

# Appendix A Housing Plan

# City of South Jordan



## South Jordan Moderate Income Housing Plan



Zions Public Finance, Inc.  
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## Housing Market Overview

Housing growth and affordability has been capturing headlines across the country. The demand for new housing units is especially strong in Utah where the population is projected to double in the next 25-30 years. The State's economy is strong, having added nearly 375,000 new jobs in the past 10 years. In comparison, Wyoming has grown by 7,800 jobs, while Idaho has added 140,000 new jobs.<sup>1</sup> Salt Lake County (the County) is projected to grow by 6,079 new households per year, placing a significant demand on housing stock.

Further, Utah's households are unique. The State has the lowest median age in the nation and the highest median household size, which influences the type of housing product that the State needs. While incomes in Utah are the second-fastest growing in the nation, Utah's inflation rate is near an all-time high at 3.9 percent. Nationally, the average is only 1.6 percent.

Transportation costs are a critical factor when evaluating housing affordability. In the County annual transportation costs are \$13,999, representing 23.0 percent of average incomes.<sup>2</sup> Costs are probably slightly higher in South Jordan where the daily average commute time is slightly higher than the County average.

Although housing affordability is a concern in Utah, home prices along the Wasatch Front are still substantially more affordable than in other economic centers in the West. Table 1 shows the ratio of average home prices to average household incomes.<sup>3</sup>

**Table: 1 Comparative Housing Affordability Index**

Area	2000	2010	Current
Salt Lake County	3.26	3.31	4.03
Davis County	2.65	2.92	3.40
Weber County			2.76
Tooele County	2.22	2.45	2.74
Wasatch Front MCD			3.26
State of Utah	2.99	3.13	3.83
Portland, OR			5.12
Phoenix, AZ			5.44
Denver, CO			5.84
Las Vegas, NV			5.13
San Francisco, CA			18.12

The City of South Jordan (the City) is experiencing Utah's housing crunch as one of the fastest growing cities in Utah and the Country. The Salt Lake County Recorder's Office cites<sup>4</sup> Daybreak specifically as one of the County's strongest growing areas, referencing a high rate of splitting parcels, an indicator that shows both housing and economic growth. The Salt Lake Board of Realtors lists the City as the sixth most expensive area on the Wasatch Front; however, the Utah Housing Coalition found that,

<sup>1</sup> Zions Bank, *Economic Insights*

<sup>2</sup> Center for Neighborhood Technology (CNT.org)

<sup>3</sup> CityData; National Association of Realtors

<sup>4</sup> Salt Lake County Recorder's Office, "Salt Lake County Parcel Growth" Story Map

overall, Utah wages have not been keeping up with housing prices.<sup>5</sup> With large growth, long-term planning is both a challenging and vital task to ensure that growth is beneficial to residents and businesses. Facilitating proper housing development that is safe, efficient and diverse in type and affordability can improve the economic performance in the City, promote a feeling of community, and enhance the quality of life. The type of residential development that occurs will be influenced by government regulations and policies, zoning, existing land uses, and market forces. The Moderate-Income Housing portion of the General Plan addresses these issues in an effort to provide attainable housing variety that best meets the needs of current and potential residents.

## Summary of Findings

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The City has experienced a dramatic rise in housing prices and population in recent years, much like the rest of the Wasatch Front. The City has a projected need for more moderate-income housing over the next five years and has a shortage for the current City demographics. The biggest gap in demographics is young adults – often those looking for starter-homes. Resident interviews indicate that price is one of the biggest factors in keeping this population group from living in the City.

## Demographics Overview

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Demographic characteristics greatly influence housing demands within an area. Population growth, age, income and other characteristics of a city's population determine what types of housing are desired. A variety of housing options is also important to ensure that the needs are met in all lifecycle stages. This section evaluates these factors in the City in order to inform the analysis of the demand for units now and in the future.

### Population and Households Growth

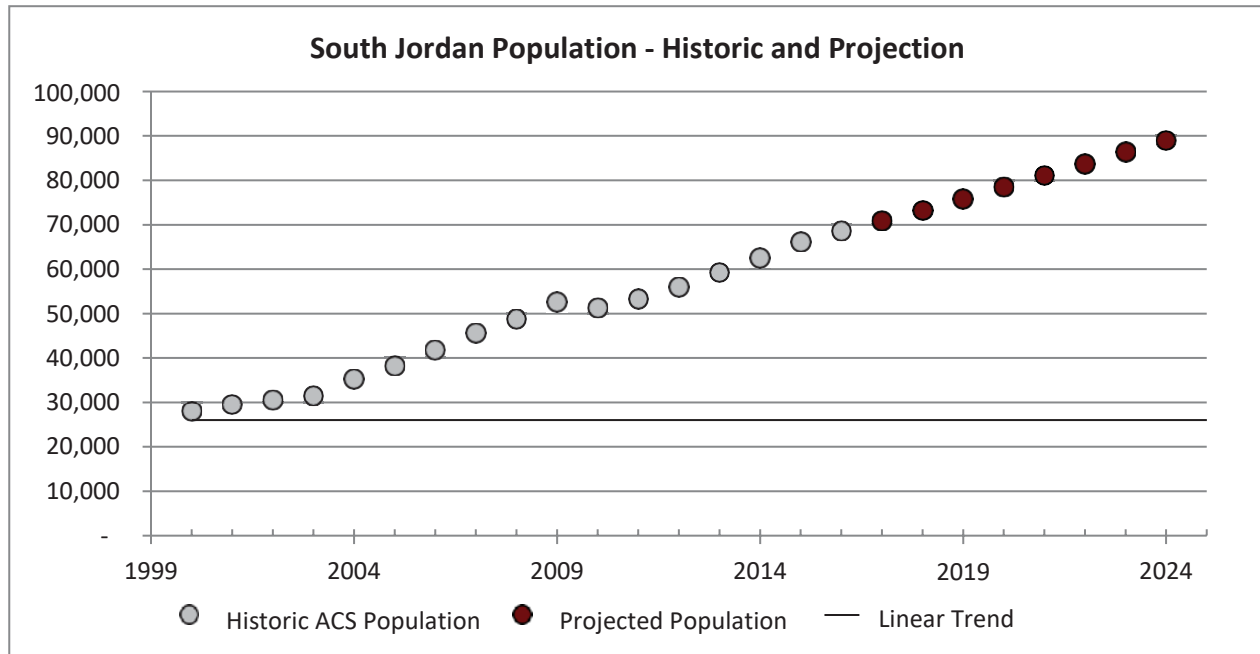
The City's fast population growth increases the challenge of accurately projecting housing needs across demographic needs. The City's population was 50,418 in 2010 according to the United States 2010 Census. However, the Census Bureau estimates the 2017 population at 70,954 – an amazing 40.7 percent increase in just 7 years. This population makes up 19,350 households living within the City in 2017. The Governor's Office of Management and Budget baseline projections<sup>6</sup> did not anticipate the City's population to be this high until almost 2030. While Utah has had remarkable population growth statewide, the State's population growth over the same time period was relatively much lower compared to that of the City, only 11.7 percent.

Population is projected to be around 88,981 with 26,248 households by 2024. Population growth in the City has been largely linear since 2000 and the projection below is based on the expectation that the trend will continue. The graph on the next page shows this projection based on historical Census data. This data is in line with the City's 2014 Housing Needs Study that factored in historical building permit data along with household size changes.

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<sup>5</sup> South Jordan City Journal "Utah's Housing Unaffordability Crisis", August 2018

<sup>6</sup> GOMB 2012 Baseline Projections, Sub-County Population Projections.



While population has been rising steadily, household sizes have been getting smaller. From 2007 to 2017 the average household size changed from 3.82 to 3.39, a difference of 0.43 persons per household.<sup>7</sup> Assuming the same decreasing trend in average household size by 0.043 persons per year, the projected population divided by the projected household size produces a projected number of households, informing the number of housing units needed (discussed in “Projected Housing Needs”). This estimated number of households (22,990) will be used as the current number of households in comparison to current housing supply.

**Table: 2 Projected Population and Households**

Year	Projected Population	Projected Household Size	Projected Households
2019	75,867	3.30	22,990
2020	78,490	3.26	24,077
2021	81,113	3.22	25,190
2022	83,736	3.18	26,332
2023	86,359	3.13	27,591
2024	88,981	3.09	28,796

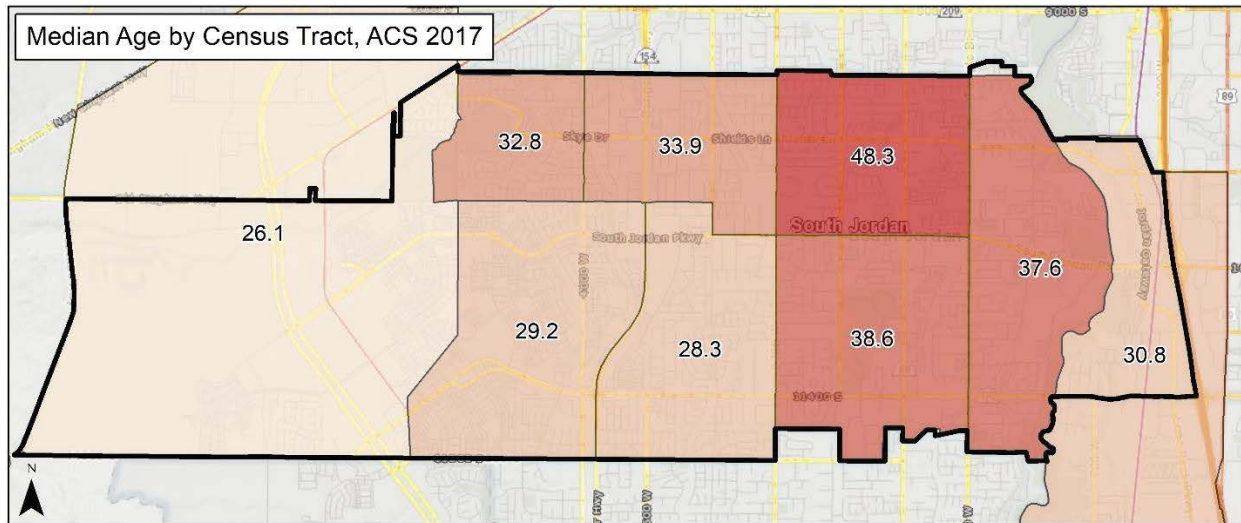
### Age and Household Size

The City has a median age of 32.7 years, slightly older than the County median of 32.4 years and older than the statewide median of 30.5 years. The median age is younger in the western and southwestern portions of the City where most new development is occurring.<sup>8</sup>

<sup>7</sup> ACS 5-Year Estimates, 2007 and 2017

<sup>8</sup> ACS 2017 5-Year Estimate





Source: ACS 2017 5-year Estimate, Utah AGRC

The City is a family-oriented community with a high average household size of 3.39 persons per household. Nearly half of the current households contain children under 18 years old.

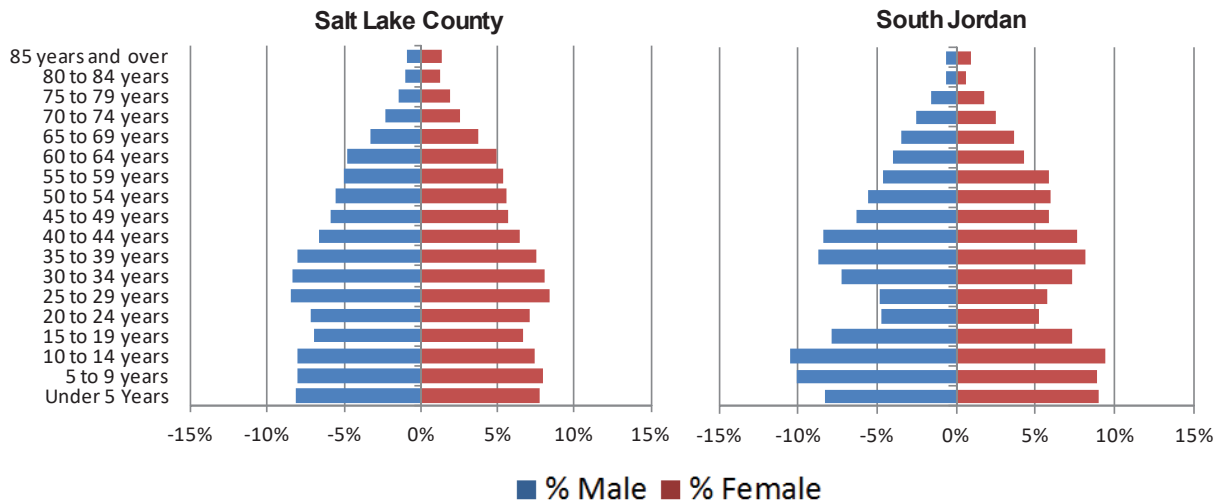
Table 3: Age and Household Characteristics in South Jordan

	South Jordan	Salt Lake County	Utah
HH Size	3.39	3.01	3.14
Median Age	32.7	32.4	30.5
% of households with someone under 18	46.8	38.9	41.7
% of total population under 18	33.5	28.1	30.4
% of total population 65 and over	9.2	10.0	10.3

Source: United States Census; ACS 2017 5-Year Estimate

The population pyramid on the next page shows a detailed breakdown of age groups in the City compared to the County. On average in the City, there are more adults in their 30s and early 40s as well as a higher proportion of older children and young teenagers. This suggests that the predominant family profile in the City is established families with school-age children. The smallest categories in the City are those of young adults. During several General Plan stakeholder interviews participants commented that housing prices in the City generally exceed the budget of those looking for starter-homes. The TRAX stop connecting Daybreak to the University of Utah has also been a topic of discussion; this may present an opportunity to locate housing near the TRAX stop that is targeted to this group that is currently underrepresented.

### Age Group Distribution



Source: United States Census; ACS 2017 5-Year Estimate

### Income

The City's median household income is \$99,856, which is \$31,934 higher than the County median income of \$67,922. The City's median income is comparable to the median income of surrounding cities like Herriman, Riverton, Bluffdale and Draper, but much higher than that of West Jordan.<sup>9</sup>

Table 4: Median Income

	Bluffdale	Draper	Herriman	Riverton	Sandy	South Jordan	West Jordan	Salt Lake County
Median Income	\$105,391	\$110,270	\$94,837	\$92,154	\$87,012	\$99,856	\$72,083	\$67,922

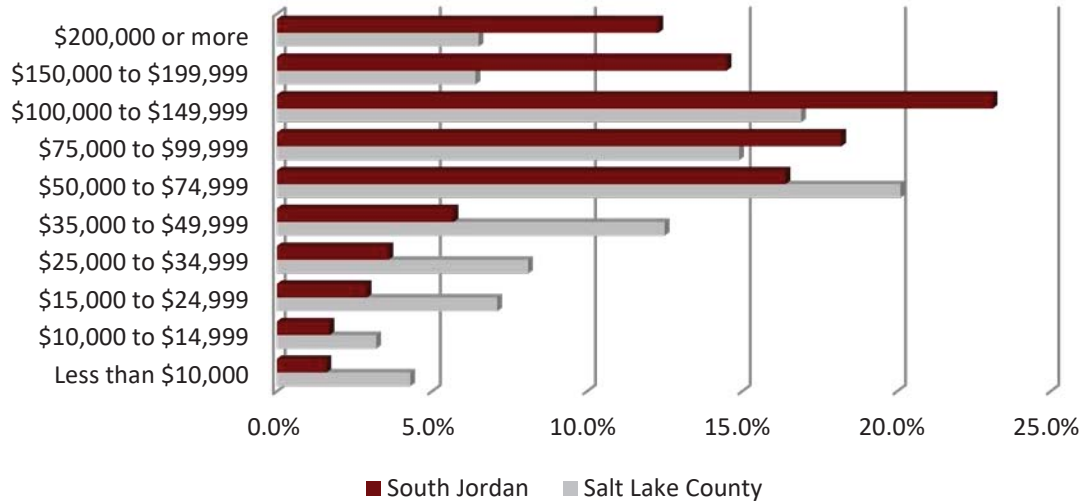
Source: ACS 2017 5-year Estimate

While household incomes are comparable to surrounding cities, the City's per capita income is higher than those in many nearby communities, including the County. The City's per capita income is \$36,125 compared to the County's \$30,134. A higher per capita income indicates that the City's population has greater economic buying power and more flexibility in housing affordability.

About half of the City's population makes over \$100,000 per year, compared to about 30 percent County-wide. Only 9.8 percent of households live on less than \$35,000 in the City while 22.7 percent of households in the County live at this income level or less. The largest income category is \$100,000 to \$149,999 with 23.1 percent of the City's population in this income range.

<sup>9</sup> ACS 2017 5-Year Estimate

### Household Income Distribution

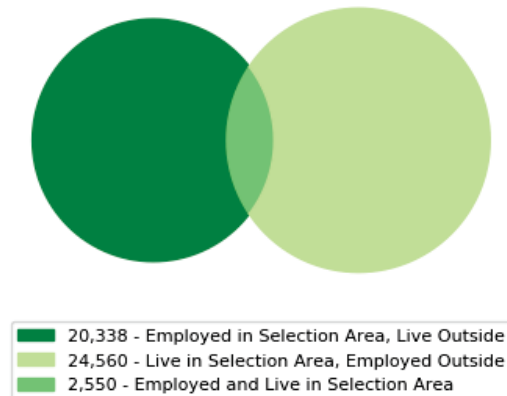


Source: United States Census; ACS 2017 5-Year Estimate

### Employment

The City is a diverse community with a strong residential and employment base, but many residents still commute to employment centers outside the City. The chart below<sup>10</sup> shows the inflow and outflow of jobs within the City.

Inflow/Outflow Job Counts in 2015



City residents commute an average of 24.8 minutes, which is slightly longer than average commute times for residents of other cities in the County. The County-wide average is 22.1 minutes.<sup>11</sup>

Commuting is an important factor in housing costs because a lower commuting cost can help a household afford housing. Other portions of the General Plan are working to increase employment within the City to reduce commuting needs.

<sup>10</sup> US Census "On the Map" Tool

<sup>11</sup> ACS 2017 5-Year Estimate



## Current Housing Supply

The majority of housing units in the City are owner-occupied, single-family homes with large lot sizes. The Salt Lake County Assessor currently lists 19,553 residential parcels in the City representing 21,839 housing units. Over 83 percent of those units are categorized as single-family residences (SFRs). The median value for SFRs is \$384,100 according to the County's assessed market values and the average lot size is 0.29 acres. In addition to housing units, the City has 11 assisted living and nursing home facilities with a total of 840 beds. Although assisted living and nursing home beds are important housing resources for residents, they are reserved for special needs and not available to most households as a housing choice. These facilities are included in the analysis where appropriate, but generally are not included in market affordability considerations.

Table 5: Number of Parcels and Units by Housing Type\*

Summary	Total Number of Household Units	Avg. Parcel Size (acres)	Median Value	Avg. Finished (sq. ft.)	Percent Rental Units
Apartments (Total)	2,690	NA	NA	NA	100.0%
3-4 Unit Complex	4	0.24	NA	NA	100.0%
5-9 Unit Complex	10	0.84	NA	NA	100.0%
99+ Unit Apt. Complex	2,201	NA	NA	NA	100.0%
Apartment Townhomes	229	NA	NA	NA	100.0%
Senior Apartments	246	NA	NA	NA	100.0%
Condo	921	NA	\$223,700	1,864	19.7%
Duplex**	24	0.41	\$261,000	2,015	58.3%
Single-Family Residence	18,204	0.29	\$384,100	2,745	6.7%
<b>TOTAL</b>	<b>21,839</b>				<b>23.1%</b>
Assisted Living/Nursing Home Beds	840	2.58	NA	NA	

Source: Salt Lake County Recorder's Office and Salt Lake County Assessor, 2019 Parcel Shapefile and CAMA database

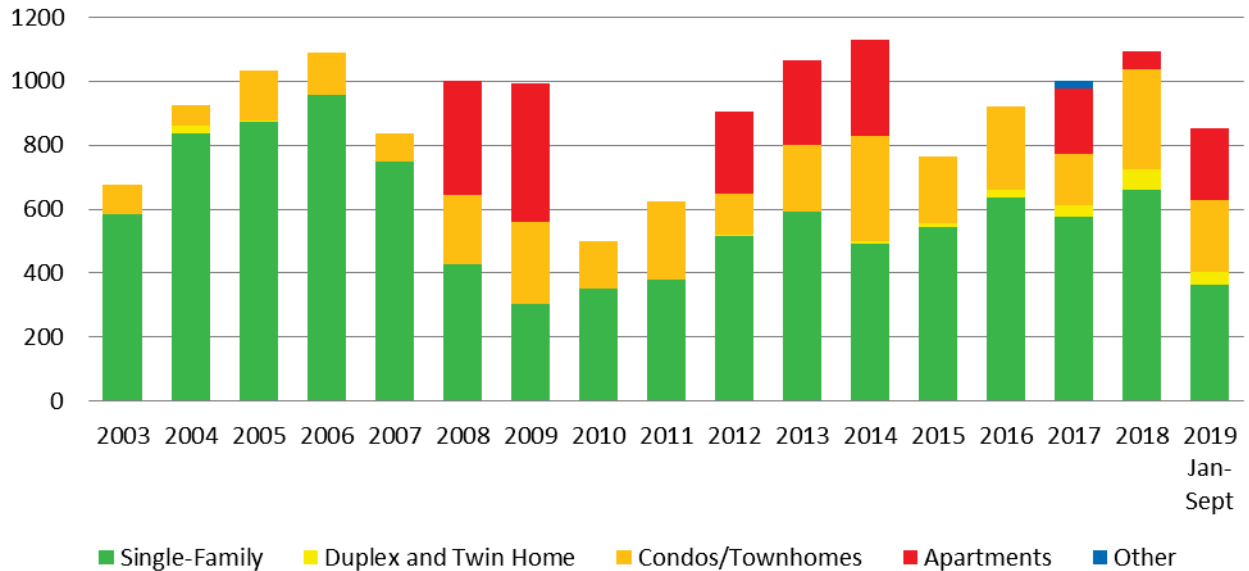
\*Types are categorized and grouped based on the parcel database. Although some townhomes are noted as part of the various multi-family apartment complexes, owner-occupied townhomes are not specifically categorized or noted by the County and are represented across Condo and SFR categories. Some apartments also include townhomes.

\*\*Duplex acres, values, square feet, and percent rental are based on the total building (pair of units). The County records duplexes as one parcel and building with two housing units. A duplex is considered owner-occupied if the owner is occupying one of the two units.

In addition to the 21,839 dwelling units already built and listed in the Salt Lake County Assessor's parcel database, an additional 852 building permits were submitted to the City in 2019 through September.<sup>12</sup> The following graph shows that the building of SFRs has been fairly steady since recession recovery. This corresponds with the City's consistent population growth. The building permits also show the variety of housing types built each year and the City's efforts to provide more housing diversity.

<sup>12</sup> South Jordan Planning Department

### South Jordan Building Permits (Total Dwelling Units) by Year

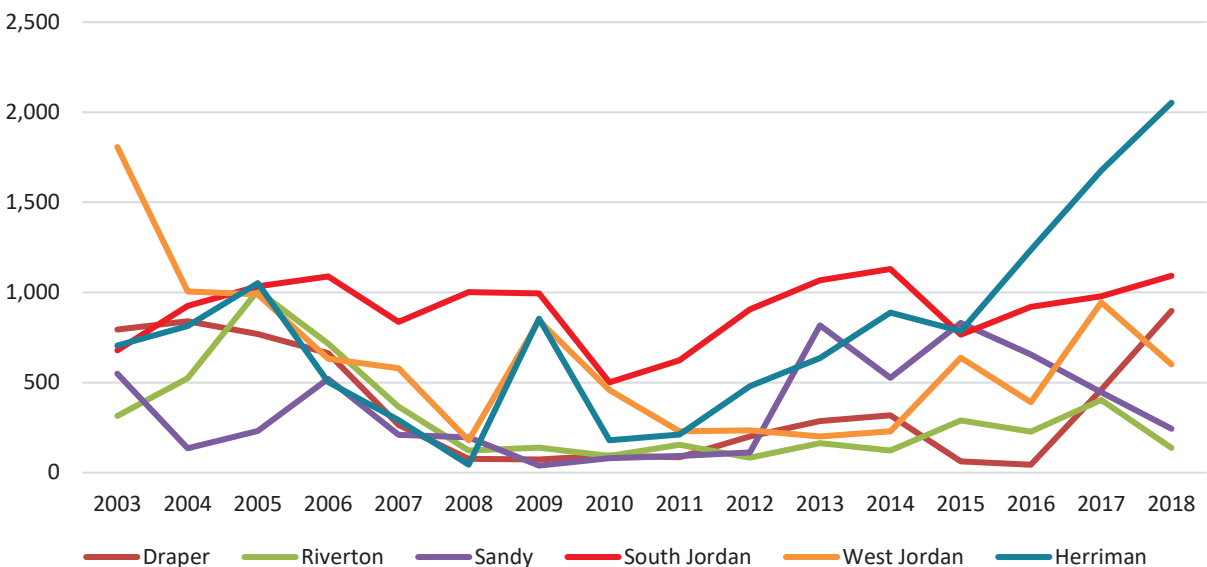


Source: University of Utah BEBR, South Jordan Planning Department

\*Indicates residential units such as assisted living units, conversions, accessory dwellings, etc.

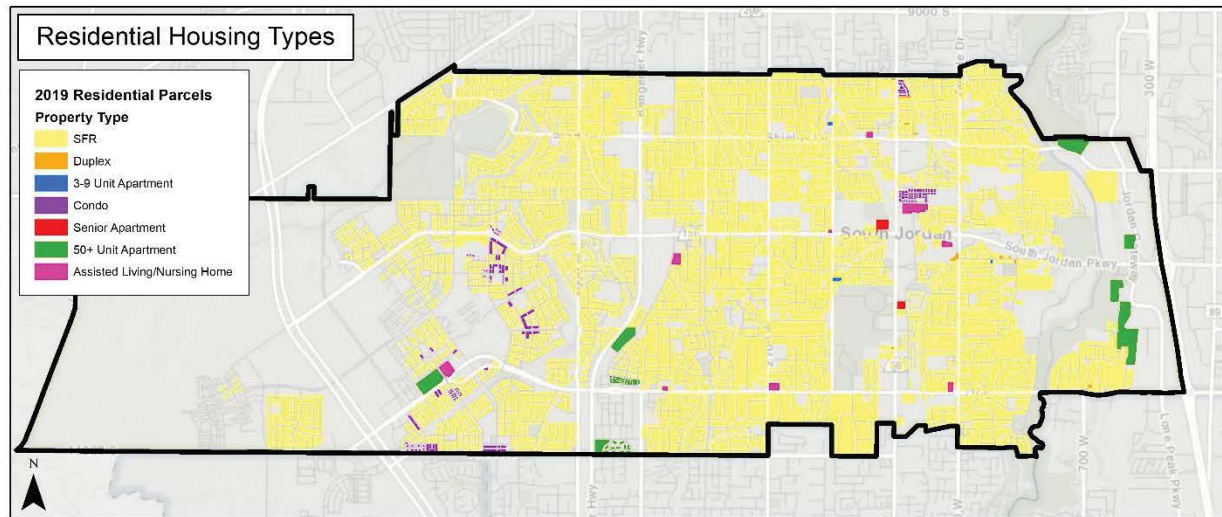
The chart below shows a comparison of the municipalities surrounding the City. The red line indicates the City's performance and shows that the City has been the most consistent home-building municipality in the area. The City substantially outperformed all its neighboring cities when the housing market crashed in 2008. The City continued to lead in home-building through the next six years following the crash and still remains one of the largest producers of new homes in the area.

### Comparison of Surrounding Cities

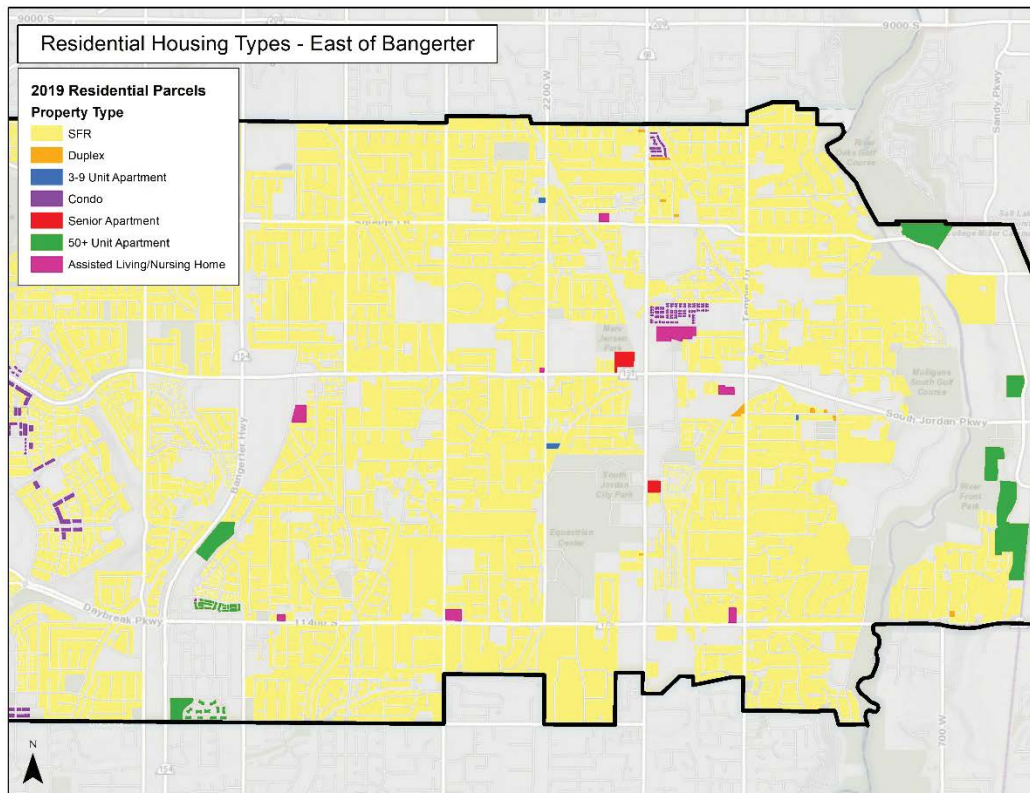
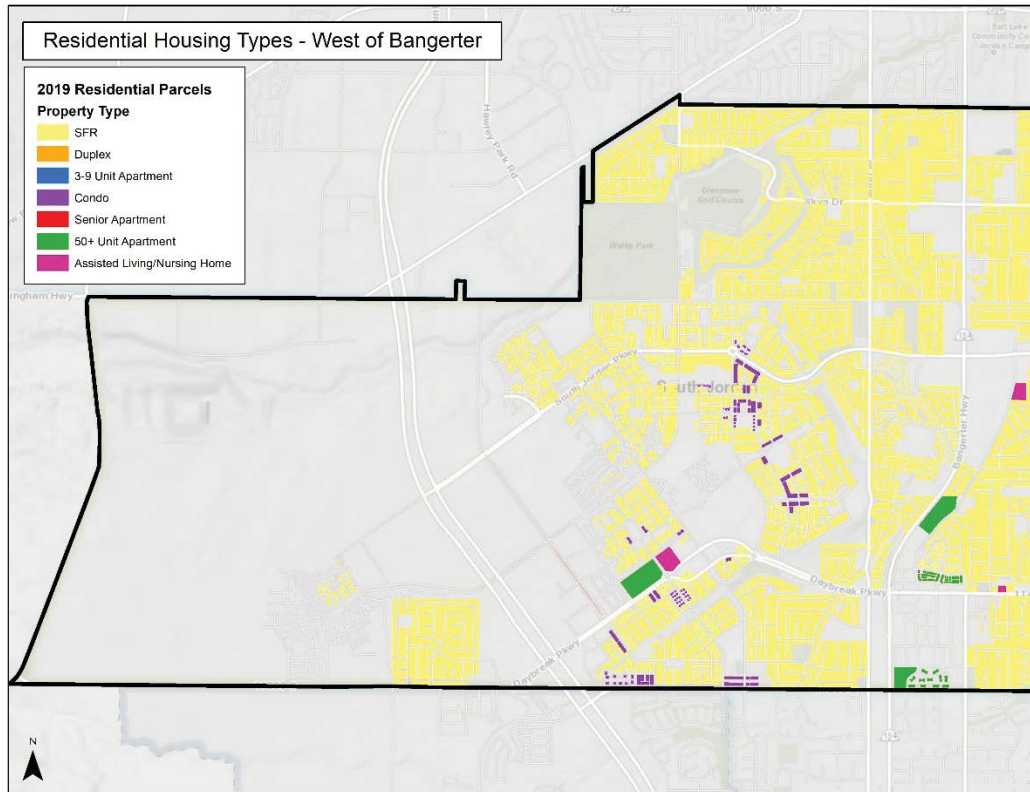


Source: University of Utah BEBR, South Jordan Planning Department

The following maps show the geographic distribution of housing types in the City, one view for the entire City and two more detailed views for the east and west sides. These maps visually show the predominance of SFRs in the City.



Source: Salt Lake County Recorder and Assessor Offices, 2019 Parcel Shapefile and CAMA database, Utah AGRC



Source: Salt Lake County Recorder's Office and Salt Lake County Assessor, 2019 Parcel Shapefile and CAMA database, Utah AGRC

The parcel database shows an incredible 1,821 vacant residential lots already recorded. There are 976 more multi-family units already approved by the City with development underway; 237 of those units are an addition to Jordan Station Apartments, 593 apartments at Daybreak South Station and The Flats at the District, and the remaining 146 units will be senior apartments at Resort Lifestyles Community.<sup>13</sup>

Compared to the City's 2014 Housing Needs Study, there are more rental options available within the City, but a lower proportion of SFRs are available as rentals. In 2014 about 9.4 percent of SFRs were rentals, compared to the 6.7 percent today. However, the overall proportion of rentals of all types has increased from 18.9 percent to 23.1 percent.

The Census's 2017 American Community Survey (ACS) data estimated a 20.6 percent rental rate for the City, while the more recent parcel data shows rental occupancy at 23.1 percent; some apartments have opened in recent years accounting for this change. Comparing the City's ACS data to other cities shows the City has fairly average rental rates within the southwest portion of the County, but lower than the countywide rate. Herriman, Draper, and Sandy are similar, with West Jordan having more rentals and Riverton and Bluffdale having fewer. As previously mentioned, there are very few SFR rental units, especially compared to the County. About 6.7 percent of SFRs in the City are currently rentals, compared to the countywide ACS estimate of 12.3 percent.

**Table 6: Proportion of Units that are Renter-Occupied**

	Bluffdale	Draper	Herriman	Riverton	Sandy	South Jordan	West Jordan	Salt Lake County
% of units renter-occupied	17.0	20.7	20.0	10.4	23.2	20.6	25.1	33.5

Source: ACS 2017 5-Year Estimate

The City has a wide variety of apartment and rental options, with the number of apartments growing significantly in recent years. The City's 2014 Housing Needs Study listed a total of 1,712 apartments available in the City. This figure has grown by 1,051 units in five years. Additionally, the City has already approved 940 more units with development underway. The following tables detail the current and developing apartments and senior living complexes in the City.

**Table 7: Units by Apartment Complex**

	Address	Number of Units	Monthly Rental Rate	Units Under Development
Four Seasons at Southtowne Apartments	420 W Cadbury Way	276		
1 Bed/1 Bath		72	\$1,041	
2 Bed/1 Bath		42	\$1,254	
2 Bed/2 Bath		120	\$1,330	
3 Bed/2 Bath		42	\$1,545	
ICO District	11100 South River Heights Dr.	258		
Atwood – 1 Bed/1 Bath		54	\$1,019	
Audrey – 1 Bed/1 Bath		33	\$1,059	
Bridger – 1 Bed/1 Bath		18	\$1,209	
Brinkly – 1 Bed/1 Bath		18	\$1,119	

<sup>13</sup> South Jordan Planning Department



	Address	Number of Units	Monthly Rental Rate	Units Under Development
	Canyon – 2 Bed/2 Bath	84	\$1,259	
	Danika – 2 Bed/1 Bath	12	\$1,229	
	Emerald – 2 Bed/2 Bath	10	\$1,479	
	Fairview – 2 Bed/2 Bath	10	\$1,539	
	Huntington – 2 Bed/2 Bath	1	\$1,819	
	Powell – 3 Bed/ 2 Bath	18	\$1,629	
Jordan Station Apartments*	10428 S. Jordan Gateway	302		237
	Crescent – 1 Bed/1 Bath	65	\$1,064	
	Daybreak – 1 Bed/1 Bath	60	\$1,137	
	Draper – 1 Bed/1 Bath	57	\$1,168	
	Euclid – 1 Bed/1 Bath	36	\$1,225	
	Midvale – 2 Bed/2 Bath	36	\$1,315	
	Redwood – 2 Bed/2 Bath	48	\$1,350	
Legacy Cottages of South Jordan*	1844 W 10400 S	186		
	1x1A – 1 Bed/1 Bath	106	\$939	
	1x1 ADA – 1 Bed/1 Bath	2	\$999	
	1x1B – 1 Bed/1 Bath	2	\$999	
	1x1C RIS – 1 Bed/1 Bath	4	\$999	
	2x1 – 2 Bed/1 Bath	2	\$999	
	2x2C – 2 Bed/2 Bath	40	\$999	
	2x2B – 2 Bed/2 Bath	8	\$1,049	
	2x2D – 2 Bed/2 Bath	2	\$1,019	
	2x2 ADA – 2 Bed/2 Bath	2	\$1,299	
	2x2A – 2 Bed/2 Bath	14	\$1,299	
	2x2E RIS – 2 Bed/2 Bath	4	\$1,299	
Olympus at Daybreak	4950 W Frogs Leap Dr.	315		
	1A – 1 Bed/1 Bath	44	\$1,172	
	1B – 1 Bed/1 Bath	39	\$1,205	
	2A – 2 Bed/2 Bath	156	\$1,426	
	2B – 2 Bed/2 Bath	41	\$1,352	
	3A – 3 Bed/2 Bath	35	\$1,719	
Promenade at the District	11391 River Heights Dr.	170		
	1 Bed/1.5 Bath	19	\$1,100	
	2 Bed/2 Bath	43	\$1,400	
	2 Bed/2.5 Bath	29	\$1,400	
	3 Bed/2.5 Bath	12	\$1,650	
	3 Bed/2.5 Bath	9	\$1,650	
	3 Bed/2.5 Bath	3	\$1,750	
	3 Bed/2.5 Bath Townhouse	49	\$1,550	
	4 Bed/2.5 Bath	3	\$1,850	
	4 Bed/2.5 Bath Townhouse	3	\$1,950	
Sagewood at Daybreak*	11289 Oakmond Rd.	99		
	IL Aspen – 1 Bed/1 Bath	14	\$2,995	
	IL Birch – 1 Bed/1 Bath	22	\$3,195	
	IL Cottonwood – 1Bed/1Bath	3	\$3,600	
	IL Elm – 1 Bed/1 Bath Den	6	\$3,500	
	IL Fir – 1 Bed/ 1 Bath Den	12	\$3,750	
	IL Juniper – 2 Bed/2 Bath	18	\$4,300	



	Address	Number of Units	Monthly Rental Rate	Units Under Development
	IL Hawthorn – 1 Bed/1.5 Bath	3	\$4,600	
	IL Maple – 2 Bed/2 Bath	3	\$4,550	
	IL Oak – 2 Bed/2 Bath	6	\$5,050	
	IL Spruce – 2 Bed/2 Bath Den	12	\$6,550	
San Marino Apartments	776 West Grande Rose Way	320		
	1A – 1 Bed/1 Bath	4	\$1,044	
	1B – 1 Bed/1 Bath	60	\$1,097	
	1C – 1 Bed/1 Bath	24	\$1,174	
	1D – 1 Bed/1 Bath	24	\$1,195	
	2A – 2 Bed/1 Bath	4	\$1,390	
	2B – 2 Bed/2 Bath	88	\$1,437	
	2C – 2 Bed/2 Bath	95	\$1,386	
	3A – 3 Bed/2 Bath	21	\$1,620	
San Tropez Apartments & Townhomes	11747 Siracus Dr.	332		
	1A – 1 Bed/1 Bath	48	\$1,047	
	1B – 1 Bed/1 Bath	18	\$1,107	
	1C – 1 Bed/1 Bath	18	\$1,099	
	1D – 1 Bed/1 Bath	4	\$1,172	
	1 Den – 1 Bed/1.5 Bath	2	\$1,235	
	2A – 2 Bed/2 Bath	70	\$1,336	
	2B – 2 Bed/2 Bath	67	\$1,360	
	3A – 3 Bed/2 Bath	21	\$1,559	
	Townhome 1 – 2 Bed/2 Bath	28	\$1,529	
	Townhome 2 – 2 Bed/2.5 Bath	28	\$1,480	
	Townhome 3 – 3 Bed/2.5 Bath	28	\$1,799	
South Ridge Townhomes	10668 S Monica Ridge Way	145		
	2 Bed/2.5 Bath	85	\$1,469	
	3 Bed/2.5 Bath	60	\$1,821	
Sterling Village Apartment Homes	11065 Sterling View Dr.	300		
	Essex – 1 Bed/1 Bath	75	\$1,160	
	Dover – 1 Bed/1 Bath	38	\$1,210	
	Ellington – 1 Bed/1 Bath	12	\$1,320	
	Stratton – 2 Bed/2 Bath	75	\$1,575	
	Regency – 2 Bed/2 Bath	76	\$1,430	
	Oxford – 3 Bed/2 Bath	24	\$1,660	
The Garden Apartments	10850 Beckstead Ln.	60		
	1 Bed/1 Bath	52	\$624	
	2 Bed/2 Bath	8	\$762	
Daybreak South Station				437
Resort Lifestyles Community				146
The Flats at the District				120

Source: South Jordan Planning Department

\*These apartment complexes are for customers who are 55 years of age and older

Table 8: Beds by Senior Living Complex

Summary	Units Available For Rent	Beds
Legacy House of South Jordan		82
Legacy Retirement Residence		162
Lodge at Jordan River		24
Beehive Homes of South Jordan		24
Brighton House Assisted Living		16
Carrington Court Assisted Living and Memory Care		70
Pheasant Run Alzheimer's Special Care Center		66
Riverway Assisted Living and Memory Care		64
Sagewood at Daybreak	99	101
Stonehenge of South Jordan		32
The Sheridan at South Jordan		100

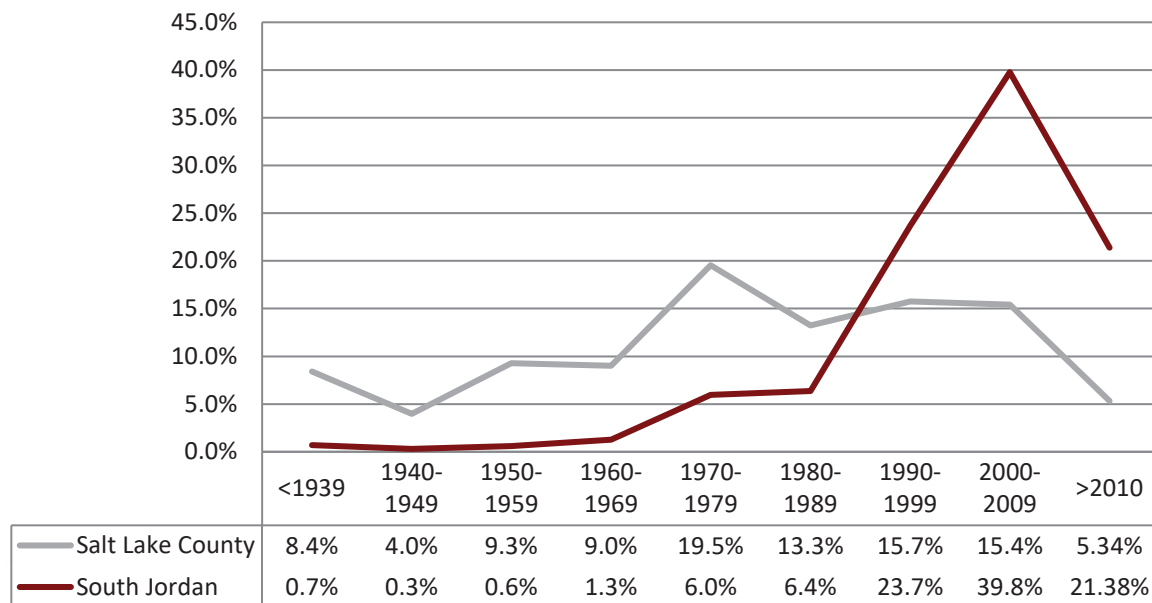
Source: South Jordan Planning Department

The ACS estimates 63 percent of all rentals have a gross rent above \$1,000 per month. The median gross rent is \$1,405, compared to the County's \$1,015.

### Housing Conditions

Due to strong population growth in the City in the last decade, much of the housing stock is newly built. 61.2 percent of housing in the City was built after 2000 and 84.8 percent after 1990, compared to only 20.8 percent of housing County-wide that was built after 2000.

Proportion of Housing Units by Year Built



Source: ACS 2017 5-Year Estimate

The Salt Lake County Assessor notes that 76.9 percent of residences are in good, very good, or excellent condition. 79.4 percent are constructed with average or good construction grades and most other units with even better construction grades.

**Table 9: South Jordan Housing Units, Grade and Condition**

Condition/Construction Grade	Units by Condition	Percentage of Units by Condition	Units by Construction Grade	Percentage of Units by Grade
Poor	3	0.0%	8	0.0%
Fair	159	0.7%	572	2.5%
Average	1,211	5.3%	11,721	51.7%
Good	3,463	15.3%	6,284	27.7%
Very Good	6,549	28.9%	216	1.0%
Excellent	7,419	32.7%	3	0.0%
No Rating	3,875	17.1%	3,875	17.1%
TOTAL	22,679	100%	22,679	100%

Source: Salt Lake County Assessor CAMA database 2019

## Housing Affordability

Utah State Code and recent legislation requires municipalities to include a plan for moderate income housing as part of a general plan. The City must outline a plan to “facilitate a reasonable opportunity for a variety of housing . . . to meet the needs of people of various income levels living, working, or desiring to live or work in the community.”<sup>14</sup> And the plan must “allow people with various incomes to benefit from and participate in all aspects of neighborhood and community life. . . .”<sup>15</sup> This Moderate Income Housing Plan (the Plan) is designed to meet these requirements.

Moderate income housing is defined by the U.S. Department of Housing and Urban Development (HUD) as “housing occupied or reserved for occupancy by households with a gross household income equal to or less than 80 percent of the median gross income for households of the same size in the county in which the City is located.”<sup>16</sup> This Plan uses Area Median Income (AMI) in the Salt Lake City, UT HUD Metro Fair Market Rent Area<sup>17</sup> as determined by HUD and average household size to determine current moderate-income thresholds for an average household in the region.

### Area Median Income Levels

According to HUD, the Median Family Income (MFI or AMI)<sup>15</sup> for 2018 in the region is \$80,000 – HUD rounds up from \$79,994. The Plan will estimate housing affordability as a percentage of this AMI. A “moderate income” household at its most basic definition is at 80% AMI – an income of \$64,000 in the County. The Plan will also consider thresholds for those making 30% and 50% of AMI.

**Table 10: Income Thresholds in Salt Lake City HUD Metro Fair Market Rent Area**

Area Median Income	30% of AMI	50% of AMI	80% of AMI
\$80,000	\$24,000	\$40,000	\$64,000

<sup>14</sup> Utah Code 10-9a-403(b)(i)

<sup>15</sup> Utah Code 10-9a-403(b)(i)(B)

<sup>16</sup> This area contains Salt Lake County – terminology changed between 2017 to 2018.

<sup>17</sup> Area Median Income (AMI) is more generally used in the industry. HUD considers the terms synonymous. <https://www.huduser.gov/portal/datasets/il/il18/FAQs-18r.pdf>

Table 11 shows the HUD income limits adjusted for family size at each income threshold and for poverty definitions, which allows larger families to earn more and still qualify for services. HUD does not always use 30 percent of AMI as its lowest income level. Poverty guidelines established by the Department of Health and Human Services are used if higher than 30 percent of AMI, as is the case for the County. Calculations in this Plan will use the simple 30 percent threshold, as this is the level indicated by Utah Code and legislation guidelines. Table 11 is provided for informational and contextual reasons only.

**Table 11: Area Median Income Thresholds by Household Size**

Household Size	"Extremely Low Income"	50% of AMI	80% of AMI
1 person	\$16,800	\$28,000	\$44,800
2 persons	\$19,200	\$32,000	\$51,200
3 persons	\$21,600	\$36,000	\$57,600
4 persons	\$25,100	\$40,000	<b>\$64,000</b>
5 persons	\$29,420	\$43,200	\$69,150
6 persons	\$33,740	\$46,400	\$74,250
7 persons	\$38,060	\$49,600	\$79,400
8 persons	\$42,380	\$52,800	\$84,500

Source: HUD

Using the HUD income levels, the City has a total of 10,687 households that are considered low to moderate income households earning under the 80 percent of AMI threshold. A more comprehensive breakdown of this figure is detailed in Table 12.

**Table 12: South Jordan Low- and Moderate-Income Households**

Affordability	Number of Households	Cumulative Number of Households
<30% of AMI	1,351	1,351
30% - 50% of AMI	1,182	2,533
50% - 80% of AMI	8,154	10,687

Source: ACS 2017 5-Year Estimate, HUD, ZPFI

HUD considers an affordable monthly housing payment for either a mortgage or rent to be no greater than 30 percent of gross monthly income. This 30 percent should include utilities and other housing costs such as mortgage and hazard insurance.

Table 13 shows affordable monthly allowances at different levels of income given above but using the 30 percent income level instead of poverty definitions. Utah Code does not stipulate whether those of moderate income must be able to purchase a home, so the allowance considers affordability for gross monthly costs that include either a mortgage or rental rate. A family choosing housing would need to consider utilities and other fees for a given housing unit within this affordable range. For example, a household of four at the 80 percent AMI threshold has a gross monthly housing allowance of \$1,600. If utilities are \$300 per month,<sup>18</sup> the family can afford a rent or mortgage payment of \$1,300 per month, including taxes and interest if applicable.

<sup>18</sup> Utilities include water, sewer, storm drain, gas, electric, and garbage. This is an estimated amount; utilities vary widely based on house size, quality, season and usage.

Table 13: Monthly Housing Allowance by Household Size and AMI Thresholds

Household Size	30%	50%	80% of AMI
1 person	\$420	\$700	\$1,120
2 persons	\$480	\$800	\$1,280
3 persons	\$540	\$900	\$1,440
4 persons	\$600	\$1,000	<b>\$1,600</b>
5 persons	\$649	\$1,080	\$1,729
6 persons	\$696	\$1,160	\$1,856
7 persons	\$745	\$1,240	\$1,985
8 persons	\$793	\$1,320	\$2,113

Source: ACS 2017 5-Year Estimate, HUD, ZPFI

Translating this moderate-income affordability level to home values, a family at 80 percent of AMI can afford a home in the City up to \$234,187. This assumes utility payments at \$300 per month, average City property tax rates, insurances, a four percent interest rate, 30-year mortgage term and a 10 percent down payment. Table 14 shows the home price ranges affordable to household income categories at various interest rates. Table 15 shows the ranges specific to targeted low- and moderate-income households. Note the significant changes in affordability due to mortgage interest rates. While current interest rates are at historic lows between three and four percent, making housing much more affordable, maintaining affordability in the City would be more difficult if interest rates rise in the future.

Table 14: Affordable Home Price Ranges by Income Category and Mortgage Interest Rate

Household Income Range	Home Price Range					
	4% Mortgage		5% Mortgage		6% Mortgage	
	Low	High	Low	High	Low	High
\$10,000 to \$14,999	\$0	\$81	\$0	\$72	\$0	\$64
\$15,000 to \$24,999	\$86	\$47,857	\$76	\$42,561	\$68	\$38,108
\$25,000 to \$34,999	\$47,861	\$95,632	\$42,565	\$85,049	\$38,111	\$76,151
\$35,000 to \$49,999	\$95,637	\$167,296	\$85,054	\$148,783	\$76,155	\$133,216
\$50,000 to \$74,999	\$167,301	\$286,735	\$148,787	\$255,004	\$133,220	\$228,324
\$75,000 to \$99,999	\$286,740	\$406,175	\$255,009	\$361,226	\$228,328	\$323,432
\$100,000 to \$149,999	\$406,180	\$645,054	\$361,230	\$573,670	\$323,436	\$513,649
\$150,000 to \$199,999	\$645,058	\$883,932	\$573,674	\$786,114	\$513,653	\$703,865
\$200,000 or more	\$883,937		\$786,118		\$703,869	

Source: ZPFI

Table 15: Affordable Price Ranges by Targeted Group and Interest Rate

Household Income Range	Home Price Range							
	4% Mortgage				5% Mortgage		6% Mortgage	
	Income Range Low	Income Range High	Low	High	Low	High	Low	High
< 30% of AMI	\$0	\$24,000	\$0	\$43,084	\$0	\$38,316	\$0	\$34,307
30% to 50% of AMI	\$24,000	\$40,000	\$43,084	\$119,525	\$38,316	\$106,298	\$34,307	\$95,176
50% to 80% of AMI	\$40,000	\$64,000	\$119,525	<b>\$ 234,187</b>	\$106,298	\$208,271	\$95,176	\$186,480

Source: ZPFI

## Housing Unit Pricing and Affordability

In considering affordability, there are two types of housing costs: the costs to purchase (and likely pay a mortgage) or the rental costs of a unit. For purposes of analyzing housing costs, SFR, condo, and duplex units will be analyzed on their market value since they can be bought and sold by individual owners and are primarily owner-occupied. The affordability of these units, regardless of rental status, is analyzed based on their market value as assessed by the County. Multi-family rentals are rented from a central owner with no option for individual sale as a single unit. These units are studied by their estimated rental rates. These unique types of housing costs are presented separately and then combined for a total percentage of affordable units in the City.

### Market Value Properties – SFR, Condo and Duplex

Table 16 shows the distribution of 19,048<sup>19</sup> SFR, duplex and condo units by home value, as assessed and maintained by the Salt Lake County Assessor. The median property value is \$375,100 of these assessed values. This median value is above the affordable threshold of \$234,187. Approximately 6.9 percent (1,320 units) of these types of units – units available for sale to individual households – are within this affordability target or below. Of those, only nine units are attainable at the 50 percent affordability threshold and one at the 30 percent level.

Compared to the 2014 Housing Needs Study, overall home prices in the City have risen dramatically. In 2014, about 71 percent of homes were below \$300,000. Now only 24 percent are below that value.

Table 16: Residential Unit Values

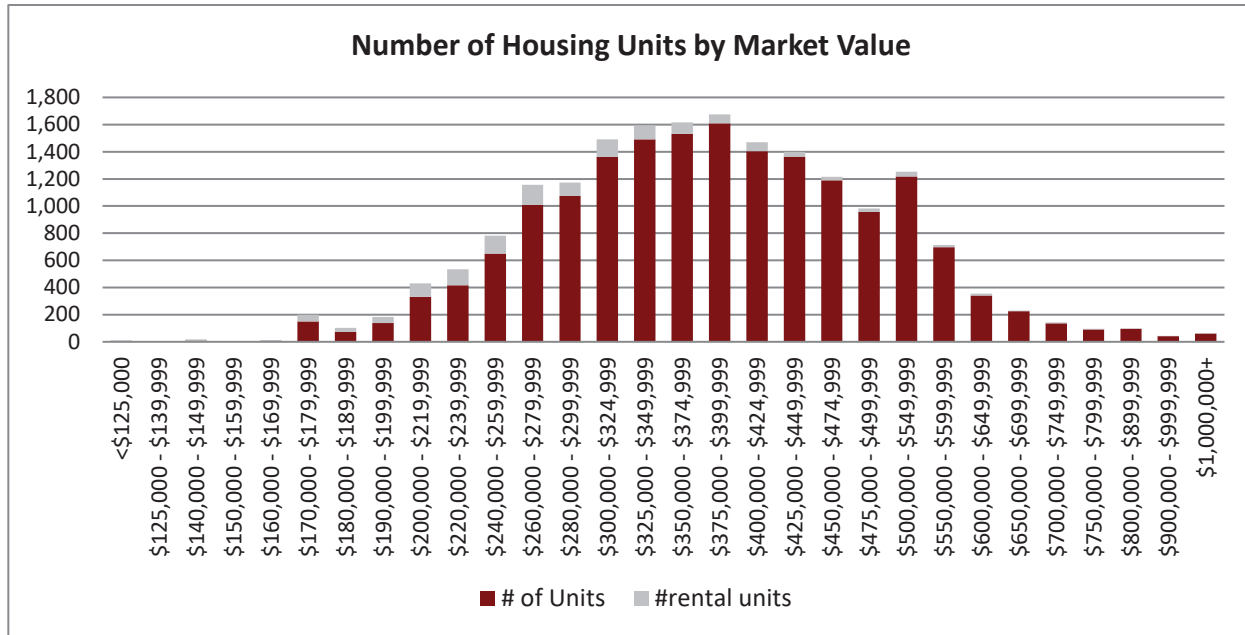
Home Value	# of Units	# Rental Units	% of Total	Cumulative % Total
<\$125,000	0	11	0.1%	0.1%
\$125,000 - \$139,999	0	3	0.0%	0.1%
\$140,000 - \$149,999	9	8	0.1%	0.2%
\$150,000 - \$159,999	0	4	0.0%	0.2%
\$160,000 - \$169,999	7	6	0.1%	0.3%
\$170,000 - \$179,999	149	50	1.0%	1.3%
\$180,000 - \$189,999	73	31	0.5%	1.8%
\$190,000 - \$199,999	138	46	1.0%	2.8%
\$200,000 - \$219,999	332	98	2.3%	5.1%
\$220,000 - \$239,999	416	119	2.8%	7.9%
\$240,000 - \$259,999	650	132	4.1%	12.0%
\$260,000 - \$279,999	1007	150	6.1%	18.1%
\$280,000 - \$299,999	1074	99	6.2%	24.2%
\$300,000 - \$324,999	1361	130	7.8%	32.0%
\$325,000 - \$349,999	1491	102	8.4%	40.4%
\$350,000 - \$374,999	1530	85	8.5%	48.9%
\$375,000 - \$399,999	1609	66	8.8%	57.7%
\$400,000 - \$424,999	1403	66	7.7%	65.4%
\$425,000 - \$449,999	1363	37	7.3%	72.7%
\$450,000 - \$474,999	1190	25	6.4%	79.1%
\$475,000 - \$499,999	955	27	5.2%	84.3%
\$500,000 - \$549,999	1217	37	6.6%	90.9%
\$550,000 - \$599,999	697	17	3.7%	94.6%

<sup>19</sup> 101 units in the database have no value recorded by the County and were excluded.



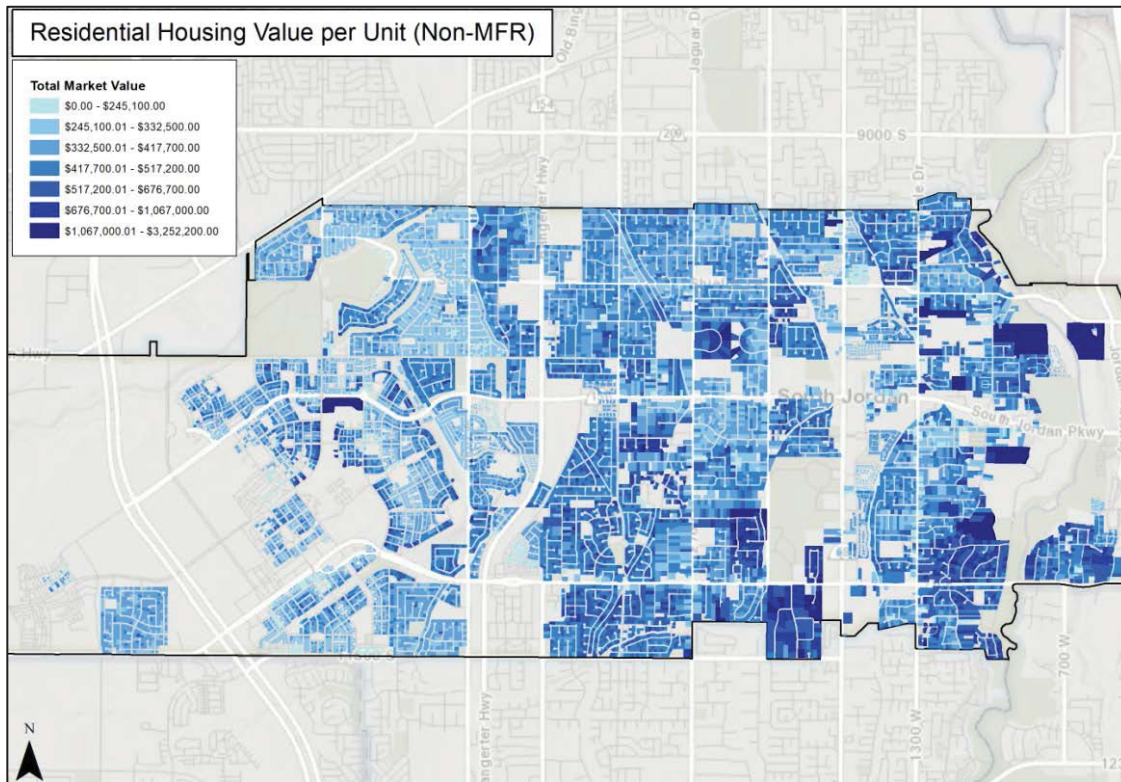
Home Value	# of Units	# Rental Units	% of Total	Cumulative % Total
\$600,000 - \$649,999	341	14	1.9%	96.5%
\$650,000 - \$699,999	225	5	1.2%	97.7%
\$700,000 - \$749,999	137	5	0.7%	98.4%
\$750,000 - \$799,999	91	6	0.5%	98.9%
\$800,000 - \$899,999	95	3	0.5%	99.4%
\$900,000 - \$999,999	42	2	0.2%	99.7%
\$1,000,000+	60	2	0.3%	100.0%

Source: Salt Lake County Parcel Database, ZPFI

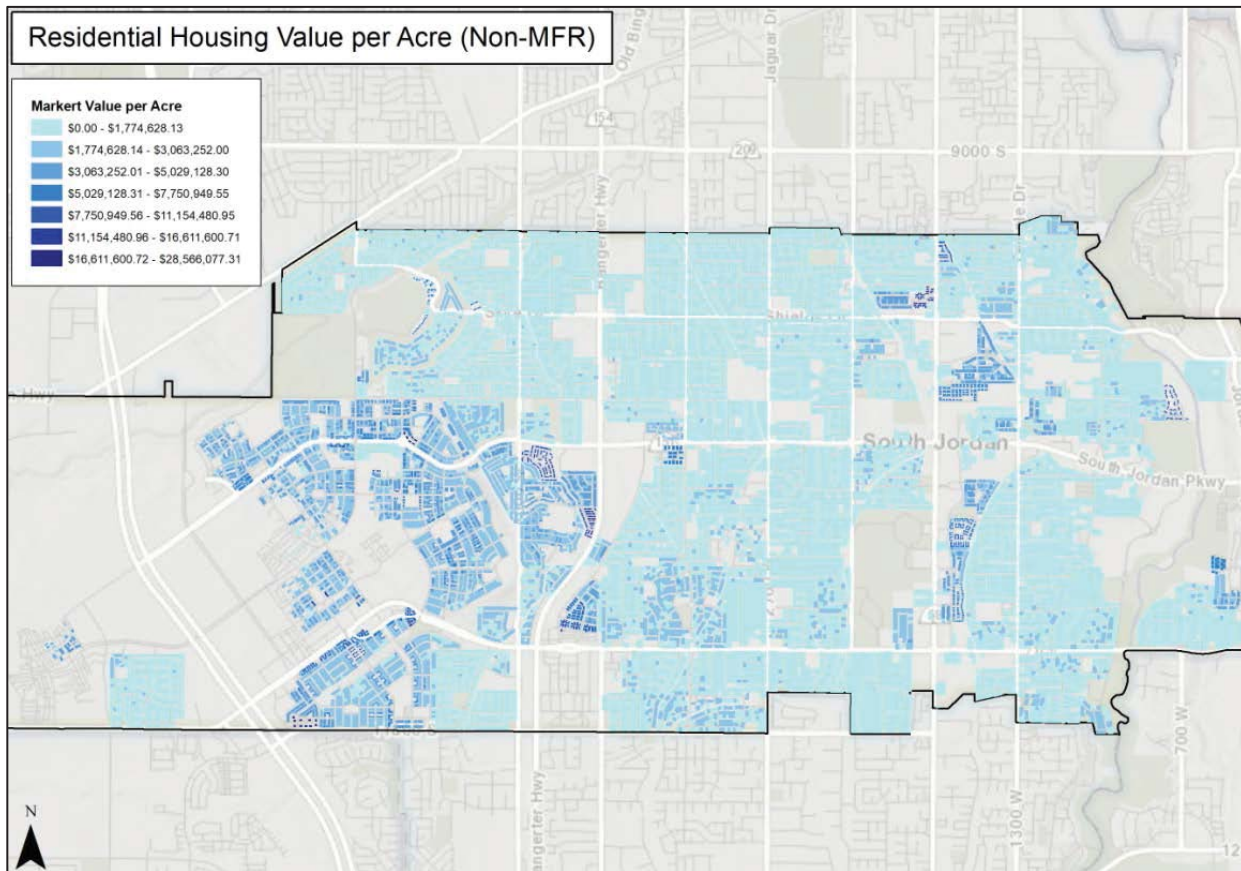


Source: Salt Lake County Parcel Database 2019

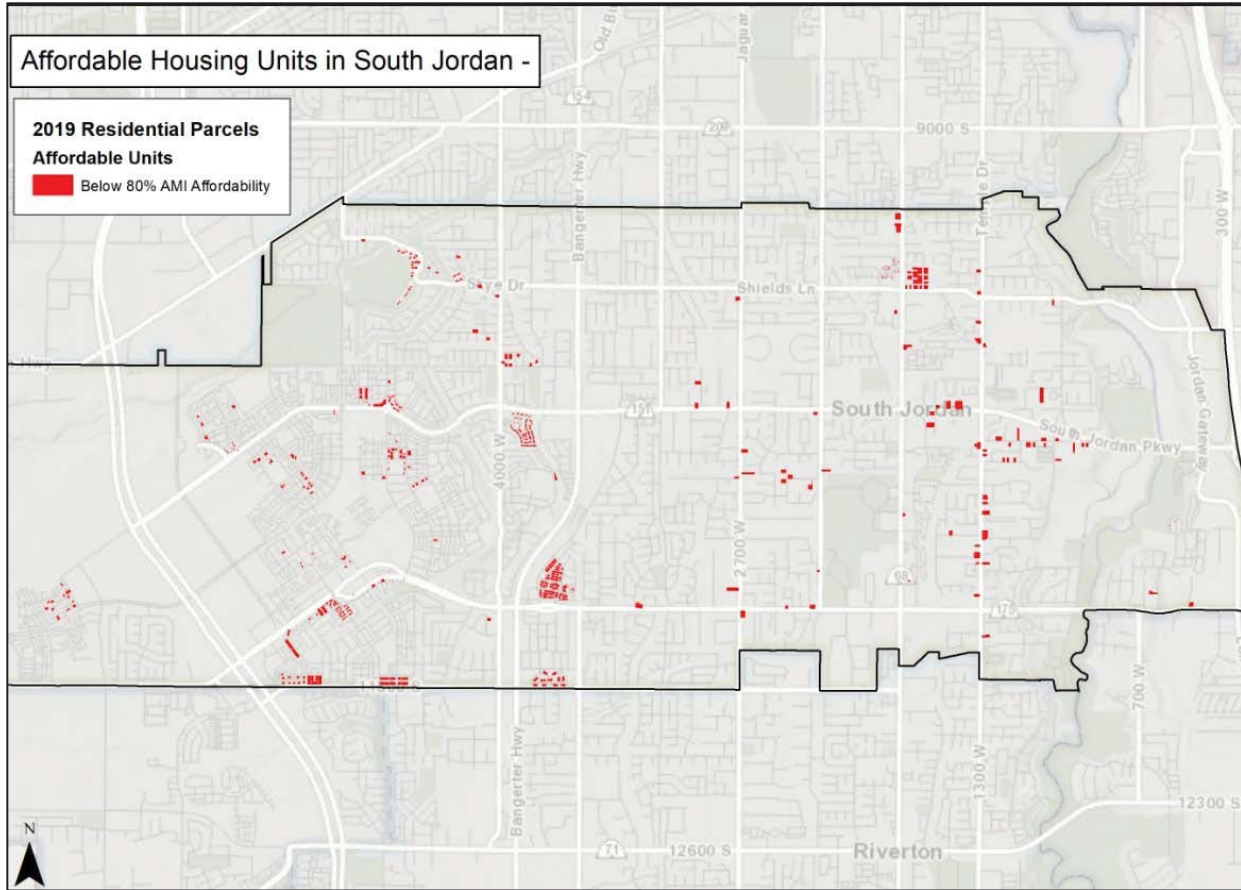
Generally, larger parcels are more expensive housing units, partially due to increased land cost but also often due to the type of larger homes generally associated with a larger lot. While these properties are valuable and provide high property tax revenue per parcel, value is more densely concentrated on smaller lots.



Higher property tax revenues are available per acre in more dense housing. In general, the smaller, but high acre value properties are mostly concentrated in Daybreak. The maps below show this dichotomy throughout the City.



The next map shows the locations of the units affordable at the 80 percent AMI or below throughout the City.



Source: Salt Lake County Recorder's Office and Salt Lake County Assessor, 2019 Parcel Shapefile and CAMA database, Utah AGRC, ZPFI

### Rental Properties – Multi-Family Complexes

A majority of multi-family apartment units are affordable for moderate income households. Rental units are important options for households that do not have down payment savings, would have trouble with loan approval, or simply for those not wishing to make a large commitment on purchasing a home. These households are often those with the highest need for affordable housing. A moderate-income household at 80 percent AMI has a monthly gross rent budget of \$1,600. The ACS estimates<sup>20</sup> that about 62.7 percent of rental units fall below this level – about 1,687 units. Of those units, 234 (8.7 percent) are attainable for households at 50 percent of AMI and 77 (2.9 percent) for those at 30 percent of AMI.

### Combined Supply and Demand

Table 17 shows the estimated number of cumulative units at each affordability threshold of all housing types – SFR, condo, duplex and apartments – and how those units match up with current demand of households within the City. There is a total of 3,007 affordable units and 10,687 low to moderate income households, indicating a shortage in supply of 7,680 affordable units in comparison to current City demographics.

**Table 17: Affordable Housing Unit Availability by Income Threshold**

Affordability	Cumulative Total Affordable Housing Units Available	Cumulative Percentage of Affordable Units	Cumulative Number of Households at Income Level	Cumulative Percentage of Households at Income Level	Current Cumulative Shortage
30% of AMI	78	.36%	1,351	5.9%	1,273
50% of AMI	243	1.11%	2,533	11.0%	2,290
80% of AMI	3,007	13.77%	10,687	46.5%	7,680

### Projected Housing Needs

Population growth is rapid throughout Utah and especially the Wasatch Front. The Kem C. Gardner Institute recently produced a report that found, for the first time, there are more households than household units, which is a principal reason behind skyrocketing home prices. Combined with slow wage growth, rising material costs and a shortage of skilled construction workers, any measures the City can take to actively work towards providing a diverse range of housing units will help residents and families dramatically.

A significant age gap in the City is young adults in their 20s. While part of this could be a result of lifestyle factors, it can also be indicative of the current housing supply not adequately meeting full life-cycle housing demands. Throughout the public input process of this General Plan, a common sentiment from residents is that housing is too expensive for their adult children buying or renting their first homes after moving out. Other age groups are well represented compared to County averages. Senior units were short in previous housing studies, but today there are a high number of diverse senior property types.

As the population and number of households continues to rise, the City will have greater need to provide housing that meets the needs of residents and those interested in moving to the City. The

<sup>20</sup> The proportions from the 2017 gross rent estimates are applied to the current number of multi-family apartment units, as 2017 is the most recent dataset available.



current shortage plus that additional need each year means that (assuming current distributions of household incomes) the City will have a need of 10,370 affordable housing units by 2024. A large portion of this is made up of the current shortage with an additional 505 to 560 per year until 2024. Just five years ago the City had an excess of affordable housing, but – despite best efforts by the City – housing affordability is a major statewide issue presenting challenges for all communities.

**Table 18: Projected Affordable Housing Need**

Year	Projected Total Households	Projected Total Moderate Income Households	Annual Affordable Housing Unit Need
2019	22,990	10,687	7,680
2020	24,077	11,192	505
2021	25,190	11,710	517
2022	26,332	12,241	531
2023	27,591	12,826	585
2024	28,796	13,386	560
Total Unit Need by 2024			10,379

## Financial Resources

Listed below are various funding resources available to development within the City and sources relevant to the City's affordable and special needs. They are from a variety of local, state and federal sources.

### Local, Non-Profit, and Private Sources

#### Green & Healthy Homes Initiative Salt Lake (GHHI Salt Lake)

The County is part of the national movement to implement housing strategies for creating healthy, safe, energy efficient homes for low- to moderate-income families. The County is working with other housing providers such as Salt Lake Valley Habitat for Humanity, Community Development Corporation of Utah, Assist Inc., Utah Community Action Weatherization program, Salt Lake City Rehabilitation program, and NeighborWorks Salt Lake, as well as medical providers such as the University of Utah and Intermountain Health Care, to help make low- to moderate-income homes healthy and safe. Program partners include:

- ❖ **Assist Inc.** provides grants up to \$4,000 to cover the cost of emergency repairs and accessibility retrofits.
- ❖ **Utah Community Action Weatherization** provides a grant of up to \$6,500 to cover the cost of energy retrofits and furnace replacements.
- ❖ **Salt Lake Valley Habitat for Humanity** builds homes for low-income households and provides a zero percent interest rate. They also provide grants and loans to cover the cost of making a home lead-based-paint hazard free, radon gas hazard free, and asthma trigger free.
- ❖ **Community Development Corporation of Utah** administers several programs, including a down payment assistance program, the Idea House program, which assists with the purchase and rehab of abandoned homes and provides grants and loans to make homes healthy and safe.
- ❖ **Lead Safe Salt Lake** provides grants to make homes lead-based paint hazard free, radon gas hazard free, and asthma trigger free.



### **Rocky Mountain Community Reinvestment Corporation (AKA Utah Community Reinvestment Corporation)**

This multi-bank consortium provides financing for multi-family housing developments for low- and moderate-income households. Support includes loans, tax-exempt bonds and equity capital.

## **State Sources**

### **Critical Needs Housing**

The most useful application to the City of this appropriation is grants to be matched against other funding sources for accessibility design and down payment assistance. These funds must be used to serve those with income at or below 125 percent of the federal poverty guideline.

### **Olene Walker Housing Loan Fund**

This State fund is the primary source of State-level housing assistance, providing funding for rehabilitation and development of affordable and special needs housing. Funds are available for individual use for very low-income, low-income and moderate-income persons as defined by HUD. There are two programs within this fund of special interest to the City:

1. The Community Driven Housing Fund within the Olene Walker Housing Fund is specifically intended to help cities develop affordable and special needs housing. This program helps set up partnerships with developers, guides the development process, and can assist with gap financing to make affordable housing more feasible to developers. The City can use this program in direct development assistance for needs identified in this study.
2. The HomeChoice program helps low- and moderate-income households or households with a disabled member buy affordable housing. The program funds 30 percent of the purchase price through a second mortgage with a one percent interest rate. This makes monthly payments much more affordable, reducing the housing cost burden.
3. The Multi-family program provides financial assistance for the acquisition, construction, or rehabilitation of affordable rental housing of five or more units.
4. The Transportation-Oriented Development Fund provides loan guarantees for third-party financing to multi-family developers. The Board intends for these guarantee funds to revolve as loan guarantees are fulfilled. An element of the selection process is that the project targets households at less than 80 percent of AMI.
5. Individual Development Accounts: OWHLF supports savers participating in Individual Development Accounts with AAA Fair Credit. Savers receive federal and state matching funds for use in down payments and closing costs.

### **Utah Housing Corporation (UHC)**

Created in 1975, the UHC was created through the Legislature to provide a supply of money to make mortgage loans and reasonable interest rates. The UHC also partners with developers and investors to use State and Federal Tax Credits and bond financing on multifamily projects for low- income families, senior citizens and more. Additionally, UHC administers Low Income Housing Tax Credits. These credits are a dollar for dollar reduction of tax liability for owners and investors of low- income housing for ten years. The amount of the credit is based on the costs of the project and the number of units that will be reserved for low-income households.<sup>21</sup>

<sup>21</sup> <https://utahhousingcorp.org/about/programs>

## Federal Sources

### Community Development Block Grant Program (CDBG)

This federal program provides communities with resources to address a wide range of community development needs, including housing projects. Numerous local entities receive a portion of these funds, including Assist Inc. and the Community Development Corporation of Utah.

### Low-income Housing Tax Credit Program (LIHTC)

This federal program can assist housing developers in the development of affordable rental projects for low- and moderate-income households. The City can assist in partnerships with developers in receiving these grants.

### Section 8 Certificates and Vouchers

The Section 8 program provides assistance to individual households to subsidize housing costs where housing would otherwise be unaffordable. This program provides diversity and distribution of low-income households, rather than segregation and concentration in dedicated housing developments.

### HOME Investment Partnership Program Allocations

This federal money is appropriated through the State and county consortiums through the Utah Department of Housing and Community Development. At the State level, this program performs competitive funding rounds where developers can submit applications for assistance for affordable housing projects.

### HUD Section 811 – Supportive Housing for Persons with Disabilities

This program provides funding to develop and subsidize rental housing with the availability of supportive services for low-income adults with disabilities. Assistance through this program comes in two forms: 1) Capital Advances and 2) Project Rental Assistance. Capital Advances are interest-free capital advances to nonprofit sponsors to finance the development of rental housing. It can finance the construction, rehabilitation, or acquisition of a property. The advance does not have to be repaid if the property remains available to low-income persons with disabilities for 40 years. While the property should provide services such as case management, independent living training, and employment assistance, use of these services is not required as a condition of occupancy. Rental assistance contracts cover the difference between the HUD approved operating cost and the amount the residents pay – usually 30 percent of adjusted income. The initial term of these contracts is three years and can be renewed if funds are available.

### HUD Section 202 – Supportive Housing for the Elderly

Much like the Section 811 program, Section 202 provided capital advances for the construction, rehabilitation or acquisition for low-income elderly, including the frail elderly. Terms and options are also similar to section 811 with capital advances and rental assistance.

### Other Sources Available to Individuals and Households

There are hundreds of other programs available to individuals and households needing assistance with affordability or special needs. While these programs are not available for direct involvement or use by the City, they are available to help individuals and households close the affordability gap or find funding for special needs in housing. Some of these programs include:

- ❖ Utah Technology Assistive Foundation
- ❖ Emergency Shelter Grants Program
- ❖ HUD's 203K Rehabilitation Program
- ❖ Programs through the Community Development Corporation of Utah
- ❖ Utah Affordable Housing Database
- ❖ Making Home Affordable Program
- ❖ Programs through Salt Lake Community Action Program
- ❖ Programs through the Housing Authority of the County of Salt Lake
- ❖ Programs through the Housing Authority of Salt Lake City
- ❖ Salt Lake Valley Habitat for Humanity
- ❖ Utah Nonprofit Housing Association
- ❖ HomeChoice Loan Program
- ❖ Home Energy Assistance Target Program
- ❖ Community Development Corporation of Utah
- ❖ NeighborWorks
- ❖ Wasatch Front Regional Council
- ❖ Utah Community Reinvestment Corporation
- ❖ National Association of Homebuilders
- ❖ Homebuilder Association of Utah
- ❖ Many other nonprofit agencies through Utah and the Country

### Goals, Policies & Strategies

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As a result of the rising statewide housing prices, the Utah State Legislature passed SB34 in the 2019 Legislative Session stipulating strategies that municipalities shall take to encourage and facilitate affordable housing, requiring three or more from a list of possible strategies. This year the legislation did not include funding, but may in future years; State transportation funds, however, are tied to this requirement.

The following is the list of required strategies from SB34, of which the City must choose at least three. In addition to choosing at least three strategies, because the City has fixed guideway public transit stations, it must also implement strategies "G" or "H" regarding development around transit corridors.

SB34 Affordable Housing Strategies:

- (A) rezone for densities necessary to assure the production of moderate-income housing;
- (B) facilitate the rehabilitation or expansion of infrastructure that will encourage the construction of moderate-income housing;
- (C) facilitate the rehabilitation of existing uninhabitable housing stock into moderate income housing;
- (D) consider general fund subsidies or other sources of revenue to waive construction related fees that are otherwise generally imposed by the city;
- (E) create or allow for, and reduce regulations related to, accessory dwelling units in residential

zones;

- (F) allow for higher density or moderate-income residential development in commercial and mixed- use zones, commercial centers, or employment centers;
- (G) encourage higher density or moderate-income residential development near major transit investment corridors;
- (H) eliminate or reduce parking requirements for residential development where a resident is less likely to rely on the resident's own vehicle, such as residential development near major transit investment corridors or senior living facilities;
- (I) allow for single room occupancy developments;
- (J) implement zoning incentives for low to moderate income units in new developments;
- (K) utilize strategies that preserve subsidized low to moderate income units on a long-term basis;
- (L) preserve existing moderate-income housing;
- (M) reduce impact fees, as defined in Section 11-36a-102, related to low and moderate income housing;
- (N) participate in a community land trust program for low- or moderate-income housing;
- (O) implement a mortgage assistance program for employees of the municipality or of an employer that provides contracted services to the municipality;
- (P) apply for or partner with an entity that applies for state or federal funds or tax incentives to promote the construction of moderate-income housing;
- (Q) apply for or partner with an entity that applies for programs offered by the Utah Housing Corporation within that agency's funding capacity;
- (R) apply for or partner with an entity that applies for affordable housing programs administered by the Department of Workforce Services; and
- (S) apply for or partner with an entity that applies for programs administered by an association of governments established by an Interlocal Cooperation Act under Title 11, Chapter 13 of Utah Code;
- (T) apply for or partner with an entity that applies for services provided by a public housing authority to preserve and create moderate income housing;
- (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;
- (V) utilize a moderate-income housing set aside from a community reinvestment agency, redevelopment agency, or community development and renewal agency; and
- (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.<sup>22</sup>

It is important to note that the City has already established many of these suggested strategies. For example, the City actively pursues transit-oriented and higher-density development near its transit stops. City ordinances allow parking requirements to be reduced for these types of developments, and the City has approved parking requirement reductions in many of these developments.

The City has been a leader in the State with its Daybreak community which offers a wide range of housing product, lot sizes and shared community spaces. As this report shows, this has made the Daybreak area relatively more affordable, on a unit basis, than other areas in the City. During the recession that commenced approximately ten years ago, the City did not experience the reduction in residential building permits to the same extent as surrounding communities. This was due to the availability of smaller and more affordable units in the City.

<sup>22</sup> Senate Bill 34 Affordable Housing Modifications

## Goals and Strategies

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Overall, housing supply in the City is in good condition and growing at a steady rate. The City is not immune from trends seen throughout the County, and affordable housing is becoming harder to find due to the overall increase in the average price of homes in the City. Therefore, the City may do well to primarily concentrate on increasing the number of affordable housing units. In this regard, the City can take many steps to promote safe, healthy, and attractive housing in a range of types, styles, and prices.

### Affordable Housing Development

**Goal:** Ensure development of well-designed housing that qualifies as Affordable Housing to meet the needs of moderate-income households within the City.

*Strategy:* Plan for smaller single-family housing units in a medium-density residential (8 units per acre) development which also have appealing aesthetic qualities to allow for an affordable housing option that has a high-quality feel.

*Strategy:* Implement zoning/density incentives for including planned moderate-income housing within new developments.

*Strategy:* Allow accessory units in additional areas of the City (Menu Item E).

*Strategy:* Provide a plan and opportunities for mixed-use development near transit that includes affordable housing (Menu Item G).

*Strategy:* Reduce parking requirements for transit-oriented development (Menu Item H).

*Strategy:* Utilize a moderate-income housing set aside from a community reinvestment agency, redevelopment agency, or community development and renewal agency (Menu Item V).

### Housing Product Diversity

**Goal:** Promote the development of diverse housing types which provide life-cycle housing for a full spectrum of users.

*Strategy:* Facilitate zoning that allows for multiple housing types (multi-family, single-family, “senior,” etc.) to be built in appropriate areas with the requirement that they adhere to similar visual standards and incorporate open areas which appeal to family gatherings and activities.

*Strategy:* Encourage multi-family developments with a diversity of unit types with unique building features (building architecture, height, façade, etc.) to avoid a monotonous visual appearance. Some examples of these development types could be townhomes, condos, and “mansion apartments” or apartments which appear to be one large single-family residence but house multiple housing units.

*Strategy:* Require or encourage the inclusion of “senior” and “empty nester” housing with approved mixed used developments instead of grouped together. Examples of these units would include condos and townhomes which fit the overall visual standard of the neighborhood.

## Neighborhoods

**Goal:** Maintain existing and well-maintained single-family residential neighborhoods.

*Strategy:* Schools, churches, libraries, fire stations, and other public buildings and structures, located in residential areas, should provide attractive and well-maintained landscaping.

*Strategy:* Industrial and other non-compatible activities should not be permitted or allowed to expand or encroach upon residential neighborhoods.

*Strategy:* Adopt and enforce ordinance requiring land owners to keep their property free of weeds, junked vehicles and equipment, unsightly buildings, trash, and other debris.

*Strategy:* Continue to maintain curbs, sidewalks, walkways, and street lighting to maintain walkability and install these features if existing neighborhoods lack such features.

**Goal:** Facilitate the growth of new, safe, and well-planned neighborhoods within the City.

*Strategy:* Ensure that all new developments include provisions for safe mobility (pedestrian and vehicular) by incorporating street lighting, sidewalks, and proper storm drainage and gutter systems.

*Strategy:* Put proper zoning in place to allow for appropriate growth of existing neighborhoods with new housing units.

*Strategy:* Avoid mobility problems by reviewing proposed developments for mobility issues to avoid neighborhoods with “dead-ends.” All new developments should include multiple access points to allow residents flexibility in traveling in and out of neighborhoods.