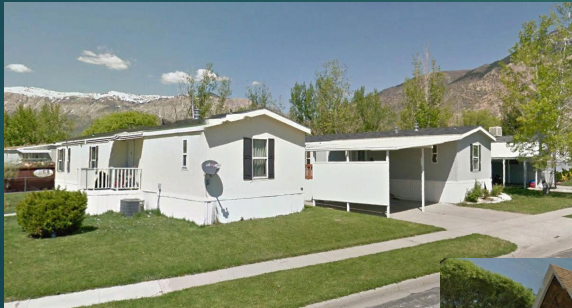


# Fact Finding Worksession 2018 Moderate Income Housing Report





# *What is the Moderate Income Housing Report?*

- ▶ State required reporting regarding moderate income housing.
  - ▶ Do you have a moderate income housing element in the general plan?
  - ▶ Are you working to implement it?
  - ▶ State defined measurements

# *State requirement for Moderate income housing element in plan*

- ▶ Reasonable opportunity for a variety of housing including moderate income housing
- ▶ Meet the needs of people desiring to live in community
- ▶ Allow persons with moderate income to benefit from and fully participate in all aspects of neighborhood and community life (10-9a-403. (2).(b.)(i.)



# *Existing General Plan Language*

- ▶ “improve the quality of housing stock through better maintenance, upkeep and rehabilitation...” (7.D.2.)
- ▶ “expand the variety of housing types to meet the needs of a diverse community”, (7.D.5)
- ▶ “encourage and support development of various housing types”, (7.D.5.A)
- ▶ “disperse affordable housing and assisted housing to appropriate locations throughout Ogden”, (7.D.6.)
- ▶ “maintain and support programs that provide housing options for moderate income residents”, (7.D.6.A)



# *Defined Measurements (10-9a-408)*

- ▶ 1-Efforts made to reduce, mitigate or eliminate local barriers to moderate income housing.
- ▶ 2-Actions taken to encourage preservation of existing moderate income housing and development of new moderate income housing.
- ▶ 3-Progress made within Ogden to provide moderate income housing demonstrated by analyzing and publishing data.
- ▶ 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.
- ▶ 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.
- ▶ 6- Money expended by Ogden City to pay or waive construction related fees required by the municipality
- ▶ 7- Programs of the Utah Housing Corporation that were utilized by Ogden City.



# *Difference between Moderate income housing and affordable housing*

- ▶ Moderate income housing- Household income percentages from median income- 80% or less-
- ▶ Affordable housing-30% or less of gross monthly income to housing costs  
((\$3,000 per month mortgage with \$10,000 month income and \$300 a month rent with \$1,000 month income. Both are affordable)

*Only a part of  
a large whole*



# Factors of \$ Affordability

## Dwelling owner

Education, skills, wages, financial commitments, family status, health, type of unit

## Construction Costs

Materials, labor, finish types (exterior and interior), utility connections, permits, unit size, contractor supervision overhead, infrastructure, construction loan interest

## Regulatory

Unit density, lot size, building codes, lender requirements

## Real Estate

Property location, property condition, demand for housing, interest rates and terms, realtor fees, closing cost, maintenance cost, utility cost, insurance, property tax



# Only part of a large whole



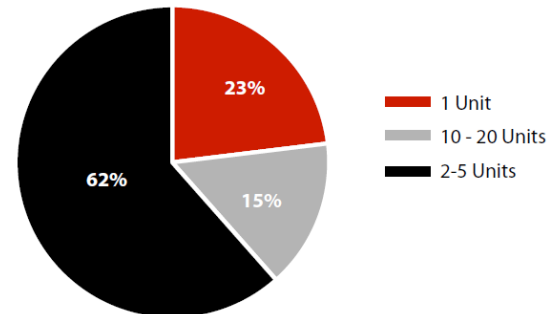
Home as a shelter



Structure as investment

**Figure 6**  
Average Number of Units Purchased by Investor

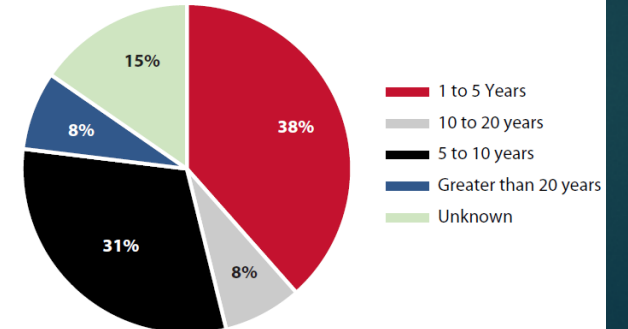
When there is an investor, how many units do they typically buy?



Source: Kem C. Gardner Policy Institute

**Figure 8**  
Expected Hold of Properties

What is the known length that your investors are planning to hold their properties?



Source: Kem C. Gardner Policy Institute



# *Understanding the language*

## ► Moderate income housing

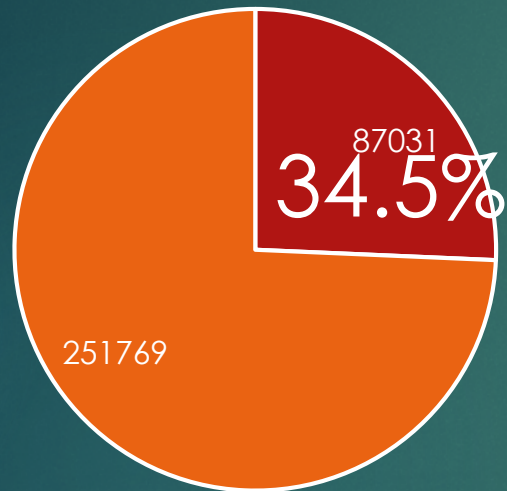
- Housing with a gross household income equal to or less than 80% of the median gross income for households in the county

	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

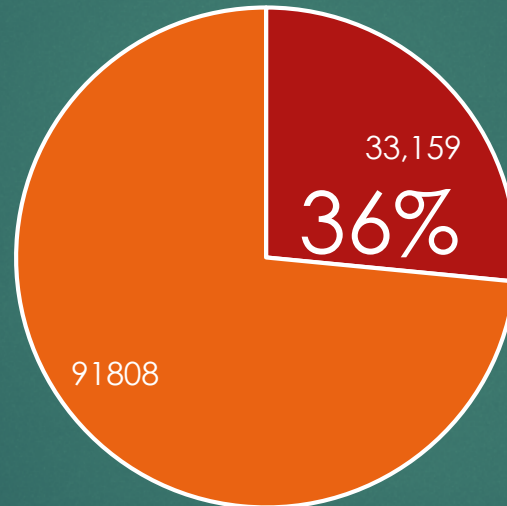


# *Understanding the numbers*

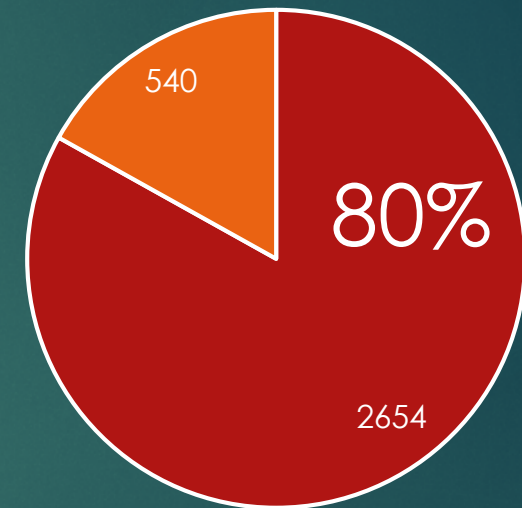
Ogden Population



Ogden Dwelling Units



Ogden Designated moderate to low housing units

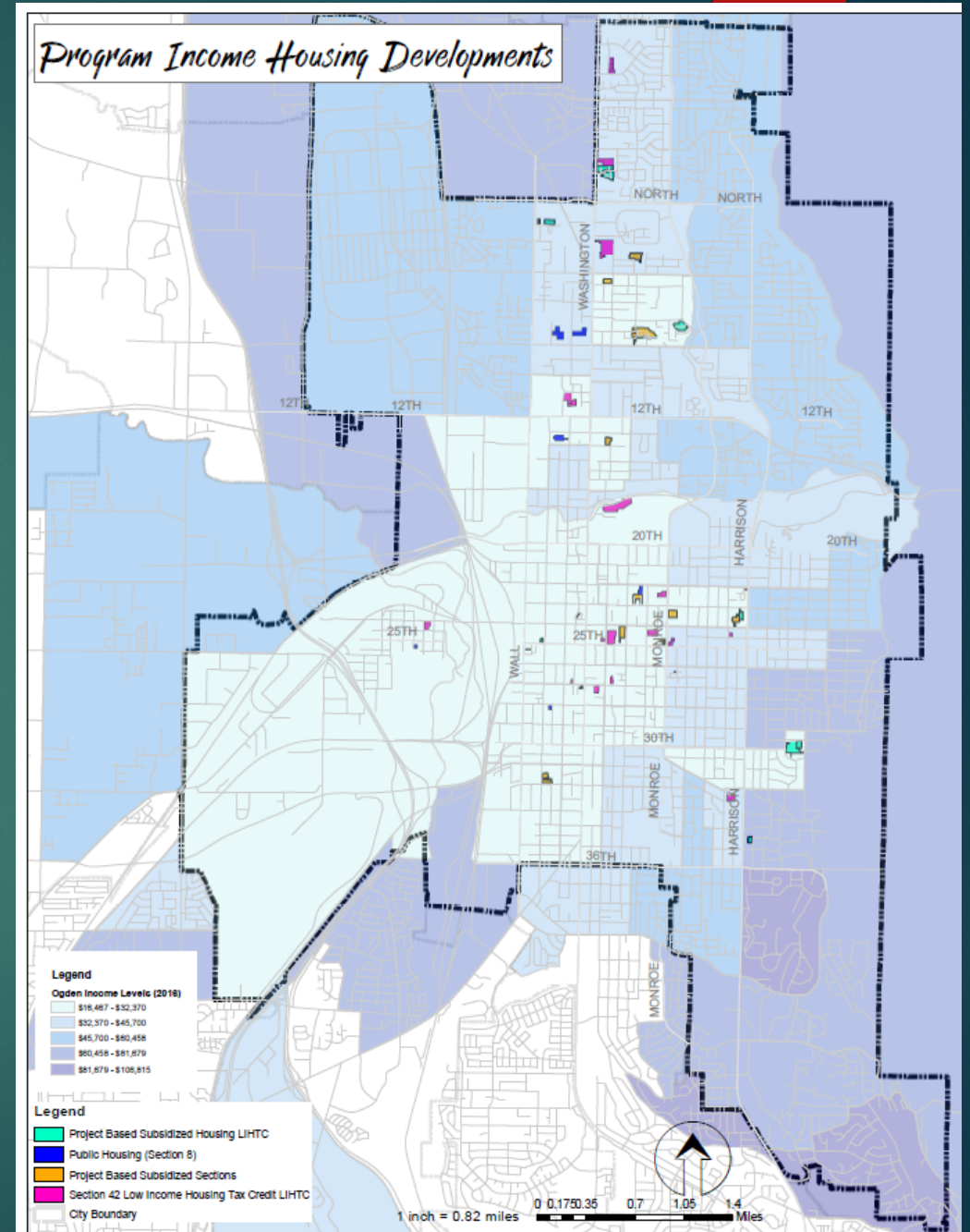
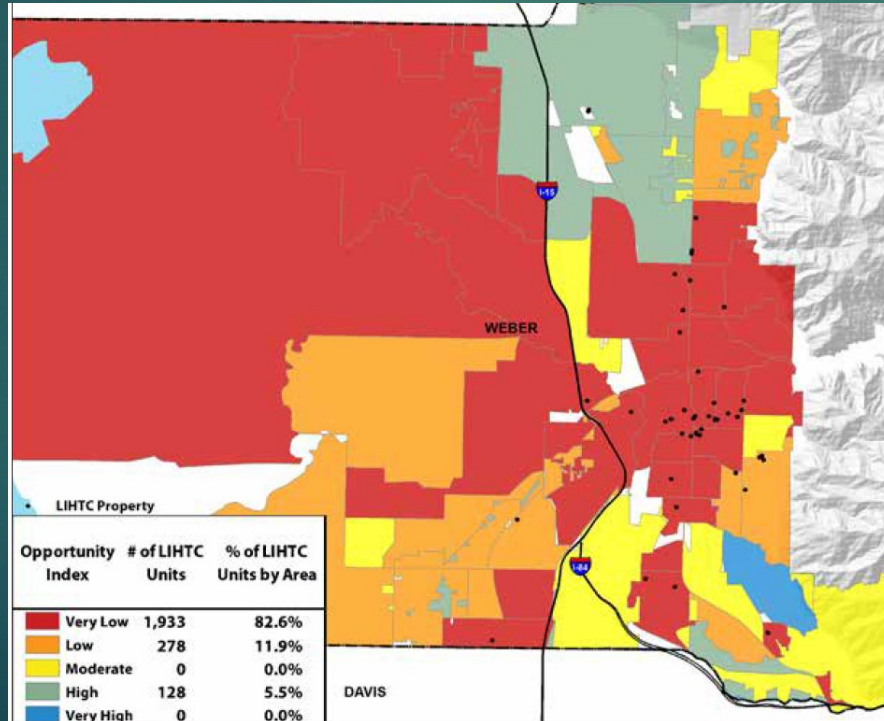


AS A PERCENT OF THE ENTIRE COUNTY



# *Dispersion throughout the city*

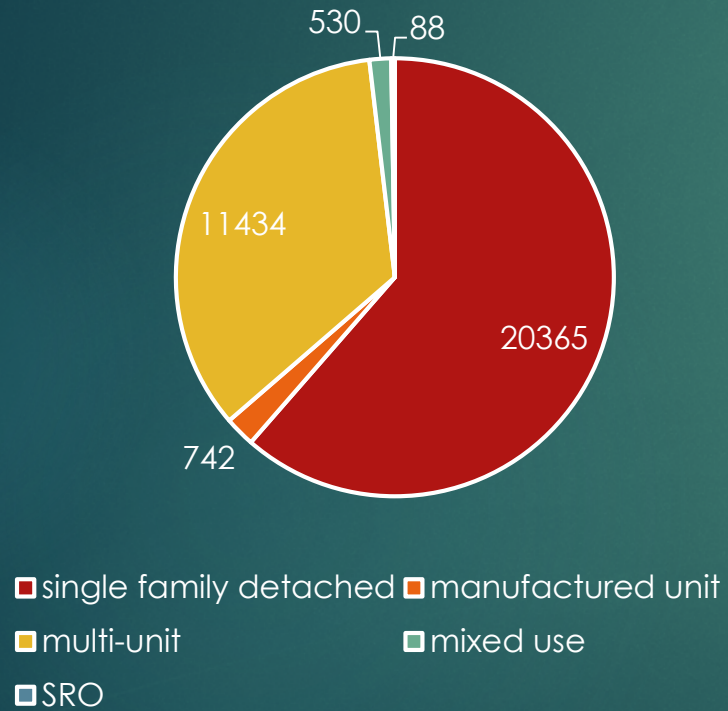
Utah Housing Corp- Tax credits  
Ogden Housing Authority



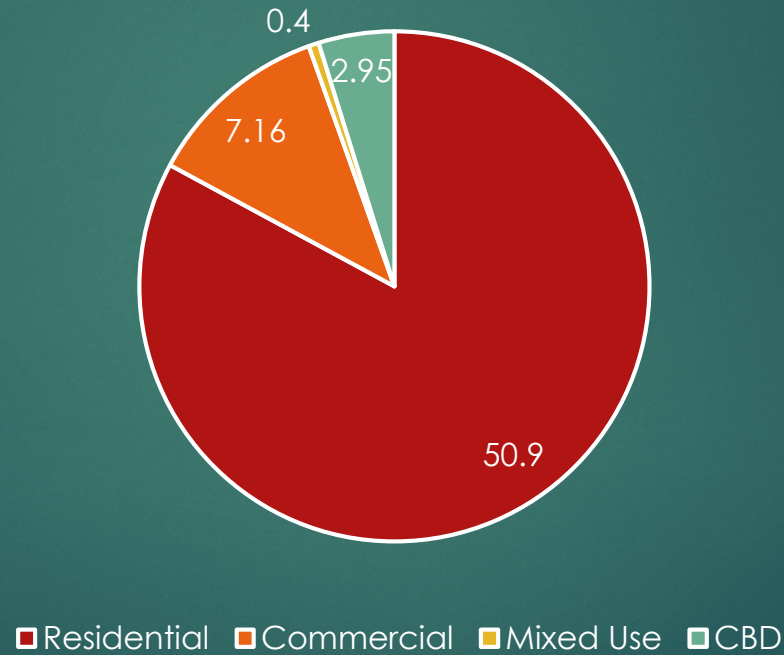


# Ogden housing diversity

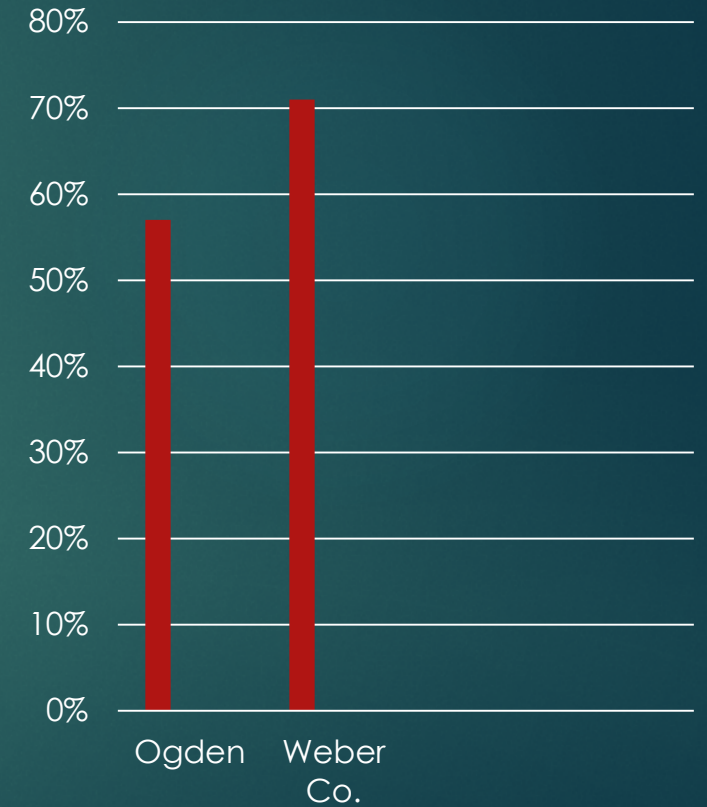
Ogden Housing Types



Ogden Zones allowing housing

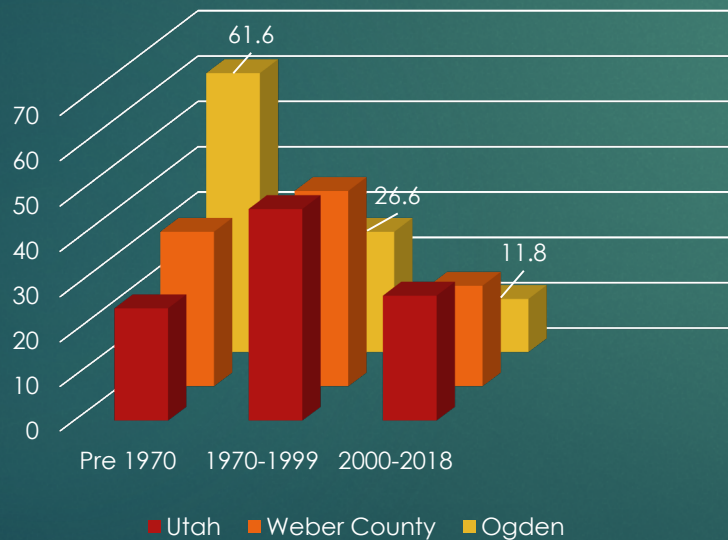


Home Ownership

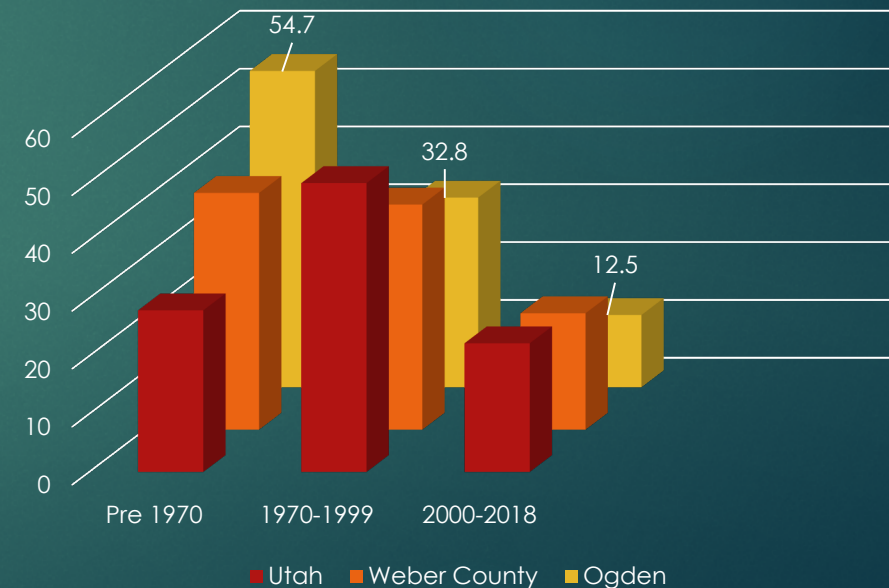


# Ogden Housing make-up

Age of structure of owner occupied housing in percentage



Age of structure of rental housing in percentages



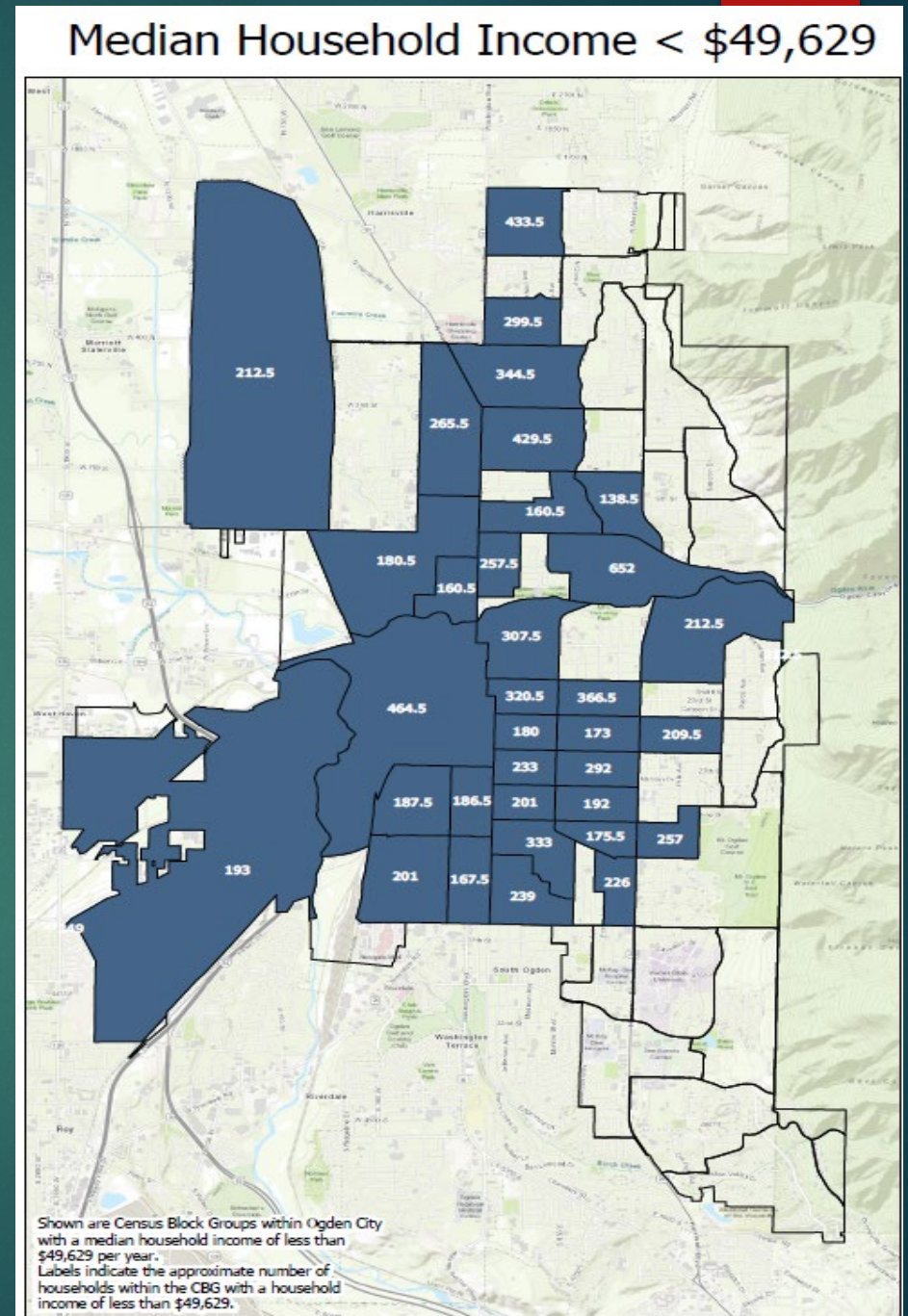


# *Areas in Ogden at 80% or less median income*

80% to 50.1% median income 7757 units

50% to 30.1% median income 1748 units

30% and less median income 161 units





# *Other types of housing*

- ▶ Existing housing afforded by present owners
- ▶ Residential facility for disabled
- ▶ Homeless veterans fellowship
- ▶ Habitat for Humanity





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

- ▶ A. Eliminate density requirements in CBD- 4.8% of land
- ▶ Reduce parking requirement to 1.5 in CBD and transit routes- \$2,000 per unit cost reduction
- ▶ ADU process and application



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

- ▶ 25 homes renovated and sold to low moderate income families
- ▶ 80 homes own in Ogden grants
- ▶ 11 homes emergency home repairs
- ▶ 19 homes built
- ▶ 96 HELP loans for repairs





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

- ▶ 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.

# Progress made within Ogden

## ▶ October 2017-2018

▶ Single family	36
▶ Multiple family (2)	19 units
▶ Four plex	(1) 4 units
▶ Tri plex	0
▶ Duplex	(1) 2 units
<hr/>	
61 units	

## November 2018 to September 2019

Single family	24	(1 low/ mod)
Multiple family	(3)	122 units (66 low/ mod)
four plex	(10)	40 units
triplex	(13)	39 units
duplex	0	
ADU	1	
<hr/>		
		226 units (30% low/ mod)

Multi family approved but no permit 261 units



# Concerns with setbacks


- ▶ Loss of units based on lack of fiscal model to maintain lowest units

▶ Mt View-	30
▶ Perry-	14
▶ Browning -	15
▶ Massey Manor-	35
▶ Fairview-	<u>12</u>
	106



2018.03.23





*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.*

- ▶ Working arrangement but no agreements



*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.*

- ▶ 20% set aside from RDA and CRA
  - ▶ Used in property acquisitions for development  
550 24<sup>th</sup> and 851 24<sup>th</sup>



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

- ▶ Building permit fee used to pay for service
- ▶ No impact fee makes total permit less than other communities



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

- ▶ Contributed land for 6 CROWN homes in Bungalows subdivision
- ▶ Help in LIHTC projects



# *Projections*

- ▶ Yearly growth 218 new units
- ▶ Safe and livable housing
- ▶ TOD development along corridor
- ▶ Downtown multi-units
- ▶ Looking to meet state directions