

# Moderate Income Housing Unincorporated Salt Lake County 11/19/2019

Regional Development  
Housing & Community Development  
Economic Development  
Planning & Transportation  
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# Housing Element/Plan

- Element (part of) General Plan
- General Plans are required for Counties according to State Code – 17-27a-404
- Required elements include: Land use, Transportation & traffic and Moderate-income housing (MIH)

# MIH Requirements

- Reasonable opportunity for a variety of housing, including moderate income housing
- Meet the needs of people of various income levels
- Allow people with various incomes to benefit from and fully participate in all aspects of neighborhood and community life

# MIH Requirements

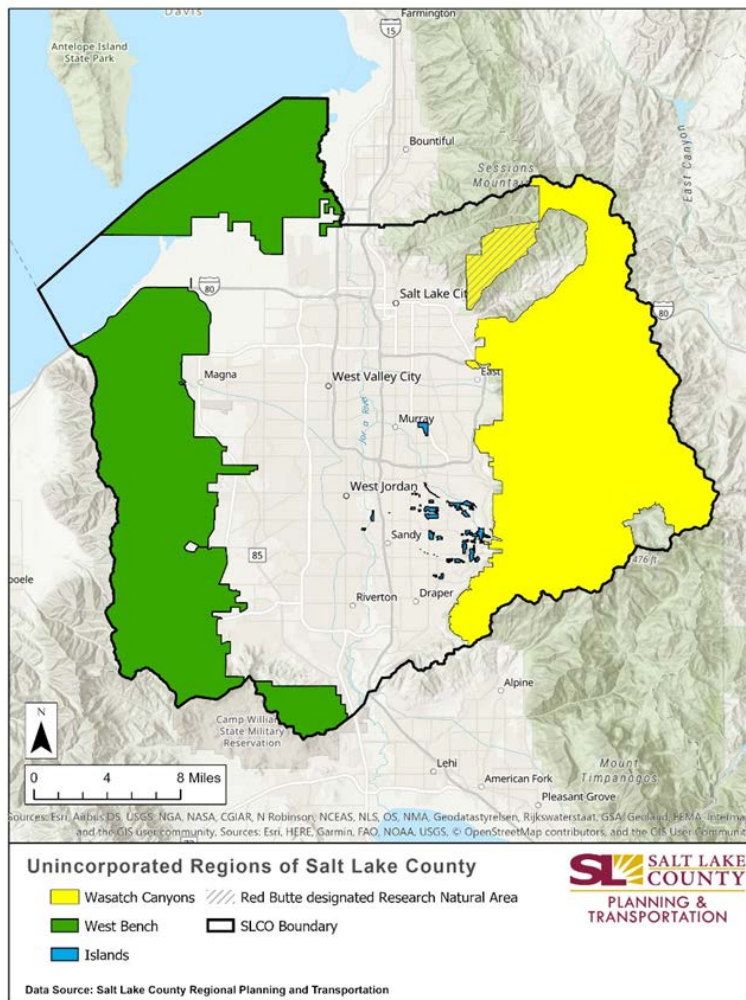
- Include, an analysis of how the county will provide a realistic opportunity for the development of moderate income housing within the next five years;
- Implement three or more of the “menu” strategies

# County General Plans

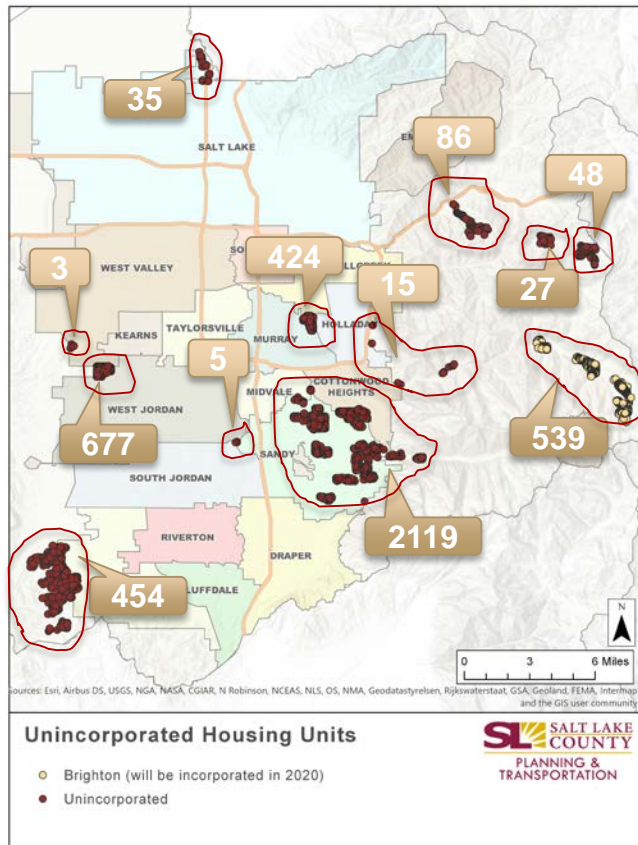


- SW Community Plan
- Wasatch Canyons General Plan
- upcoming West Bench General Plan (Oquirrh View)
- Granite Community Master Plan

# Unincorporated SLCo



# Location of Residences in Unincorporated Salt Lake County



# SLCo AMI numbers

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

- AMI = Area Median Income



# Unincorporated Households by AMI

*NUMBER OF HOUSEHOLDS BY TARGETED INCOME GROUP*



- AMI = Area Median Income

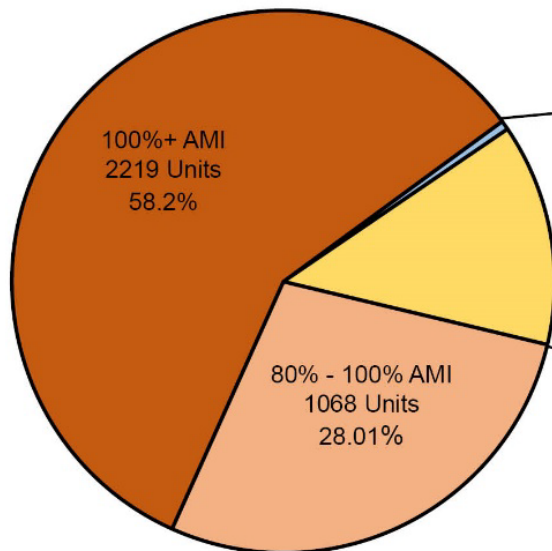
# Unincorporated Units

<b>Housing Affordability by AMI</b>						
%AMI	0-30% AMI	30%-50% AMI	50%-80% AMI	80%-100% AMI	Over 100%AMI	Total
<b>Rental Units</b>						
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%	
<b>Owner Units (Appraised Values)</b>						
	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%	
<b>West Bench Number of Units</b>						
	0	0	115	376	612	1103
Percent of total	0.00%	0.00%	10.43%	34.09%	55.49%	
<b>Wasatch Canyons Number of (Year Round) Units</b>						
	0	0	10	29	217	256
Percent of total	0.00%	0.00%	3.91%	11.33%	84.77%	
<b>Owner Unit Totals</b>						
	0	1	340	1000	2017	3358
	0.00%	0.03%	10.13%	29.78%	60.07%	
<b>Rental + Owner Units Totals</b>						
	0	21	505	1068	2219	3813
	0.00%	0.55%	13.24%	28.01%	58.20%	100.00%

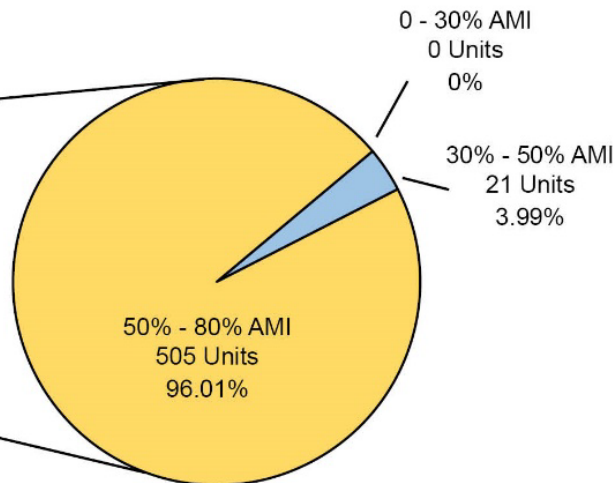
Calculations were made assuming a 30 year loan, 4% interest rate, a 10% down payment, and \$250/month utilities (water, gas, electricity).

# Unincorporated Units

**Housing Units by Affordability**



< 80% AMI  
526 Units  
13.79%



**Affordable Housing Units**

**0-30% AMI**  
 < \$50,250  
 (total home cost)  
 OR  
 < \$308  
 (monthly rent)

**30-50% AMI**  
 \$50,250-\$126,750  
 (total home cost)  
 OR  
 \$308-\$681  
 (monthly rent)

**50-80% AMI**  
 \$126,750-\$242,000  
 (total home cost)  
 OR  
 \$681-\$1,239  
 (monthly rent)

**80-100% AMI**  
 \$242,000-\$318,500  
 (total home cost)  
 OR  
 \$1,239-\$1,611  
 (monthly rent)

**100%+ AMI**  
 \$318,500+  
 (total home cost)  
 OR  
 \$1,611+  
 (monthly rent)

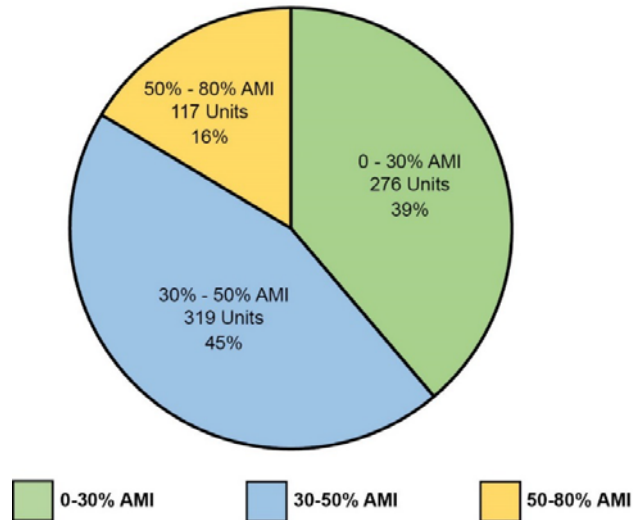
# Current Housing Needs

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								

# 5 Year Housing Needs

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				

**2025 Affordable Housing Units Needed**



# MIH Strategies

**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.**

## Actions

- Create and adopt ADU ordinances for the Unincorporated County
- ADU ordinances would be customized for the different zones of Unincorporated County.
- Develop policies and processes for illegal/non-conforming ADUs to become legal and conforming.
- Housing and Community Development can assist with the costs of retrofitting an existing finished basement to a legal ADU .
- It is feasible that 5% or more of homes could create legal ADUs which would result in approximately 200 units or more.



Over the Garage



Garage Conversion



Stand-Alone Unit



Basement or Attic Conversion

# MIH Strategies

***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 town centers.
- 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.





# MIH Strategies

## ***Strategy I: Allow for single room occupancy developments***

***Goal – Encourage development of single room occupancy housing in the Wasatch Canyons at the Ski Resort Base 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. As necessary update corresponding ordinances.
- This recommendation is specific for the Mountainous Planning District area.





# MIH Strategies

**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 the units in the PC zone meet the various AMI groups (0-30, 30-50, 50-80).
- HCD can provide gap financing by incentivizing lending terms to meet lower AMI housing units.
- For the Canyons area the County will explore work force housing at the base of the ski resorts.
- For west bench areas County will work with landowners.



# MIH Strategies

## ***Strategy L: Preserve existing MIH***

***Goal – Preserve current MIH units***

### **Actions**

- Provide low cost financing for current MIH units
- HCD will provides 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.
- Applicable County wide.



# MIH Strategies

***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 of programs.
- Fund at least one project with a minimum of 40 units every two years
- Housing Tax Credits to support housing projects below fifty percent of area median income. Affordability standards apply and run with the land.
- Applicable County wide



# Moderate Income Housing Questions?

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