and have at least one member of the household participating in the local labor force. Workforce housing enables people who are gainfully employed in lower-income service occupations to live and work in the same community. Many municipalities in areas of high-income disparity often subsidize workforce housing directly to attract and retain essential occupations, such as teachers, policemen, firemen and other local-level civil servants.

Additional Data:

Table 15. 2010 Occupied Housing Units by Race/Ethnicity/Age of Householder and Home Ownership

Occupied Housing Units by Race	Occupied Units	% Owner-Occupied	% Renter-Occupied
Total	3891	85.6%	14.4%
White Alone	3589	86.1%	13.9%
Black/African American	21	71.4%	28.6%
American Indian/Alaska	14	71.4%	28.6%
Asian Alone	99	88.9%	11.1%
Pacific Islander Alone	17	58.8%	41.2%
Other Race Alone	101	79.2%	20.8%
Two or More Races	50	74.0%	26.0%
Hispanic Origin	261	78.9%	21.1%
Source: Esri estimates from ACS 2012-2016			

Table 16. 2010 Occupied Housing Units by Age of Householder and Home Ownership

Occupied Housing Units by Age	Occupied Units	% Owner-Occupied	% Renter-Occupied
15-24	79	41.8%	58.2%
25-34	719	74.3%	25.7%
35-44	786	84.9%	15.1%
45-54	798	88.7%	11.3%
55-64	738	93.4%	6.6%
65+	771	90.5%	9.5%
Source: Esri estimates from ACS 2012-2016			

Table 17. Number of Households by Targeted Income Group

	<30% $22,350	30-50% $37,250	50-80% $59,550	80-100% $74,440	100% +	Median HH Income
All Unincorporated	232	289	603	428	2572	$89,704
	5.6%	7.0%	14.6%	10.4%	62.4%	
Source: Esri estimates from ACS 2012-2016						

Table 18. Housing Units by Year Built

Year Built	Units	%
2010+	83	1.7%
2000 to 2009	1181	24.3%
1990 to 1999	467	9.6%
1980 to 1989	280	5.8%
1970 to 1979	1611	33.2%
1960 to 1969	605	12.5%
1950 to 1959	386	8.0%
1940 to 1949	104	2.1%
Pre 1940	136	2.8%
Source: SLCo Assessor (06/2019)		

Apartments in Unincorporated: Villages at Wolf Hollow (Condos ~30 units), Country Club Mobile Home Estates MH Community (323 units), Havenwood at Holladay (Townhomes ~78 units), Olympus Vista (10 units), The Pointe at Oquirrh Highlands (Townhomes ~140 units), The Lodge (45 and 80 Condo units)