

# 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*



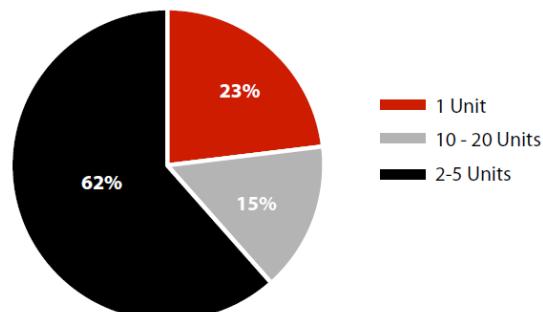
Home as a shelter



Structure as investment

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

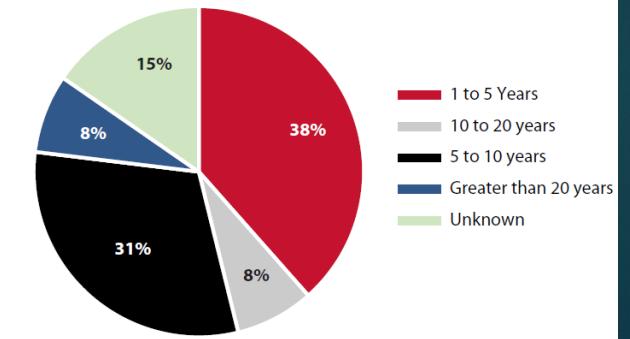
When there is an investor, how many units do they typically buy?



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

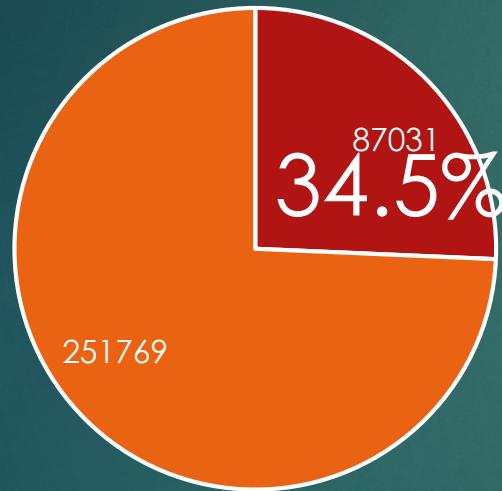
# *Understanding the language*

- ▶ 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

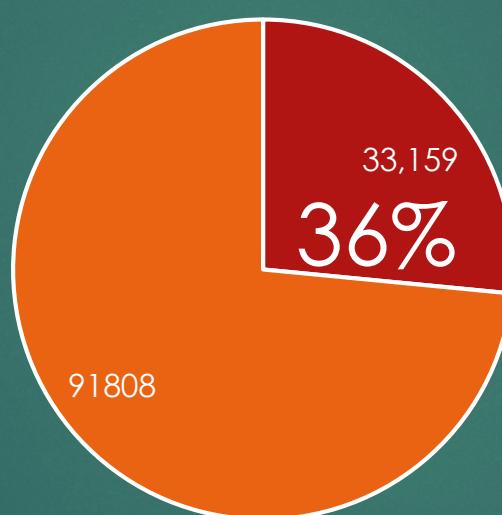
	<b>Median Income</b>	<b>80% median income for family of 4</b>	<b>50% median income for family of 4</b>	<b>30% median income for family of 4</b>
<b>Weber County</b>	\$62,036	\$49,629	\$31,018	\$19,852
<b>Ogden Clearfield Metropolitan Area</b>	\$78,100	\$62,500	\$39,050	\$23,430

# *Understanding the numbers*

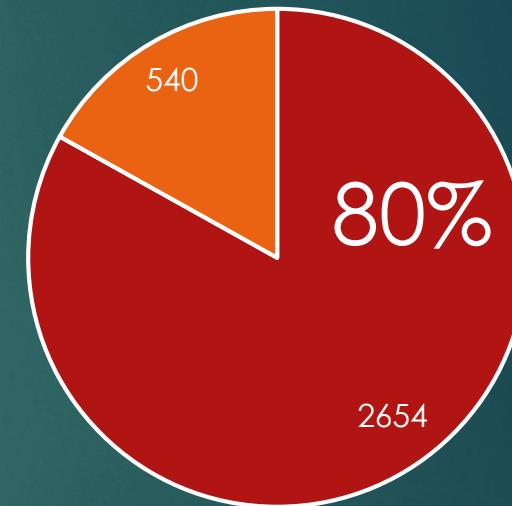
Ogden Population



Ogden Dwelling Units



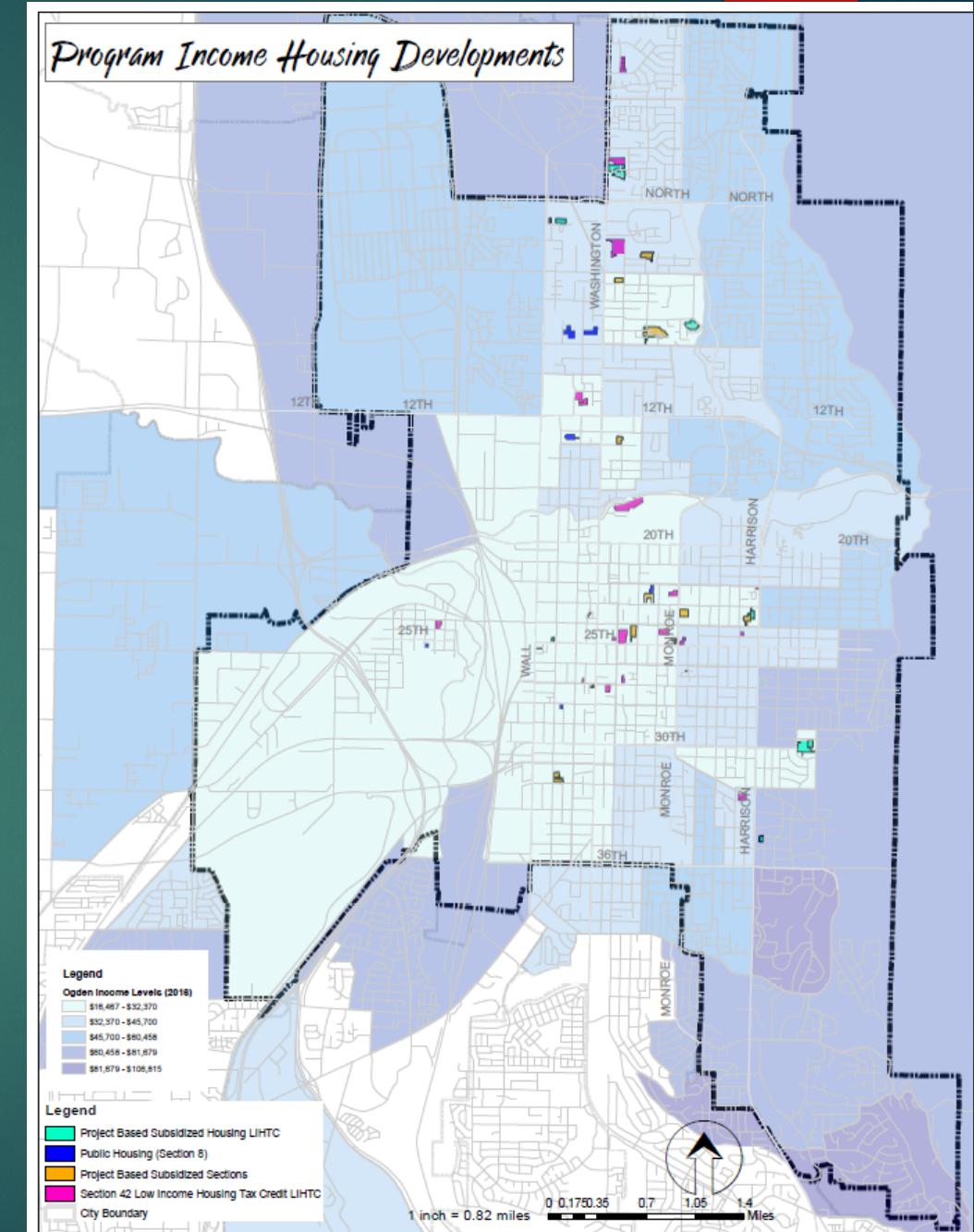
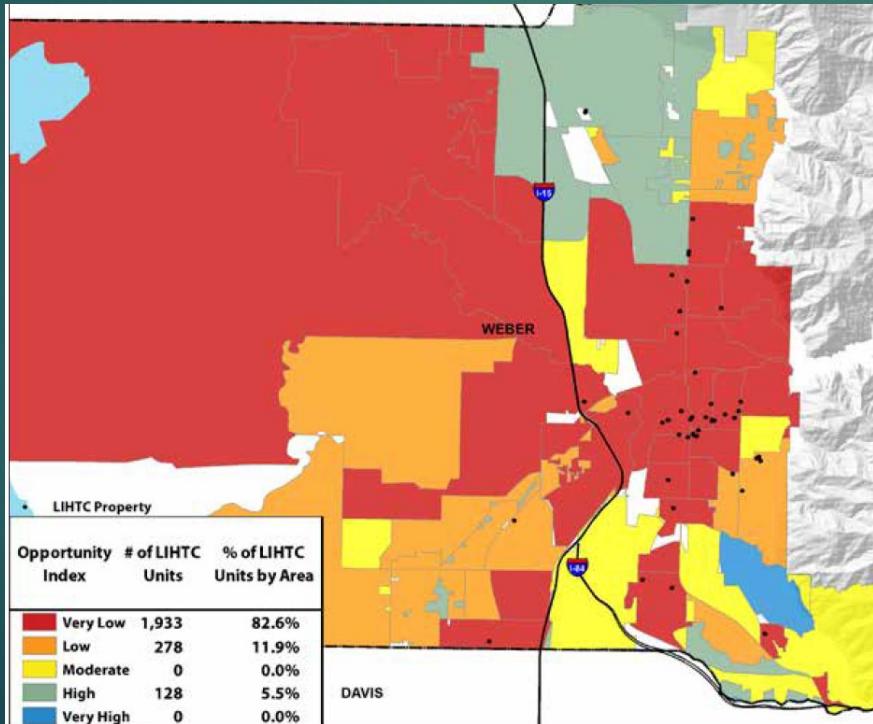
Ogden Designated moderate to low housing units



AS A PERCENT OF THE ENTIRE COUNTY

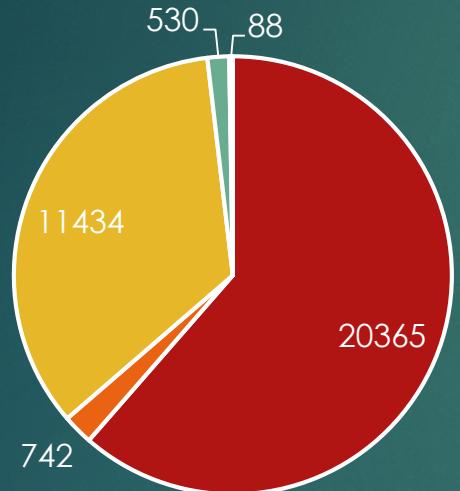
# Dispersion throughout the city

Utah Housing Corp- Tax credits  
Ogden Housing Authority



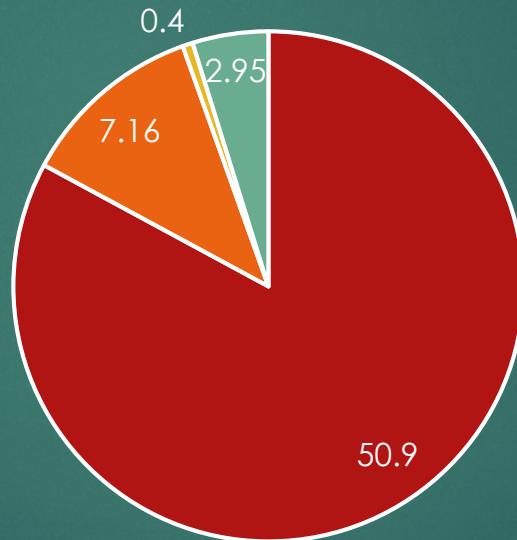
# Ogden housing diversity

Ogden Housing Types



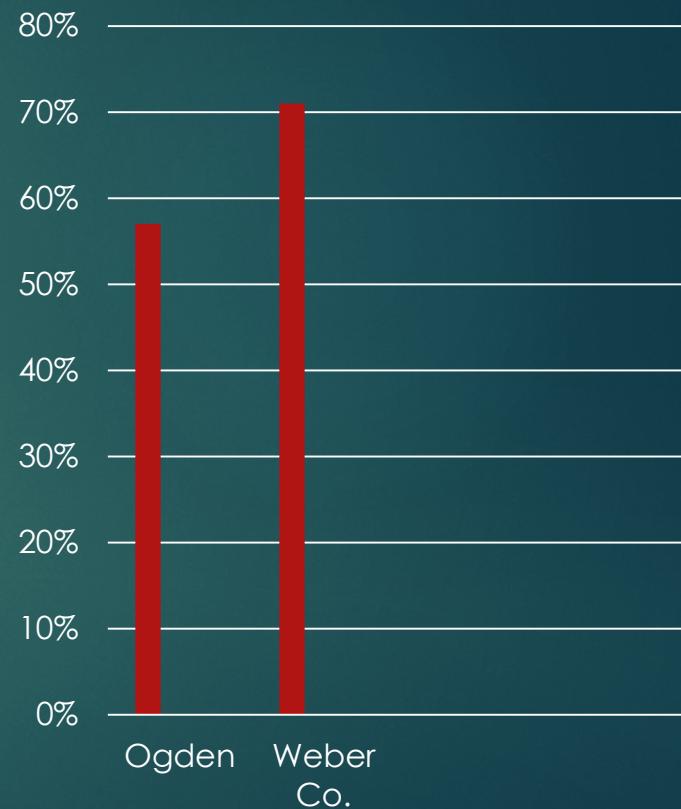
- single family detached
- multi-unit
- SRO
- manufactured unit
- mixed use

Ogden Zones allowing housing



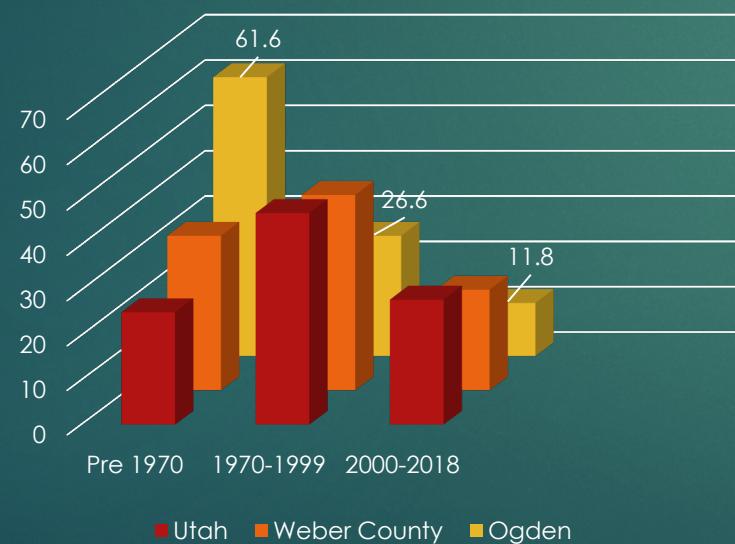
- Residential
- Commercial
- Mixed Use
- CBD

Home Ownership

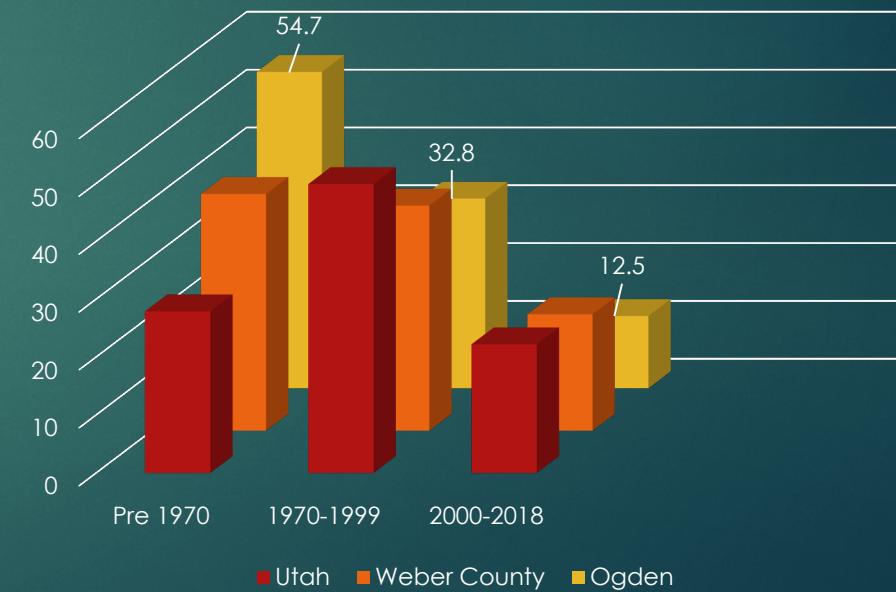


# Ogden Housing make-up

Age of structure of owner occupied housing in percentage



Age of structure of rental housing in percentages



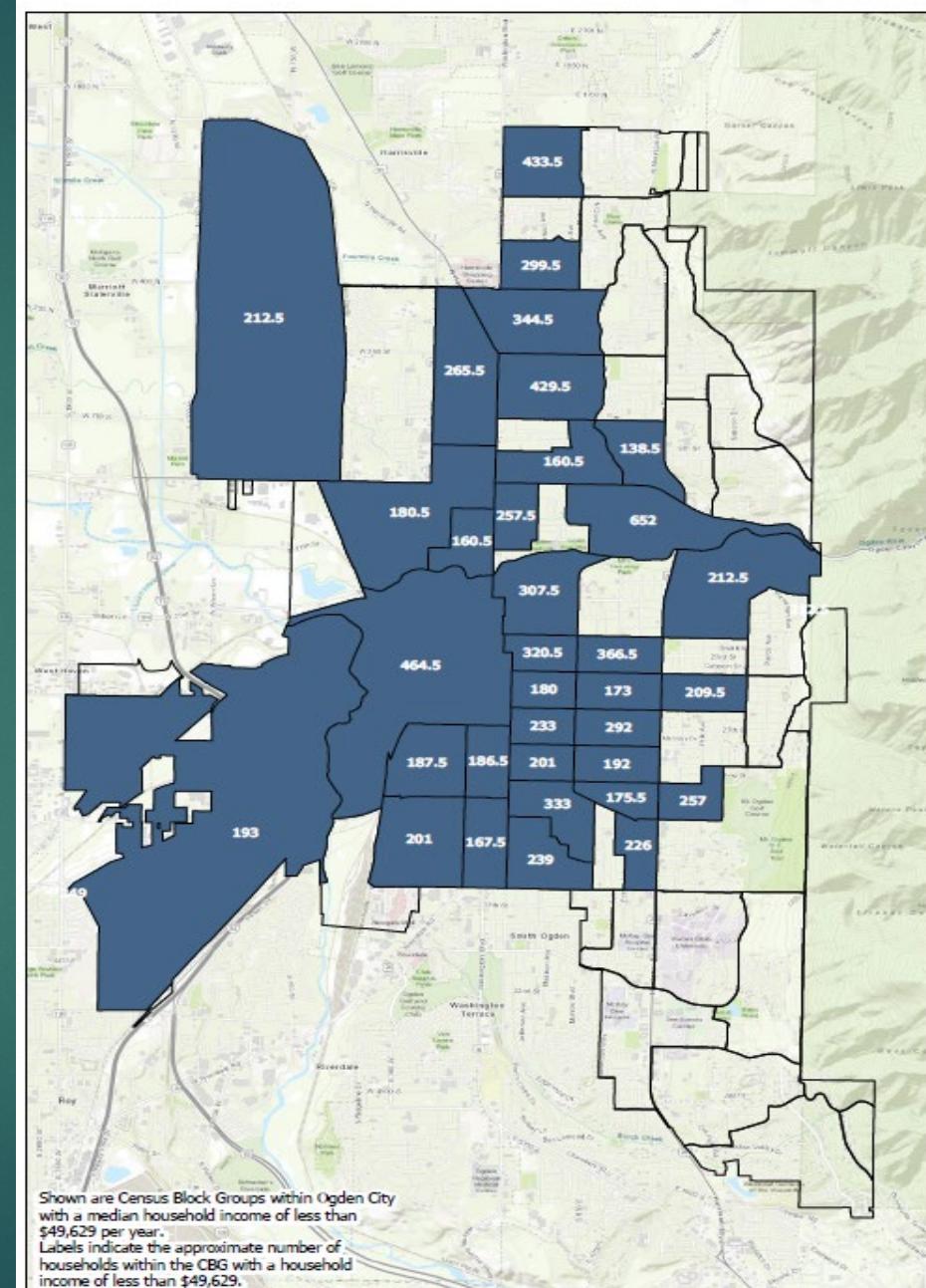
# *Areas in Ogden at 80% or less median income*

80% to 50.1% median income 7757 units

50% to 30.1% median income 1748 units

30% and less median income 161 units

Median Household Income < \$49,629



# *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		November 2018 to September 2019	
► Single family	36	Single family	24 (1 low/ mod)
► Multiple family (2)	19 units	Multiple family	(3) 122 units (66 low/ mod)
► Four plex	(1) 4 units	four plex	(10) 40 units
► Tri plex	0	triplex	(13) 39 units
► Duplex	(1) 2 units	duplex	0
	<hr/>	ADU	1
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	61 units		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- 12  
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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 24th

## *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