



BIENNIALLY MODERATE INCOME HOUSING REPORT-2018

In compliance with 10-9a-408 of the Utah State Code

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OGDEN MODERATE INCOME HOUSING REPORT

Introduction

Ogden City is committed to the protection, safety and creation of opportunity for all its citizens. The existing housing element of the general plan declares that Ogden is very much aware of the need to:

- “expand the variety of housing types to meet the needs of a diverse community”,
- “encourage and support development of various housing types”,
- “disperse affordable housing and assisted housing to appropriate locations throughout Ogden”,
- “maintain and support programs that provide housing options for moderate income residents”, and
- “improve the quality of housing stock through better maintenance, upkeep and rehabilitation”.

Ogden City participated with other communities in Weber County in 2012 to develop a study titled Weber County Housing Needs Assessment. The document quantified the various housing needs of the moderate income households at the time. The report indicated Ogden’s greatest need would be an increase of programs “targeted at addressing deferred maintenance and rehabilitation,” a typical challenge for older communities like Ogden. The report at the time noted Ogden had a surplus of 2,313 units for households of 30%-50% Area Median Income (AMI) and 1,891 units for households of 50% to 80% AMI.

This report provides updates on Ogden’s efforts directed at moderate income housing. It serves as a biannual report to the State separate and apart from the yearly housing reports that are provided by the city each year to HUD addressing the implementation of federal housing programs.

This report addresses what Ogden City is doing to implement the goals of creating and maintaining safe, affordable housing for low and moderate income households within Ogden City limits.

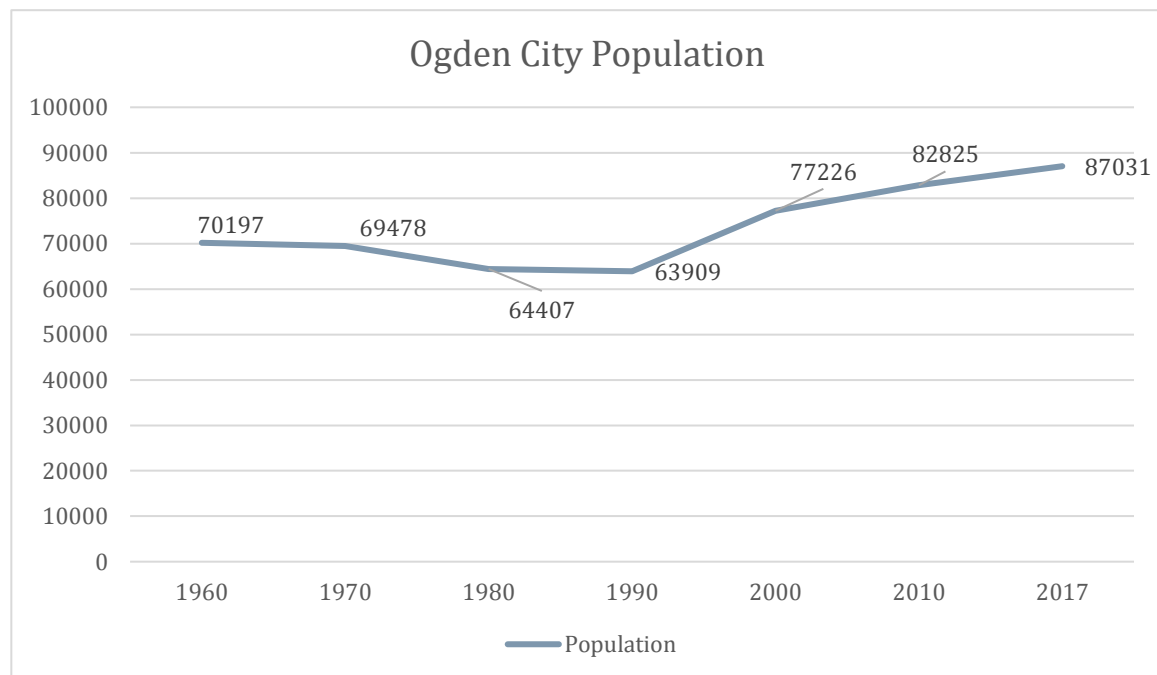
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OGDEN OVERVIEW

Ogden City was incorporated in 1851, making it one of the oldest cities in the State of Utah. Ogden was Utah's second largest city for over a century. Ogden's population for 2017 is estimated at 87,031 making it Utah's 7th most populous city. There are 248 cities and towns in Utah but only 20 of those communities have a population over 40,000 people.

Early development of the community was restricted by the natural features of the Ogden and Weber Rivers and the Wasatch Mountains. Bridging the rivers allowed the city to expand its boundaries in the 1900s. Outlying communities such as Lynne (Bingham Fort), Farr Fort and Mound Fort became part of Ogden City while other settlements became their own cities, (i.e. South Ogden, Washington Terrace, Harrisville, North Ogden). While other municipalities have been created or expanded over the last 50 years because of their ability to develop former farmland areas (typically called "green field" development), these incorporation patterns have precluded any potential of expansion of the physical size of Ogden City.

These physical barriers for growth have created slower growth trends in Ogden's population compared to other cities in the region. According to the 2017 American

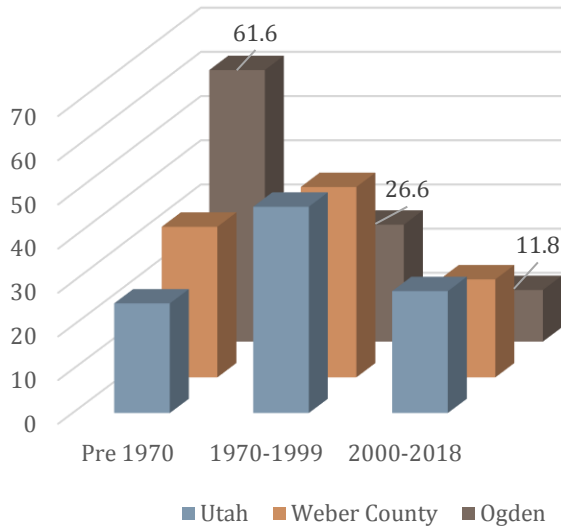


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Community Survey there are presently 32,710 housing units in Ogden. This is an increase of 228 units in a seven year period since the 2010 Census. The City's own internal count identified 33,159 housing units in Ogden at the end of 2018. This means that during the last eight years, there have actually been 905 new housing units constructed in Ogden City. 805 of those units or 89% of all the units constructed during that eight year timeframe were in nine different multiple unit projects. Three of those multiple unit projects contained 181 units (20% of units built) of dedicated moderate income housing.

The majority of Ogden's housing stock is between 50 and 140 years in age. This older housing stock brings with it certain unique characteristics not found in a majority of Utah's developing communities. Smaller lot sizes between 3,400 square feet and 7,000 square feet are typical. Buildings have a wide range of square footages from old Victorian homes of 5,000 square feet on three levels to bungalows that have an 800 square foot footprint to rambler styles of 1,400 to 1,600 square feet. These varying building sizes provide options in sizes and price ranges to fit

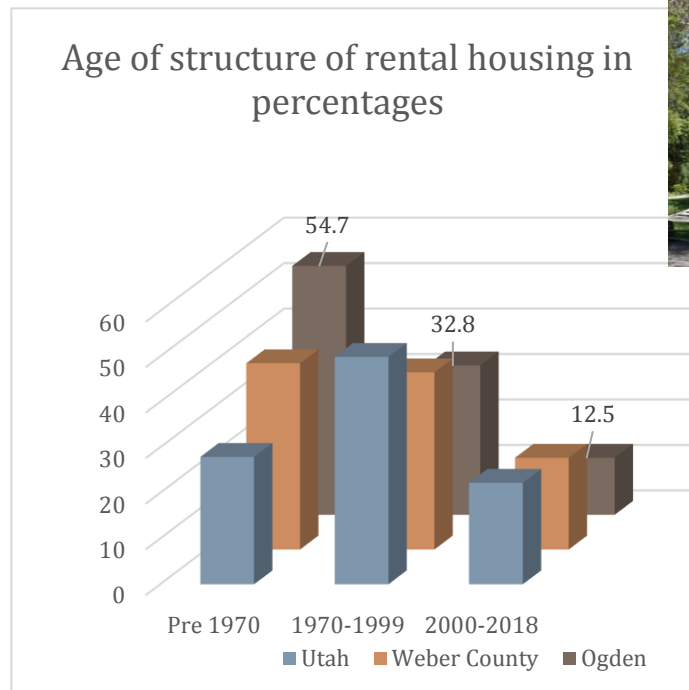
Age of structure of owner occupied housing in percentage



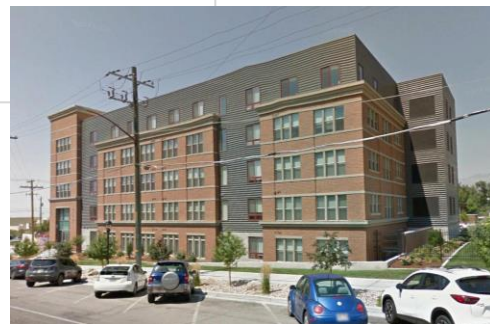
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homeowner needs that many of the newer housing development designs do not.

Many multi-family rental units in Ogden are also older buildings just like the single-family homes.



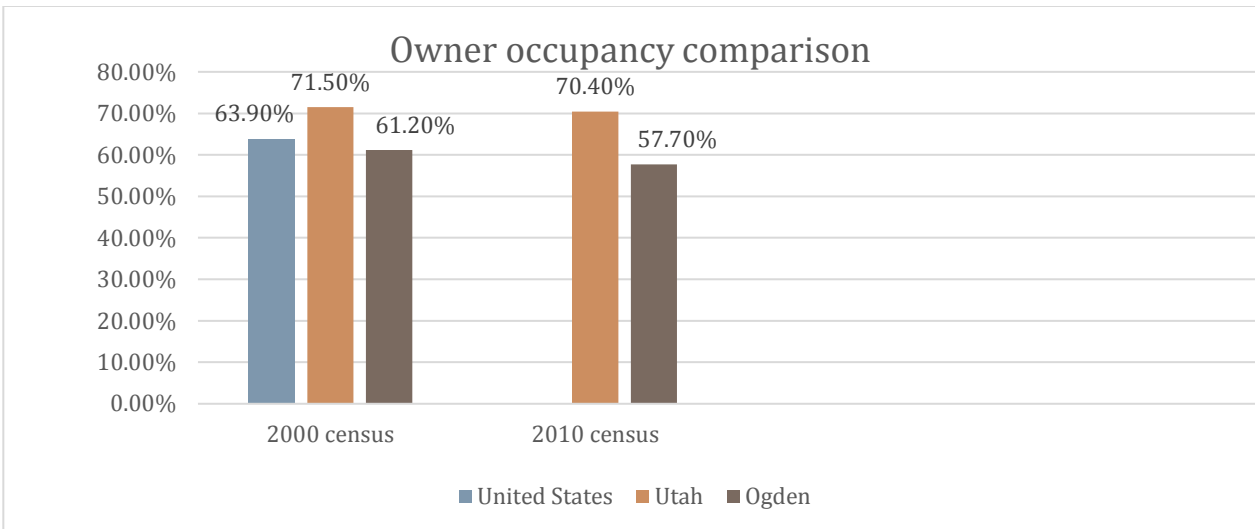
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These older buildings have challenges due to the maintenance required for safe and livable conditions. Older single family homes also have a challenge in attracting owner occupants because of the mindset of some residents and marketers that newer homes have more appeal than older homes.

While there is a certain population segment attracted to older homes and their character and charm, many homeowners seek newer homes where upkeep may be less demanding. People's perception of what square footage is needed or desired for a home or dwelling has also increased over time. These trends have led to some of the older single-family dwelling units within Ogden City to become rental units. Ogden has one of the lower owner occupancy rates within the region; a rate that is also well below state and national averages. Older building ages, especially for rental units, has also lead to a decline of necessary upkeep and maintenance that creates a safe and decent living environment.

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Ogden was traditionally a blue-collar town. Incomes as well as home values have historically been lower in Ogden than the surrounding areas. The 2010 Census identified Ogden's per capita income as \$16,632 placing Ogden as the 7th largest city in population but 105th in per capita income of cities and towns in the State of Utah. That trend has remained generally constant, though housing prices in the last few years have been increasing more than local wages. This has made it more difficult for all segments of the community to afford housing without some type of outside assistance.

Population characteristics of seven largest cities from United States Census Quick Facts 2017

	Ogden	Salt Lake City	West Valley	Provo	West Jordan	Orem	Sandy
population	87,031	200,544	136,170	117,335	113,905	97,839	96,145
Person/ household	2.75	2.45	3.65	3.2	3.42	3.35	3.1
Median household income	\$43,361	\$54,000	\$59,954	\$44,312	\$72,083	\$58,077	\$87,012
Per capita income	\$21,375	\$32,954	\$20,369	\$19,385	\$25,375	\$22,421	\$35,929
Owner occupancy rate	55.4%	48.5%	68.4%	40.8%	74.9%	58.9%	76.8%
Median value owner occupancy house	\$140,500	\$266,800	\$182,100	\$227,400	\$244,500	\$229,800	\$309,800
Median rent	\$750	\$881	\$1,020	\$793	\$1,168	\$947	\$1,202

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Land use and housing stock

The adage "If it was easy it would have been done by now" applies to new development in Ogden. There is very little vacant land to develop that does not encounter problems related to access, geologic hazard or the assembling of properties from various owners in order to have enough room to develop. Generally, any new development is either an infill project of underutilized land or the redevelopment of existing developed areas. Redevelopment projects require the acquisition and demolition of existing structures to develop. This becomes more costly than what is typically called "greenfield development" even though the street system and utilities are in place in Ogden. Even though utilities exist for development, major increases of densities can require upgrades of existing aged infrastructure that generally can cost more than greenfield development.

Ogden's limitation in traditional new development is illustrated by the number of permits issued for new construction from October 2017 to October 2018:

- New Single Family Dwellings – 36
- Duplex – 1
- 4-plex – 1
- 7-plex – 1
- Multi-Family – 1 (12 units)

There were 61 units constructed during that year time period. Single family homes counted for 59% of the new construction activity.

The ability to develop new housing is also based on several other factors besides available land. Zoning is a factor used by developers to determine the types of housing that may be developed. Philosophical changes in how zoning and land uses work together are evident in Ogden's housing development in different areas of the community. Ogden's initial zoning was progressive, meaning housing was allowed in any zone from residential to manufacturing. Later the city determined that housing in manufacturing areas was not compatible as it created conflicts between businesses and residents. Multiple family uses now are an allowed use in R-3 to R-5 zones as well as the commercial zones and mixed use zones. In the residential zones, housing types and housing unit densities progress from the R-1 detached single family zones (4,000 to 10,000 square feet being the minimum lot sizes depending on the type of R-1 zone) to the R-5 zones that allow a variety of housing

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types and densities of up to 51 units an acre. Only the open space and manufacturing zones prohibit residential uses. This means that 61.47% of the city is zoned to allow residential development of various types.

Zoning	Square Feet	Acres	Percentage of Total
Mixed Use	3,003,653.65	68.95	0.40%
Open Space	89,208,454.20	2,047.94	11.76%
Commercial	54,285,022.39	1,246.21	7.16%
Manufacturing/Industrial	203,137,308.81	4,663.39	26.78%
Residential	386,589,563.76	8,874.88	50.96%
Central Business District	22,345,223.77	512.98	2.95%
Totals	758,569,226.58	17,414.35	100.00%

Much of Ogden developed based on past trends and the availability of transportation to provide access for workers from housing to the work place. It was not uncommon during the Great Depression or after World War II to meet the immediate housing demand by converting single homes to apartments or boarding houses. Over time, some of those temporary conversions became permanent housing types for those who chose to rent or could not afford home ownership. Ogden has recognized these housing variations even though current zoning may not permit that dwelling unit density in new development in the same zone.

Ogden issues a Legal Conforming Certificate to homes that have been converted or built as duplexes that are now zoned R-1. This certificate recognizes that even if the duplex is torn down, a new one could be built in its place. Ogden also provides nonconforming use permits that are recorded with the property that allows the legal non-conformity to continue. A look at the zoning map does not tell the real story of the variety of housing unit types that are found within the city.

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Duplex use of single family



Four-plex use of single family



Five units on property

There are some conversions of single-family homes into multiple units that were not legal at anytime. Because of the way some of those conversions took place those units do not provide safe and decent living conditions. They are however still a portion of the present housing stock not currently accounted for.



Door boarded to make new unit



Partial bathroom conversions



Inadequate electrical connections

Newer communities do not have the variety of housing conversions that create these mixtures of housing types found in Ogden. This mixture is important to understand when addressing affordable housing. Many affordable housing units are provided for by both legal and illegal unit conversions. The number of these types of units are not clearly defined by traditional data collection, existing zoning or visual observations from the street. They also can come with concerns if they provide safe and clean housing for those who dwell in them since they are unreported.

Ogden Housing types by the numbers

It is difficult to tell in some of the existing buildings if there are more units in the structure than are visible. Further data gathering is required to get an accurate count but Ogden presently has the following housing types:

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Single family traditional detached housing.....	20,365 units
Single family mobile or manufactured homes.....	742 units
Single room occupancy (SRO).....	88 units
Multi family units.....	11,434 units
Mixed Use units.....	<u>530 units</u>
	33,159 units

This means that the present composition of Ogden's housing is 63.7% detached single family dwellings though the actual percentage of single family detached units may be lower due to the conversion of the homes to duplexes or more units over the years as explained above.

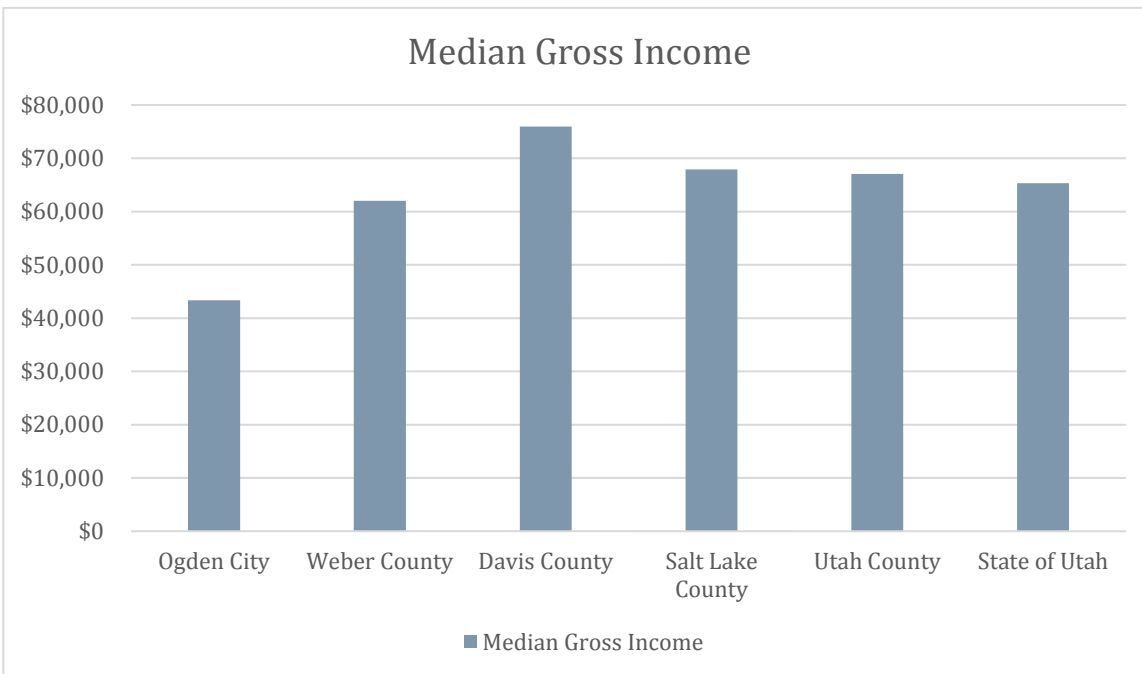
Moderate income housing

The State definition of moderate income housing is "housing occupied or reserved for occupancy by households with a gross household income equal to or less than 80% of the median gross income for households of the same size in the county in which the city is located." (10-9A-103. (34) UCA) Moderate income housing encompasses housing that exists and is used by occupants who are within the 80% or less gross income level as well as units that are specifically set aside for those within that income range.

The State's definition for the base of determining moderate income housing differs from what HUD uses and requires Ogden City to use in determining moderate income housing. The State of Utah requires the determination be based on the median income of the county, while the Federal programs administered by HUD though the block grant process requires the Ogden/ Clearfield Metropolitan Area statistics be used as the compliance standard. Even when using the county statistics, it must be understood that what is affordable in one county may not be affordable in another county due to a variety of factors.

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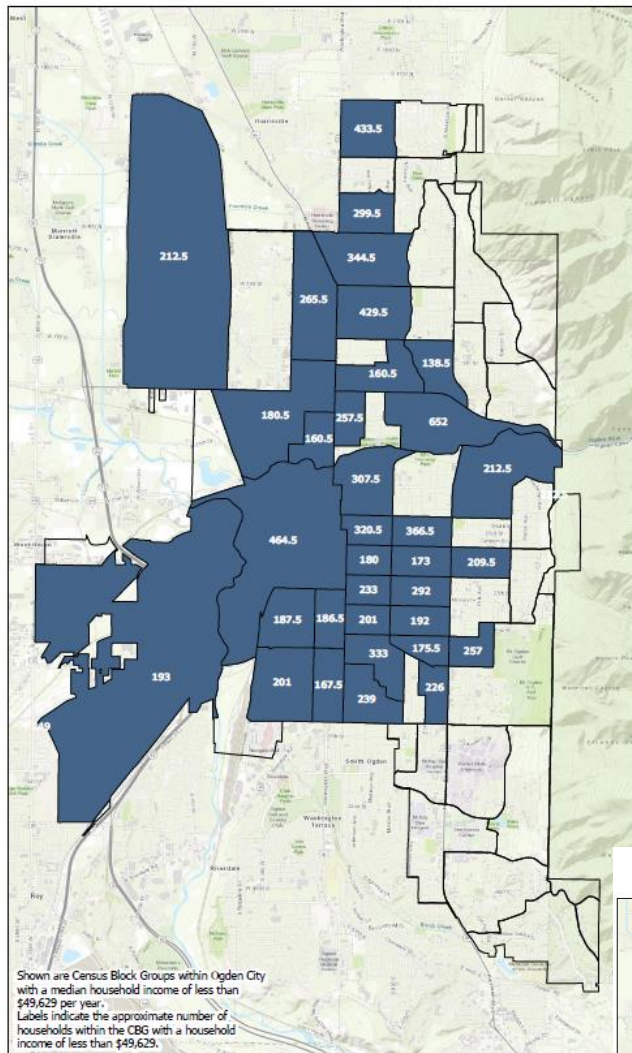
	Median Income	80% median income for family of 4	50% median income for family of 4	30% median income for family of 4
Weber County	\$62,036	\$49,629	\$31,018	\$19,852
Ogden Clearfield Metropolitan Area	\$78,100	\$62,500	\$39,050	\$23,430



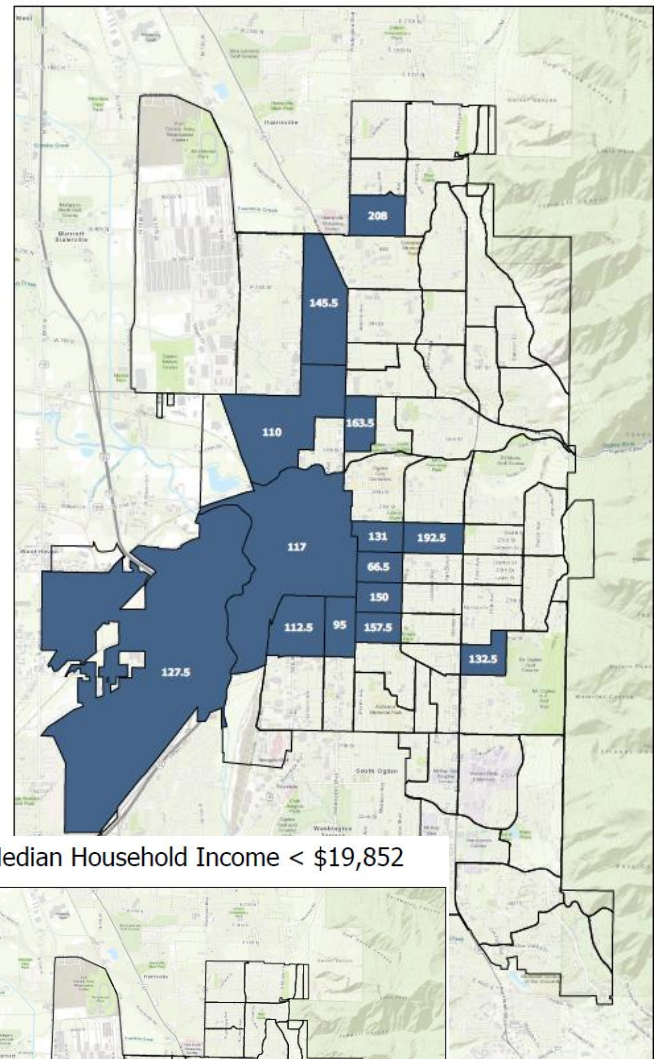
The first consideration of moderate-income housing within Ogden City deals with the units occupied by those whose household income levels are 80% of median income or below. The following maps indicate those areas of Ogden where the median income level is at or below the 80%, 50% and 30% median income level based on the county median income levels.

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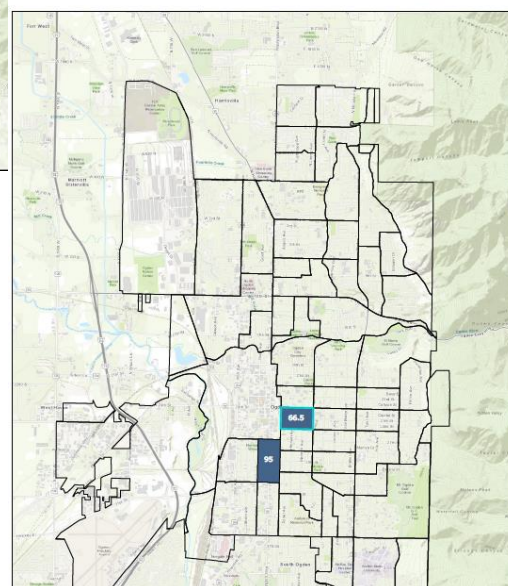
Median Household Income < \$49,629



Median Household Income < \$31,018



Median Household Income < \$19,852



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The number of dwelling units within these areas occupied by a house keeping unit with an income level at 80% or below median household income accounts for roughly 9,505 units. (These numbers may be higher as there is not an accurate count of the number of multi-units existing in single-family house conversions.) Further breakdowns within the Census Tracts provide the number of occupied non-assisted housing units as:

80% to 50.1% median income 7757 units

50% to 30.1% median income 1748 units

30% and less median income 161 units

This is 28.6% of Ogden's housing stock.

Some of Ogden's existing housing stock is composed of nontraditional housing units. These units are not called out separately in Census data. Ogden has no direct numbers for some nontraditional housing types, but there are homes throughout the city that are owned by private groups and used as residential facilities for the disabled. The total number of dwellings occupied by these groups are hard to obtain but they do occupy a significant number of housing units, as Ogden's traditional lower home values made market sense for these types of housing options. One segment however is identified as there are 32 units in the city for special housing for veterans in need.



Future through choices home



Homeless veterans fellowship housing

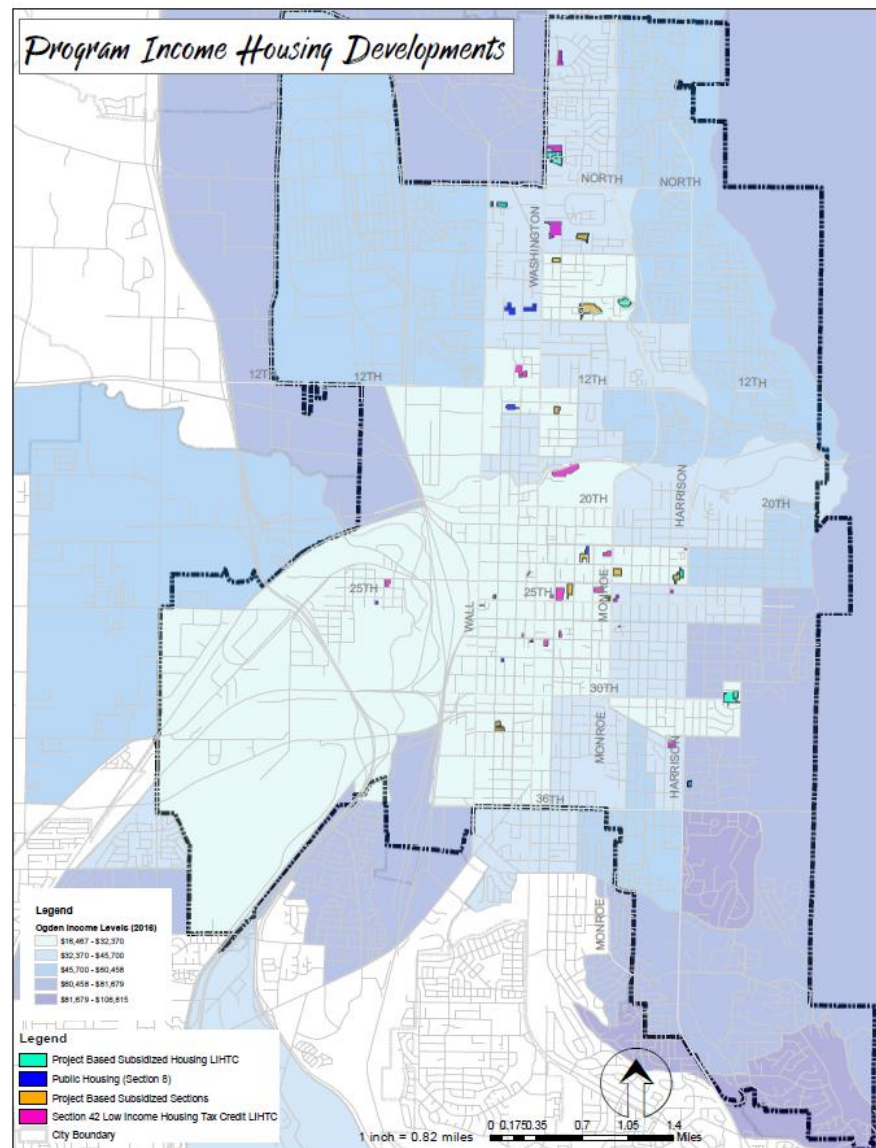
The second portion of moderate-income housing are those units that are reserved by restriction for moderate-income housing. These reservations take place in many forms either through programs administered by the Ogden Housing Authority or Utah Housing Corporation through the low income housing tax credit (LIHTC). These ongoing programs take place in

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locations throughout the city and are designated specifically for low moderate housing. The map below illustrates the location of these projects. Presently Ogden City has 2,654 units under the LIHTC, Section 8 or other programs. These fixed

control units in Ogden City account for 80% of all such units in Weber County even though Ogden City composes only 34.5% of the Weber County population and 36% of the total housing units. The map to the left indicates the location of fixed programed units.

A second part of the reserved unit program is the tenant- based housing choice vouchers. The Ogden Housing Authority administers 943 vouchers that can be applied at any location as long as the unit the qualifying person is looking for fits within the limits of the program. As market rate rental



prices increase, fewer units are able to qualify as options for the vouchers.

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The following section addresses each of the seven categories required for this report.

1-Efforts made to reduce, mitigate or eliminate local barriers to moderate income housing.

Three distinct legislative revisions have been made to Ogden's zoning code in the last few years to help reduce potential barriers to moderate-income housing. The first change was removing any lot area requirements that determine housing density in the CBD and CBDI zones. This allows 4.8% of the land area that allows residential development to let physical design and market conditions determine the number of housing units that can be developed on a parcel of land.

The next revision was reducing the parking requirements for residential units that are either in the CBD, within a block from the CBD zone or within a block from a transit stop anywhere in the City. The reduction was from 2 stalls per unit to 1.5 stalls per unit. This parking reduction equates to roughly a \$4,000 cost savings per every two units constructed.

The third revision was to allow accessory dwelling units (ADU) in all residential zones. Ogden had allowed ADU's since 2008 but the process was streamlined in 2015 removing the requirement of a general plan amendment to create an area specific ADU overlay zone. The amendment would cost a petitioner \$1,500 and take up to six months before the request was approved for a neighborhood in the city. Now an accessory dwelling license is applied for at a cost of \$83 and approved within 15 minutes. It is now a right by use and not an overlay zone. This type of housing provides a potential for housing an additional 11,000 persons in the future.

There is a fourth effort that has taken place more through changing culture and tradition than any regulation, It is the use of a dwelling for multi-generational housing. The multi-generational single family home is making a comeback in Ogden as another means to create affordable housing. Ogden does not have a count on the



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number of homes taking advantage of this type of housing but it does exist. Multi-generational households can pool financial resources together to be able to afford a dwelling and simultaneously free up housing units for other families.

2-Actions taken to encourage preservation of existing moderate income housing and development of new moderate income housing.

One of Ogden's biggest challenges is the preservation of existing moderate income housing. This challenge surfaces in the required repair and upkeep needed due to the age of the housing stock. Some owner occupants do not have the means for required upkeep and some rental units face the challenge of not having enough income set aside for maintenance. Ogden's housing strategy as it administers CDBG funds and its own funds has been to improve the quality of the housing stock in the city and increase the supply of decent, affordable housing. This has taken place in several ways. Below is a recap of those efforts in the last five years.

- 25 existing low to moderate-income homes have been renovated and brought up to current standards for livability and then sold.
- 11 low to moderate-income homes have received emergency home repairs.
- 80 homes have received money through the Own in Ogden Program established to provide assistance for moderate-income households to purchase a home. General moderate income households can receive \$5,000 in assistance in the purchase of a home or teachers of students in Ogden City, fire and police and Ogden City employees can receive \$10,000 for a first home in Ogden.
- 19 new homes have been constructed for purchase by moderate-income owner occupants.



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- 96 low to moderate income homes have received HELP loans. HELP loans are a city funded low interest loan program used do repair work on homes.

Other private organizations have also made individual efforts to provide single family homes for low to moderate income households. Habitat for Humanity of Weber and Davis Counties have constructed three homes within Ogden City in the last two years.



3-Progress made within Ogden to provide moderate income housing demonstrated by analyzing and publishing data.

Numbers of additional units constructed in the city in the last few years dedicated to provide moderate income housing units either by initial ownership or as reserved units were provided throughout the body of the report. The new units within the last few years are:

- 181 low to moderate new units constructed in multifamily buildings.
- 22 new detached homes for moderate income households.
- 26 rehabbed homes sold to moderate income households.

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2,686 units set aside for low or moderate income households.

943 vouchers for use by low and moderate income households.

7757 existing housing units occupied by 80% to 50.1% median income.

1748 existing housing units occupied by 50% to 30.1% median income.

161 existing housing units occupied by 30% and less median income.

Below is a list of the dedicated units within Ogden City for low to moderate income levels.

Project Name	Address	Type (LIHTC, Subsidized)	# Units
Mount Eyrie Apartments	454 East 1225 N	LIHTC	38
Bramblewood Apartments	173 Dan St.	LIHTC/S8/HOME	68
Country Woods Apartments	525 Park Blvd.	LIHTC	167
Countryside Apartments	650 N. Washington Blvd.	LIHTC	72
CROWN at Fowler	Scattered Sites	LIHTC	6
Elmhurst Apartments	2432 Van Buren Ave.	LIHTC/HOME	15
Fairview Apartments	526 27th St.	LIHTC	32
Garden Grove Apartments	1155 23rd St.	LIHTC	20
Hoover Apartments	330 and 336 27th St.	LIHTC	23
Imagine Jefferson	550 25th St.	LIHTC	50
Imagine Jefferson 2	510 25th St.	LIHTC	83
Kingstowne Apartments	2245 Monroe Blvd.	LIHTC	48
Liberty Junction	2353 Washington Blvd	LIHTC	65
Lomond View Retirement Apartments	620 Grant Ave.	LIHTC	38
Madison Manor	2434 Madison Ave.	LIHTC	46
McGregor Apartments	810 25th St.	LIHTC	55
Mt. Ogden Senior Housing	1450 Laurel Dr.	LIHTC	48
Ridgeview Apartments	710 N. Washington Blvd.	LIHTC	79
RL Courts Apartments	551 Gramercy Ave.	LIHTC	63
Royal Hotel	2522 Wall Ave.	LIHTC/HOME	22
Sean Herrick Apartments	194 25th St.	LIHTC/S8	86
St. Benedict's Manor I	3000 Polk Ave.	LIHTC/S8/HOME	100
St. Benedict's Manor II	1469 Darling St.	LIHTC/S8/HOME	40

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Project Name	Address	Type	# UNITS
Tamlyn Apartments	1121 Sullivan Rd.	LIHTC/HOME	35
Valencia Apartments	461 27th St.	LIHTC	122
Victoria Ridge Retirement Apartments	291 10th St.	LIHTC	48
Victoria Ridge Apartments	251 10th St.	HOME	
Village Square Retirement Apartments	545 Jefferson Ave.	LIHTC	80
The Village Square	607 E. 625 S.	LIHTC	80
Washington Park Apartments	170 N. Washington Blvd.	LIHTC	84
Apple Grove	1333 Grant Ave.	Section 8	28
Galloway	2522-2536 D Ave.	Section 8	12
Kimi	663 22nd St.	Section 8	24
Lincoln Manor	608-610 Lincoln Ave.	Section 8	32
Lomond Gardens	550 Grant Ave.	Section 8	76
	235-251 28th St/2865 Childs Ave.	Section 8	28
Sierra	2625 Gramercy Ave.	Section 8	18
Bramwell Court	2703 Washington Ave.	Section 8	15
Browning Apartments	2334 Monroe Blvd.	Section 8	86
Fellowship Manor	2465 Monroe Blvd.	LIHTC	10
Fontenelle Apartments	1132 24th St.	Section 8	30
		Section	
Graham Court	230 32nd St.	8/HOME	14
Normandie	610 1st St.	Section 8	30
Ogden Senior Villa	3158 Lincoln Ave.	Section 8	32
Osmond Heights Apartments	630 23rd St.	Section 8	24
Parkwood Apartments	120 Dan St.	Section 8	20
Revelle Apartments	2485 Monroe Blvd.	Section 8/LIHTC	12
Three Link Towers	2427 Jefferson Ave.	Section 8	121
Union Gardens	468 3rd St.	Section 8	50
Village II Apartments	492 14th St.	Section 8	18
Lorin Farr Crown	1183 22nd St.	LIHTC	38
Marion Hotel	184 25th St.	LIHTC/HOME	86
Peery Apartments	2461 Adams Ave.	LIHTC	14
Evergreen Apartments	3455 Iowa Ave.	Section 8/LIHTC	30
Massey Manor	2515 F Ave.	Section 8	13
Massey Plaza	2823 Lincoln Ave.	Section 8	22

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Project Name	Address	Type	# units
Mountain View	563 W. 24th St.	LIHTC	30
Ogden Crown 97	Scattered Sites	LIHTC	6
Ogden Crown 94	Scattered Sites	LIHTC	6
Normandie II	590 1st St.	Section 8	16

One of the concerns that the city is trying to address is the collapse of some of the lower income housing projects that had received funding by the various tax credit-funding mechanisms. Insufficient funds led to the lack of maintenance of the buildings to a point that the units were no longer safe for habitation. The pictures below show the mold conditions that led to the closure of the Mountain View units.



Those projects that are in red in the chart above are either now vacant or no longer available as set aside housing for low or moderate income families. The removal of the units is a concern, but a larger concern is the fact that the lower income levels of set aside housing cannot maintain a safe and healthy living condition because the program does not account for the income needed to maintain the structures. The City is now working with lenders and the Utah Non Profit Housing Corporation to try to preserve the McGregor Apartments and bring them up to code and provide safe living conditions so they can retain their LIHTC status. While the City can try to

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provide some assistance, the City is not able to correct failures that may be caused by the program. These issues need to be addressed and they are a system problem beyond the limits of what the city can do.

4-Efforts made by the city to coordinate moderate income housing plans and actions with neighboring municipal or associations of government established by an interlocal agreement.

The City has not officially established an interlocal agreement as referred to by state definition. It has however been active in working with the Weber County Housing Authority in the work to develop a Weber County Homeless Plan.

5-All efforts made by the Municipality to utilize a moderate income housing set aside from redevelopment agency, a community development agency or an economic development agency.

Twenty percent of the tax increment from the Ogden RDA or CRA is set aside for the development of moderate income housing. Ogden's challenges for any project are in finding land and assembling properties for development or redevelopment. Most lands have been developed so property acquisition into potential projects is the first step in providing potential development for new housing. This becomes a challenging process because in some cases several properties need to be acquired to have sufficient land area for reasonable developments. The land acquisition then becomes a means to attract development projects the city can use as cost right downs so the development can take place. Sometimes the 20% funds are brought together from various RDA's so a substantial housing project can be done. This is the case of the Junction development that combined several RDA housing funds so that the 65 units of Liberty Junction could be developed. Recent property

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acquisitions have been 2.5 acres at 550 24th Street and 6.94 acres at 851 24th Street. Those properties still need further land acquisition in order to have sufficient property in useful shapes to develop multi-unit housing that would include advancement for new moderate-income housing units.

6- Money expended by Ogden City to pay or waive construction related fees required by the municipality

Ogden has not made any reductions to fees for housing development. The fees are used to cover the cost of the review. The review cost is the same whether it is a house for a low moderate income dweller or a wage earner above the defined income levels. Ogden has felt that some services need to be paid for by the user and not subsidized.

Ogden did review the total fees that take place to develop in the city and compared that with some other Weber County governments. Ogden charges the total lowest fees in the county since there are no impact fees collected for the city from new development.

Ogden Building permit fees						Impact fee collection		
Single family House value	Permit fee	Plan review fee	USBD	subtotal		Central Weber Sewer impact fee	Fee for central weber processing	total
\$180,000	\$1,658.55	\$1,078.05	\$16.58	\$2,753.18		\$2,333	\$12.00	\$5,098.18
\$220,000	\$1,904.25	\$1,237.76	\$19.04	\$3,161.05		\$2,333	\$12.00	\$5,506.05
\$260,000	\$2,162.55	\$1,405.66	\$21.62	\$3,589.83		\$2,333	\$12.00	\$5,934.83
Ogden City Public Works								
Water tap	Water Meter ¾"	Sewer Tap	Road cut	Concrete cut	Permit fee			
\$431.20	\$287.30	\$334	\$75-\$150	\$.30 lineal ft	\$30			\$1,167.30 to \$1,242.30
Ogden City SWPP								
Permit fee	Inspection fee							
\$50.00	\$50 per month during construction							\$350
Total fees and permits for \$180,000 new home					(3.7% of cost)		\$6,615.48 to \$6,690.48	
Total fees and permits for \$220,000 new home					(3.2% of cost)		\$7,023.35 to \$7,098.35	
Total fees and permits for \$260,000 new home					(2.9% of cost)		\$7,452.13 to \$7,527.13	

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Weber County building permit fees						Land use permit	
Single family home value	Permit Fee	Plan review fee	USBD	Inspection fee			subtotal
\$180,000	\$1,441.75	\$504.61	\$14.41	\$141		\$60	\$2,161.77
\$220,000	\$1,665.75	\$583.01	\$16.67	\$141		\$60	\$2,466.43
\$260,000	\$1,889.75	\$661.41	\$18.90	\$141		\$60	\$2,771.06
Weber County impact fees- lower valley							
Central weber sewer	Weber District Fire	Trail fee	Road Impact	Lower Valley	Storm drain	SWPP	
\$2,333	\$319	\$508	\$1112	\$438	\$387	\$60	\$5,157
Curb street cut fee		Sewer and water connection fees					
\$20		Collected by individual provider of service					\$20.
Total fees and permits for \$180,000 new home (4% of cost)						\$7,338.77 + connections	
Total fees and permits for \$220,000 new home (3.5% of cost)						\$7,643.43 + connections	
Total fees and permits for \$260,000 new home (3.1% of cost)						\$7,948.06 + connections	

North Ogden City building permit fees						
Single family home value	Permit Fee	Plan Review Fee	USBD			Subtotal
\$180,000	\$1,736.40	\$868.20	\$17.36			\$2,621.96
\$220,000	\$2,005.62	\$1002.81	\$20.05			\$3,028.48
\$260,000	\$2,267.70	\$1,133.85	\$22.67			\$3,424.22
Impact fee collection						
Central Weber Sewer	Storm sewer	Water	Sewer	Park	Transportation	
\$2,333	\$1,474.40	\$3,312.29	\$546	\$2,677	\$2,279.37	
Garbage	Fire Service					
\$200	\$293.43					\$13,115.49
Connection fees						
water	Sewer	Construction water	Temporary power			
\$475	\$56	\$54.08	\$56.40			\$641.48
Total fees and permits for \$180,000 new home						(9% of cost) \$16,378.93
Total fees and permits for \$220,000 new home						(7.6% of cost) \$16,785.45
Total fees and permits for \$260,000 new home						(6.6% of cost) \$17,181.19

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South Ogden City building permit fees							
Single family home value	Permit fee	Plan Review Fee	USBD				Subtotal
\$180,000	\$1,447	\$651.15	\$14.47				\$2,112.62
\$220,000	\$1671.35	\$752.01	\$16.71				\$2,440.07
\$260,000	\$1889.75	\$899.89	\$18.90				\$2,808.54
Impact fee collection							
Central Weber Sewer	water	Storm sewer	Parks	Traffic			
\$2,333	\$486.07	\$1,500	\$768.17	\$551.57			\$5,638.81
Connection fees							
water	Construction water	sewer					
\$150	\$50	\$100					\$300
Total fees and permits for \$180,000 new home				(4.5% of cost)			\$8,051.43
Total fees and permits for \$220,000 new home				(3.8% of cost)			\$8,378.88
Total fees and permits for \$260,000 new home				(3.4% of cost)			\$8,747.35

7- Programs of the Utah Housing Corporation that were utilized by Ogden City.

Ogden has participated in various projects over the years with the Utah Housing Corporation. The most recent projects were the construction of 6 CROWN homes (Credit to Own Home) in the Ogden Bungalows subdivision. The city contributed the land to the development of these homes located between 23rd and 24th Streets and Fowler Avenue. The CROWN home is made available to households at or below 51% of the AMI and again creates a chance for home ownership to households where this may not be a possibility.

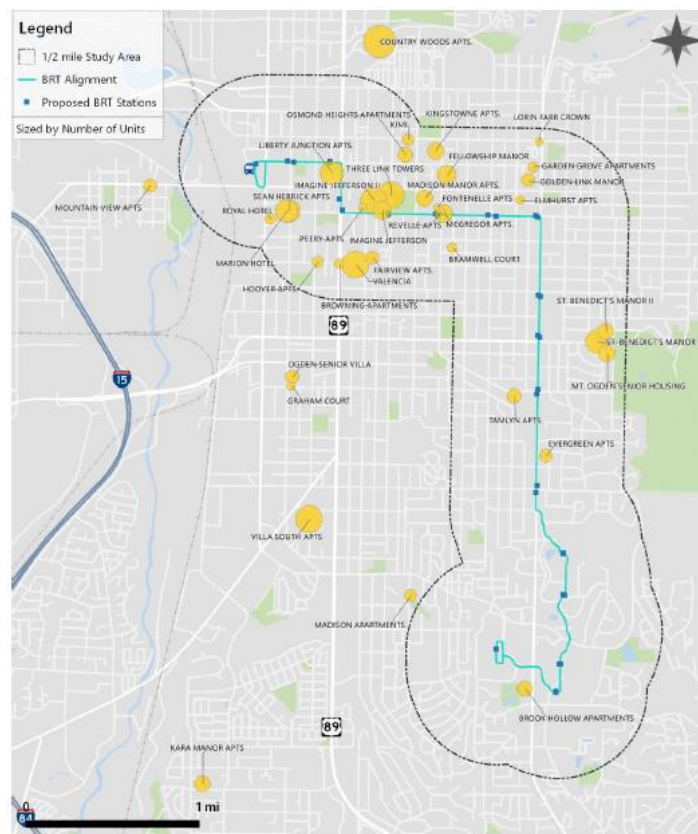
The City has also participated in other housing projects by providing additional funds to the Hoover, Elmhurst and many years ago St. Benedicts Manor Apartments. These city funds were added to the LIHTC portion of funding these apartment buildings so that they could be repaired and improved and be used by moderate to low income households.

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Other Actions

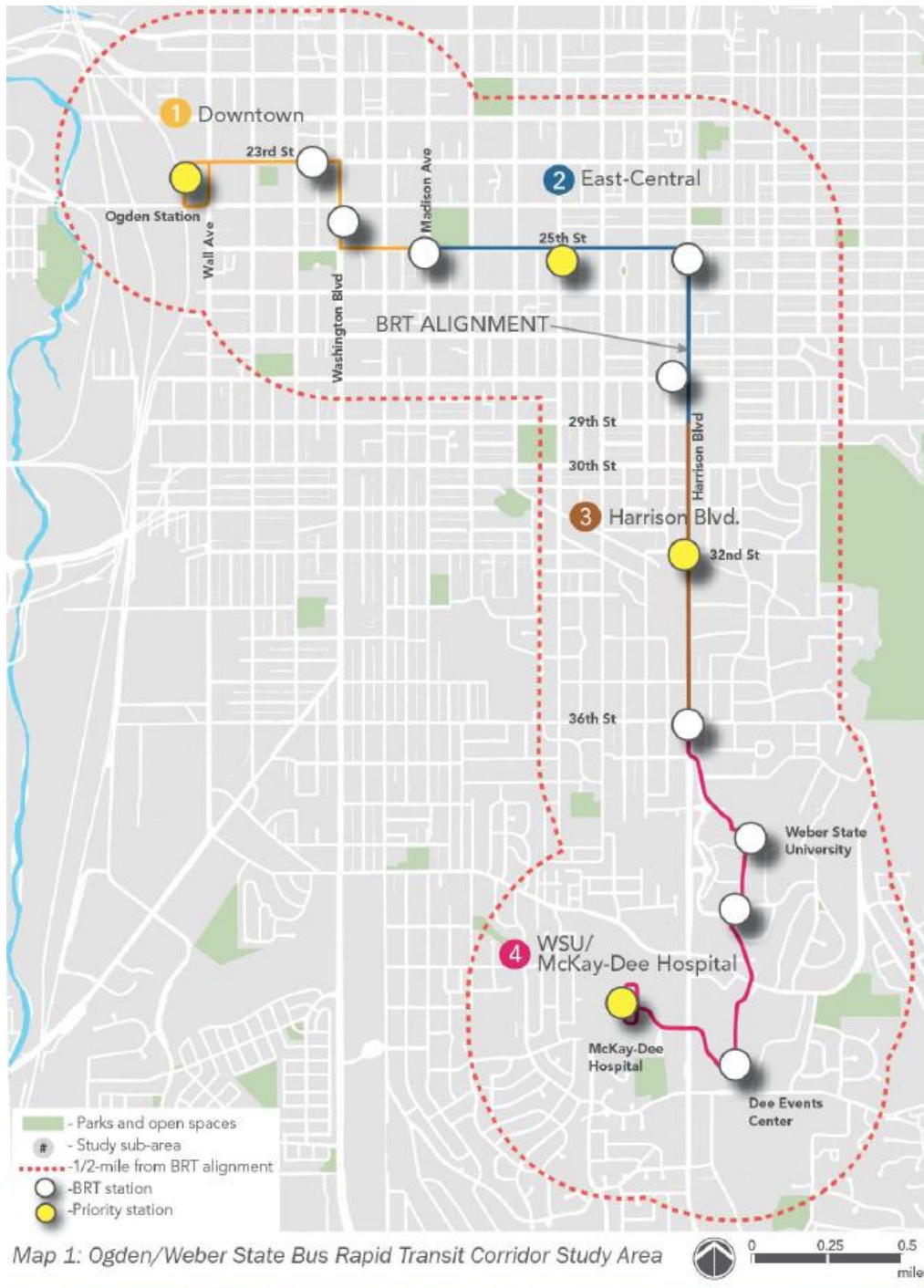
There will always be a need to provide low to moderate income housing in any community. Ogden has always directly or indirectly worked to provide various housing types for the various segments of its population. Providing shelter is a first step but there are also various things that need to be done beyond just housing. Ogden has been working for the past several years to attract new businesses with higher paying wages into the city. At the same time, the City has worked with Ogden School District, the Ogden Weber Applied Technology College and Weber State University to develop courses that can provide training to the local workforce so they can fill new jobs as they come into the area. This is a key part to indirectly affecting the low to moderate income levels by raising their socioeconomic status and ability to access a variety of housing choices.

Transportation is another important factor tied into the mix of affordability. Ogden is pursuing with UTA a Bus Rapid Transit (BRT) system. The selected route takes advantage of close proximity to many of the programmed low to medium housing units that exist as illustrated on the map to the right. There is also potential for the creation of Transit Oriented Development (TOD) as redevelopment along the proposed route. This also leads



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to the potential for locating moderate-income housing at those key proposed stations.



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Conclusion

Affordable housing and specifically safe and healthy low to moderate income housing is part of a complex system. Housing issues must be considered as a whole of the development of a community rather than an isolated part. Current trends see Ogden growing at about 600 people per year with 218 dwelling units needed each year to meet the growth. The concern in Ogden is that those seeking housing within the city find it in units that are safe and have a healthy environment. At the same time the limited amount of vacant land for development will slow any potential free market housing development.

The success of providing safe and affordable housing for all income levels is controlled by many factors. Local city and county government only has the ability to affect a few of those factors. Local subsidies to help create moderate income housing has limits. Individual situations, market conditions, and even world politics can create factors that influence housing affordability beyond local control. However, Ogden is committed in doing what is within its means to try to make change and provide opportunities for safe, decent and affordable housing for all its citizens.

