Moderate Income Housing Plan/Presentation
Issue/Action

Shall the Summit County Council review the Moderate-Income Housing Plan/Presentation, 2019 Moderate Income Housing Report, Staff Report and Attachments and approve amendments to the Snyderville Basin Summit County General Plan (Chapter 6) and the Eastern Summit County General Plans (Chapter 7), and adopt the 2019 Moderate Income Housing Report?
Senate Bill 34

SB 34 passed in 2019

▪ HB 259 (Moderate-Income Housing Amendments), 2018
▪ SB 136 (Transportation Governance Amendments), 2018

Impact of SB 34

1) Adds elements that reinforce transportation-efficient land use into the general plans of both cities and counties; and
2) Providing specific strategies cities and counties must consider adopting in their MIH plans.
Impacted Cities, Towns and Counties

Cities and Towns

▪ A city of the first, second, third, or fourth class;

▪ A city of the fifth class with a population of 5,000 or more, if the city is located within a county of the first, second, or third class; and a metro township with a population of 5,000 or more.

Counties

▪ On or before December 1, 2019, a county with a general plan that does not comply with Subsection (3)(a)(i) shall amend the general plan to comply with Subsection (3)(a)(i).

▪ (3)(a)(i) The general plan shall: allow and plan for moderate income housing growth (<80% AMI).
Major Transit Investment Corridor

- Means public transit service that uses or occupies:
  - Public transit rail right-of-way;
  - Dedicated road right-of-way for the use of public transit, such as bus rapid transit; or
  - Fixed-route bus corridors subject to an interlocal agreement or contract between a municipality or county and:
    - A public transit district as defined in Section 17B-2a-802; or an eligible political subdivision as defined in Section 59-12-2219.
“Sticks & Carrots”

- SB 34 requires cities and counties to include at least four (4) of the 20+ strategies in their general plan and submit to workforce services by December 1, 2019.

- Cities and counties must be up-to-date on the MIH plan and reporting requirements in order to be eligible for Transportation Investment Fund (TIF) and Transit Transportation Investment Fund (TTIF) money. The TIF was $702 million last year, and 65 out of 81 (80%) of cities that are subject to the MIH requirements either have funds currently programmed or are in phase 1 of the TIF process.
Senate Bill 34

Tonight’s Action

- The updates to the Snyderville Basin Summit County General Plan and the Eastern Summit County General Plan are necessary to meet the Utah Code requirements relating to SB 34 and are required to be submitted to Utah Department of Workforce Services by December 1, 2019.

Future Assessments/Reports

- Reporting will be due annually on December 1st going forward.

- As part of the annual review, staff will need to demonstrate that the Planning Commission and County Council reviewed the goals and demonstrate what works and what does not work in Summit County (Target Month: August).
Housing Needs

Utah Code requires a plan for the development of additional moderate-income housing within the unincorporated area of the county or the mountainous planning district, and a plan to provide a realistic opportunity to meet the need for additional moderate-income housing.
Plan Preparation

In drafting the moderate-income housing element, the planning commission:

- Shall consider the Legislature’s determination that counties should facilitate a reasonable opportunity for a variety of housing, including moderate income housing:
  - To meet the needs of people of various income levels living, working, or desiring to live or work in the community; and
  - To allow people with various incomes to benefit from and fully participate in all aspects of neighborhood and community life.
Why Is the State so Involved?

- Statewide home values climbed 14 percent over the past year, nearly double the growth rate of U.S. home rates at 8 percent.

- Utah’s household income is rising at 0.4 percent annually, while housing prices are increasing much faster at 3.3 percent, according to the University of Utah’s Kem C. Gardner Policy Institute.

- For the first time in four decades, Utah is facing a housing shortage — of 50,000+ units.
The Moderate-Income Housing Plan
MIH Plan Obligations

MIH Plan

Planning Goal

Not a production Goal
<table>
<thead>
<tr>
<th>A) rezone for densities necessary to assure the production of moderate income housing;</th>
<th>The Lincoln Station project was rezoned: 78 multi-family residential units, 47 market units, 31 deed restricted affordable units (&lt;=80% AMI) 5,000 sf commercial building.</th>
</tr>
</thead>
<tbody>
<tr>
<td>B) facilitate the rehabilitation or expansion of infrastructure that will encourage the construction of moderate income housing;</td>
<td>Canyons Village Assessment District adopted on March 28, 2018 ($26,136,364), will result in 169 units and 1,158 pillows.</td>
</tr>
<tr>
<td>(C) facilitate the rehabilitation of existing uninhabitable housing stock into moderate income housing;</td>
<td>Community Development Fees were contributed to Mountainlands Community Housing Trust Silver Creek Village Condo project (64 units) and the Utah Olympic Park projects (30 units)</td>
</tr>
<tr>
<td>(D) consider county general fund subsidies or other sources of revenue to waive construction related fees that are otherwise generally imposed by the county;</td>
<td>10-8-5: Snyderville Basin Development Code 11-6-5: Eastern Summit County Development Code.</td>
</tr>
<tr>
<td>(E) create or allow for, and reduce regulations related to, accessory dwelling units in residential zones;</td>
<td>New Mixed Use Zone recommended for approval by the Snyderville Basin Planning Commission for consideration by the Summit County Council. The new Village Overlay District could also allow for the development of increased densities in historic townships if served by infrastructure.</td>
</tr>
<tr>
<td>(F) allow for higher density or moderate income residential development in commercial and mixed-use zones, commercial centers, or employment centers;</td>
<td></td>
</tr>
</tbody>
</table>
**State Goals**

<table>
<thead>
<tr>
<th>(G) encourage higher density or moderate income residential development near major transit investment corridors;</th>
<th>Policy 6.1: Identify and implement a wide range of strategies to increase housing density and diversity in appropriate locations. Such strategies may include: a. Increasing allowed densities for affordable housing projects where appropriate and where adequate levels of services and amenities and transit can be provided, or the impact otherwise mitigated. (SBGP)</th>
</tr>
</thead>
<tbody>
<tr>
<td>(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;</td>
<td></td>
</tr>
<tr>
<td>(I) allow for single room occupancy developments;</td>
<td>10-5-4: Snyderville Basin Development Code</td>
</tr>
<tr>
<td>(J) implement zoning incentives for low to moderate income units in new developments;</td>
<td></td>
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<tr>
<td>(K) utilize strategies that preserve subsidized low to moderate income units on a long-term basis;</td>
<td>Bear Hollow Village “Buy Back” program. County and partners purchase previously deed restricted units, rewrite deed restrictions and put the units back out for sale.</td>
</tr>
<tr>
<td>State Goals</td>
<td>Reporting Matrix</td>
</tr>
<tr>
<td>-------------</td>
<td>------------------</td>
</tr>
<tr>
<td>(L) preserve existing moderate income housing;</td>
<td>Bear Hollow Village “Buy Back” program. County and partners purchase previously deed restricted units, rewrite deed restrictions and put the units back out for sale.</td>
</tr>
<tr>
<td>(M) reduce impact fees, as defined in Section 11-36a-102, related to low and moderate income housing;</td>
<td>Summit County budgets for an annual contract with Mountainlands Community Housing Trust. The budget for FY2020 is $55K.</td>
</tr>
<tr>
<td>(N) participate in a community land trust program for low or moderate income housing;</td>
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<tr>
<td>(O) implement a mortgage assistance program for employees of the county or of an employer that provides contracted services for the county;</td>
<td></td>
</tr>
<tr>
<td>(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;</td>
<td>Summit County has supported applications from Mountainlands Community Housing Trust and Habitat for Humanity in support of moderate income housing.</td>
</tr>
<tr>
<td>(Q) apply for or partner with an entity that applies for programs offered by the Utah Housing Corporation within that agency’s funding capacity;</td>
<td></td>
</tr>
</tbody>
</table>
### State Goals

**(R)** apply for or partner with an entity that applies for affordable housing programs administered by the Department of Workforce Services;

**(S)** apply for or partner with an entity that applies for services provided by a public housing authority to preserve and create moderate income housing;

**(T)** 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;

**(U)** utilize a moderate income housing set aside from a community reinvestment agency, redevelopment agency, or community development and renewal agency; and

**(V)** consider any other program or strategy implemented by the county to address the housing needs of residents of the county who earn less than 80% of the area median income.

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**Inclusionary Zoning. 10-5-1, Snyderville Basin Development Code.**
Total Population Growth
2000 - 2009

Source: EMSI Developer

= 20.5%
Change

2000: 29,736
2001: 30,805
2002: 31,538
2003: 32,356
2004: 33,274
2005: 34,140
2006: 34,245
2007: 34,650
2008: 35,232
2009: 35,841
Annual Population Growth 2000 - 2009

Source: EMSI Developer

= 667 Mean
= 697 Median
Total Employment Growth
2000 - 2009

Source: EMSI Developer

Employment

= 34.0 % Change
Annual Employment Growth
2000 - 2009

Source: EMSI Developer

- Mean: 561
- Median: 694
Annual Residential Building Permits
2000 - 2009

Source: Ivory Boyer Construction Report

Annual Res Building Permits

Mean = 664
Median = 640
Total Population Growth 2010 - 2019

Population change from 2010 to 2019 is 16.8%.

Source: EMSI Developer
Annual Population Growth
2010 - 2019

Source: EMSI Developer

- Mean = 669
- Median = 646
Total Employment Growth 2010 - 2019

Source: EMSI Developer

Employment = 33% Change
Annual Employment Growth
2000 - 2009

Source: EMSI Developer

Annual Employment


1219 836 879 1015 1158 1083 560 460 290 1089

Mean = 859
Median = 947
Annual Residential Building Permits 2010 - 2019

Source: EMSI Developer

Annual Res Building Permit

= 196 Mean
= 203 Median
5-Year Population Projection 2020 - 2025

- 2,406 Numeric Change
- 5.6% Change

Source: EMSI Developer
Annual 5-Year Population Projection
2020 - 2025

Source: EMSI Developer

Annual Population

= 445 Mean
= 468 Median
5-Year Employment Projection 2020 - 2025

Source: EMSI Developer

= 3,810 Numeric Change
= 12.2% Change
Annual 5-Year Employment Projection 2020 - 2025

<table>
<thead>
<tr>
<th>Year</th>
<th>Employment</th>
</tr>
</thead>
<tbody>
<tr>
<td>2020</td>
<td>943</td>
</tr>
<tr>
<td>2021</td>
<td>830</td>
</tr>
<tr>
<td>2022</td>
<td>771</td>
</tr>
<tr>
<td>2023</td>
<td>563</td>
</tr>
<tr>
<td>2024</td>
<td>703</td>
</tr>
<tr>
<td>2025</td>
<td>660</td>
</tr>
</tbody>
</table>

Source: EMSI Developer

Mean = 745
Median = 737
Imported Labor
2002 - 2009

2002 2003 2004 2005 2006 2007 2008 2009

8,739 8,950 9,589 10,208 11,371 13,419 13,646 11,088

= 2,349 Numeric Change
= 26.9 % Change
= 3.8% Annual % Change
Mean Annual Numeric Change = 279

Source: US Census, On the Map Tool
Imported Labor
2010 - 2017

- 5,351 Numeric Change
- 48.8 % Change
- 7% Annual % Change
Mean Annual Numeric Change = 764

Source: US Census, On the Map Tool
Exported Labor
2002 - 2009

"= 2,861 Numeric Change
"= 49.4% Change
"= 7.1% Annual % Change
Mean Annual Numeric Change = 408

Source: US Census, On the Map Tool
Exported Labor
2002 - 2017

= 2,419 Numeric Change
= 27% Change
= 3.8% Annual % Change
Mean Annual Numeric Change = 538

Source: US Census, On the Map Tool
Live and Work in Summit County
2002 - 2009

= 2,372 Numeric Change
= 27.1% Change
= 3.9% Annual % Change
Mean Annual Numeric Change = 339

Source: US Census, On the Map Tool
Live and Work in Summit County
2010 - 2017

Source: US Census, On the Map Tool
<table>
<thead>
<tr>
<th>Housing Units by Status</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Occupied</td>
<td>50.2%</td>
</tr>
<tr>
<td>Ownership</td>
<td>37.7%</td>
</tr>
<tr>
<td>Rental</td>
<td>12.5%</td>
</tr>
<tr>
<td>Non-occupied</td>
<td>49.0%</td>
</tr>
</tbody>
</table>

Source: ESRI/US Census
OCCUPIED HOUSING UNITS BY YEAR
HOUSEHOLDER MOVED INTO UNIT

Source: ESRI, American Community Survey
## Age Characteristics

2010, 2019 and 2024. Like many communities nationwide, Summit County’s population is aging. The only age groups that grew as a percentage of the total between 2010 and 2019 were the College Age, 18-24 age group and the 65 and older aged population. All other age groups declined as a percentage of the total population.

Additionally, Summit County has a higher median age than the Utah statewide average. The median age of Summit County residents was 37 in 2010 and increased to 38.4 years by 2019. This is in contrast to the lower statewide median age of 30.7 in 2019.

The need for specialized senior housing, such as active adult communities and assisted living facilities, will increase with the continued growth in the county's senior and "frail elderly" population (age 75 and older). And if the County wants to ensure new young families can move into the community, additional affordable housing opportunities for families will be critical.

### Table 2: Age Characteristics and Trends

<table>
<thead>
<tr>
<th>Age Group</th>
<th>2010</th>
<th>%</th>
<th>2019</th>
<th>%</th>
<th>2024</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pre-School, 0-4</td>
<td>2,468</td>
<td>6.9%</td>
<td>2,566</td>
<td>6.1%</td>
<td>2,861</td>
<td>6.2%</td>
</tr>
<tr>
<td>School Age, 5-17</td>
<td>7,602</td>
<td>20.9%</td>
<td>7,918</td>
<td>18.6%</td>
<td>8,161</td>
<td>17.7%</td>
</tr>
<tr>
<td>College Age, 18-24</td>
<td>2,626</td>
<td>7.2%</td>
<td>3,322</td>
<td>7.8%</td>
<td>3,262</td>
<td>7.0%</td>
</tr>
<tr>
<td>Young Adults, 25-44</td>
<td>9,882</td>
<td>27.2%</td>
<td>11,082</td>
<td>26.1%</td>
<td>12,539</td>
<td>27.0%</td>
</tr>
<tr>
<td>Middle Age, 45-64</td>
<td>10,978</td>
<td>30.2%</td>
<td>12,383</td>
<td>29.2%</td>
<td>12,360</td>
<td>26.7%</td>
</tr>
<tr>
<td>Senior Adults, 65+</td>
<td>2,768</td>
<td>7.6%</td>
<td>5,164</td>
<td>12.3%</td>
<td>7,107</td>
<td>15.3%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>36,324</strong></td>
<td><strong>100%</strong></td>
<td><strong>40,062</strong></td>
<td><strong>100%</strong></td>
<td><strong>41,018</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

Source: ESRI Business Analyst, US Census Bureau
Households

▪ The Census defines a “household” as any group of people occupying a housing unit, which may include single persons living alone, families related through marriage or blood, or unrelated persons who share living quarters. Persons living in retirement or convalescent homes, dormitories, or other group living situations are not considered households.

▪ Household characteristics are important indicators of the type and size of housing needed in a community. According to the American Community Survey (2013-2017), there are 14,781 households in Summit County, of which 73.9% percent are families. Families, defined as persons related through marriage or blood, are comprised of families with or without related children as well as other family types, such as female-headed households with children.
Households (cont’d)

- Non-families, including singles, and other households, make up 26.1% percent of households in Summit County. Since 2000 the number of non-family households increased from 27.4% percent in 2000 to 28.6% percent in 2010. For 2019, it is estimated that Summit County is home to 15,054 Households.

- Household type and size, income levels, the presence of special needs populations, and other household characteristics determine the type of housing needed by residents.
Household Income

- Household income is a key factor affecting housing opportunity, determining a household’s ability to balance housing costs with other basic-necessities. Income levels can vary considerably among households based upon tenure, household type, location of residence, and race/ethnicity, among other factors.

- Definitions regarding income become important as they relate to housing policy.
Income Definitions

- **Average Earnings Per Job**: Also called “Current Total Earnings”, this is the total pre-tax industry earnings for a region divided by number of jobs. Includes wages, salaries, supplements (additional employee benefits), and proprietor income.

- **Area Median Income (AMI)**: The midpoint of a region’s income distribution – half of families in a region earn more than the median and half earn less than the median. For housing policy, income thresholds set relative to the area median income—such as <80% of the area median income—identify Moderate Income households. The Area Median Income for Summit County is $109,800 for a family of four (4).
Average Earnings Per Job

Source: EMSI, Developer

Summit County: $54,283
Wasatch County: $47,427
Salt Lake County: $64,813
Utah: $57,498
USA: $66,802
Cost of Living

Source: EMSI, Developer

![Cost of Living Chart]
Average Earnings Per Job Adjusted by COL

Source: EMSI, Developer

Average Earnings Per Job

Summit County: $38,774
Wasatch County: $43,914
Salt Lake County: $60,012
Utah: $55,287
USA: $66,902

Summit County
Wasatch County
Salt Lake County
Utah
USA

$80,000
$70,000
$60,000
$50,000
$40,000
$30,000
$20,000
$10,000
$
## Area Median Income

A **cost-burdened household is one that spends more than 30%** of its income on housing.

<table>
<thead>
<tr>
<th></th>
<th>1 Person</th>
<th>2 Person</th>
<th>3 Person</th>
<th>4 Person</th>
<th>5 Person</th>
<th>6 Person</th>
<th>7 Person</th>
<th>8 Person</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>50% AMI</strong></td>
<td>$38,430</td>
<td>$43,920</td>
<td>$49,410</td>
<td>$54,900</td>
<td>$59,292</td>
<td>$63,684</td>
<td>$68,076</td>
<td>$72,468</td>
</tr>
<tr>
<td><strong>60% AMI</strong></td>
<td>$46,116</td>
<td>$52,704</td>
<td>$59,292</td>
<td>$65,880</td>
<td>$71,150</td>
<td>$76,421</td>
<td>$81,691</td>
<td>$86,962</td>
</tr>
<tr>
<td><strong>80% AMI</strong></td>
<td>$61,488</td>
<td>$70,272</td>
<td>$79,056</td>
<td>$87,840</td>
<td>$94,867</td>
<td>$101,894</td>
<td>$108,922</td>
<td>$115,949</td>
</tr>
<tr>
<td><strong>100% AMI</strong></td>
<td>$76,860</td>
<td>$87,840</td>
<td>$98,820</td>
<td>$109,800</td>
<td>$118,584</td>
<td>$127,368</td>
<td>$136,152</td>
<td>$144,936</td>
</tr>
</tbody>
</table>

**Example:** Single person HH earning $46,116 (60% AMI)  
$46,116 \times 0.30 = 13,834 / 12 = \$1,152.90$ (maximum rent/mortgage)

Source: HUD/Summit County
Rent Survey (KSL Rentler)
October 2019

Median Monthly Rent

- Room: $1,000
- Studio: $1,323
- 1 Bedroom: $1,713
- 2 Bedroom: $2,200
- 3 Bedroom: $3,000
- 4 Bedroom: $3,500
- 5 Bedroom: $5,700

Bar chart showing the median monthly rent for different types of housing units.
Rent Survey (KSL Rentler)  
October 2019

<table>
<thead>
<tr>
<th>Room</th>
<th>Studio</th>
<th>1 Bedroom</th>
<th>2 Bedroom</th>
<th>3 Bedroom</th>
<th>4 Bedroom</th>
<th>5 Bedroom</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>4</td>
<td>8</td>
<td>17</td>
<td>13</td>
<td>9</td>
<td>2</td>
</tr>
</tbody>
</table>
Ownership Units

60% AMI Single Person HH Earning $46,116.

The unit would need to be priced at $152,500.

Assumptions: Studio Unit

- 5% Down Payment
- 4% Interest Rate
- Property Tax = Sale Price x .01 x .55
- Annual Insurance = $400
- Annual PMI = Mortgage x .0056
- HOA Fees = $300
- Estimated Family Size = 1
**Median Sales Price**

Source: Utah Association of Realtors

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<td>$300,000</td>
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<td>$1,000,000</td>
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<td>$800,000</td>
<td>$900,000</td>
<td>$1,000,000</td>
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</tbody>
</table>

*100% Increase*

- Median sales price increased from $300,000 in August 2009 to $452,700 in August 2019.
"Public policy debates about affordable housing, spurring a historic spate of investments in new apartment buildings and boosting the chances that younger people will more likely rent than buy."

11/19/2019
Growth in Average Wage Growth

Source: EMSI, Developer

<table>
<thead>
<tr>
<th>Year</th>
<th>Average Wage Growth</th>
</tr>
</thead>
<tbody>
<tr>
<td>2009</td>
<td>$39,170</td>
</tr>
<tr>
<td>2010</td>
<td>$40,000</td>
</tr>
<tr>
<td>2011</td>
<td>$42,042</td>
</tr>
<tr>
<td>2012</td>
<td>$42,896</td>
</tr>
<tr>
<td>2013</td>
<td>$43,734</td>
</tr>
<tr>
<td>2014</td>
<td>$45,651</td>
</tr>
<tr>
<td>2015</td>
<td>$48,385</td>
</tr>
<tr>
<td>2016</td>
<td>$52,013</td>
</tr>
<tr>
<td>2017</td>
<td>$54,268</td>
</tr>
<tr>
<td>2018</td>
<td>$54,222</td>
</tr>
<tr>
<td>2019</td>
<td>$54,222</td>
</tr>
</tbody>
</table>

63.5% Increase
Units Completed (Stewardship)

Tax Credit Projects
- Richer Place, 28 Units
- Liberty Peak, 150 Units
- Elk Meadows, 96 Units
- Newpark Studios, 38 Units

Others
- Canyon Corners, 20 Units
- Utah Olympic Park, 30 Units (8 Workforce Units, 7-Year Around Athlete, 15 – Seasonal Athlete)/Opened in 2019.
- Bear Hollow Village, 65 Units
- Fox Point, 15 Units

164 Ownership Units (self help) Summit County, MCHT
The Impact of Tax Credit Projects

- Tax Credits provide **equity** to rental housing development.
- Equity is similar to the developer’s **down payment**.
- Advantage: The large amount of tax credit equity (down payment) requires a **small mortgage loan** to finance the project.
- A small mortgage loan requires **small monthly mortgage payments**.
- **Rents are lower** than a development with large mortgage payments.
- Rents are low enough to be **affordable to lower income tenants**.
Debt and Equity Comparison

Low Income Housing Tax Credits

<table>
<thead>
<tr>
<th></th>
<th>Equity</th>
<th>Debt</th>
</tr>
</thead>
<tbody>
<tr>
<td>Conventional</td>
<td>20%</td>
<td>80%</td>
</tr>
<tr>
<td>9% Project</td>
<td>30%</td>
<td>70%</td>
</tr>
<tr>
<td>4% Project</td>
<td>50%</td>
<td>50%</td>
</tr>
</tbody>
</table>
ACN, Department of Workforce Services GAP

<table>
<thead>
<tr>
<th>2018 Shortage</th>
<th>Renter Households</th>
<th>Affordable Rental Units</th>
<th>Available Rental Units</th>
<th>Affordable Units Renter Households</th>
<th>Available Units Renter Households</th>
</tr>
</thead>
<tbody>
<tr>
<td>≤ 80% HAMFI</td>
<td>1,790</td>
<td>3,400</td>
<td>2,280</td>
<td>1,610</td>
<td>490</td>
</tr>
<tr>
<td>≤ 50% HAMFI</td>
<td>1,275</td>
<td>2,360</td>
<td>1,535</td>
<td>1,085</td>
<td>260</td>
</tr>
<tr>
<td>≤ 30% HAMFI</td>
<td>700</td>
<td>740</td>
<td>345</td>
<td>40</td>
<td>-355</td>
</tr>
</tbody>
</table>

Calculate the municipality's housing gap for the current biennium by entering the number of moderate-income renter households, affordable and available rental units from TABLE 1 below:

<table>
<thead>
<tr>
<th>2016 Shortage</th>
<th>Renter Households</th>
<th>Affordable Rental Units</th>
<th>Available Rental Units</th>
<th>Affordable Units Renter Households</th>
<th>Available Units Renter Households</th>
</tr>
</thead>
<tbody>
<tr>
<td>≤ 80% HAMFI</td>
<td>1,885</td>
<td>3,215</td>
<td>2,400</td>
<td>1,330</td>
<td>515</td>
</tr>
<tr>
<td>≤ 50% HAMFI</td>
<td>1,350</td>
<td>2,185</td>
<td>1,505</td>
<td>835</td>
<td>155</td>
</tr>
<tr>
<td>≤ 30% HAMFI</td>
<td>850</td>
<td>705</td>
<td>410</td>
<td>-145</td>
<td>-440</td>
</tr>
</tbody>
</table>

Calculate the municipality's housing gap for the previous biennium by entering the number of moderate-income renter households, affordable and available rental units from TABLE 2 below:

Subtract Table 2 from Table 1 to estimate progress in providing moderate-income housing

<table>
<thead>
<tr>
<th>PROGRESS</th>
<th>Renter Households</th>
<th>Affordable Rental Units</th>
<th>Available Rental Units</th>
<th>Affordable Units Renter Households</th>
<th>Available Units Renter Households</th>
</tr>
</thead>
<tbody>
<tr>
<td>≤ 80% HAMFI</td>
<td>-95</td>
<td>165</td>
<td>-120</td>
<td>280</td>
<td>25</td>
</tr>
<tr>
<td>≤ 50% HAMFI</td>
<td>-75</td>
<td>175</td>
<td>30</td>
<td>250</td>
<td>105</td>
</tr>
<tr>
<td>≤ 30% HAMFI</td>
<td>-150</td>
<td>35</td>
<td>-65</td>
<td>185</td>
<td>85</td>
</tr>
</tbody>
</table>
1. Summit County has an existing gap of 2,165 (affordable and available) units for those earning less than 80% AMI, with 995 units of that total in the <30% AMI category. If you subtract the <30% AMI units from the total (because it is impossible to build <30% AMI units without enormous subsidy), we have an existing gap of 1,170 units based on data from 2016.

Source: HUD 2019, CHAS 2012-2016
### Table 1
Annual Housing Needs Projections for Renter Households 2019-2023
Selected Jurisdiction in Summit/Wasatch Region
(Excludes Renters at <30% AMI)

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>31%-50%</th>
<th>&gt;50%-60%</th>
<th>&gt;60%-80%</th>
<th>&gt;80%-100%</th>
<th>&gt;100%-120%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Summit County</td>
<td>231</td>
<td>63</td>
<td>23</td>
<td>48</td>
<td>49</td>
<td>48</td>
</tr>
<tr>
<td>Snyderville</td>
<td>123</td>
<td>30</td>
<td>13</td>
<td>27</td>
<td>27</td>
<td>26</td>
</tr>
<tr>
<td>Eastern Summit</td>
<td>44</td>
<td>12</td>
<td>4</td>
<td>9</td>
<td>9</td>
<td>10</td>
</tr>
<tr>
<td>Park City</td>
<td>64</td>
<td>21</td>
<td>6</td>
<td>12</td>
<td>13</td>
<td>12</td>
</tr>
<tr>
<td>Wasatch County</td>
<td>102</td>
<td>33</td>
<td>12</td>
<td>19</td>
<td>23</td>
<td>15</td>
</tr>
<tr>
<td>Heber City</td>
<td>50</td>
<td>16</td>
<td>11</td>
<td>13</td>
<td>3</td>
<td>7</td>
</tr>
<tr>
<td>Wasatch County</td>
<td>52</td>
<td>17</td>
<td>1</td>
<td>6</td>
<td>20</td>
<td>8</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>333</td>
<td>96</td>
<td>35</td>
<td>67</td>
<td>72</td>
<td>63</td>
</tr>
</tbody>
</table>

Source: James Wood.
### Future Moderate-Income Housing Needs, ESC

| Source: Regional Housing Needs Assessment: Summit and Wasatch Counties, Jim Wood |

#### Table 1

**Annual Housing Needs Projections for Renter Households 2019-2023**

*Selected Jurisdiction in Summit/Wasatch Region (Excludes Renters at <30% AMI)*

<table>
<thead>
<tr>
<th>Rentals</th>
<th>Source: James Wood.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Moderate = 25 Units</td>
<td>Middle = 19 Units</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>31%-50%</th>
<th>&gt;50%-60%</th>
<th>&gt;60%-80%</th>
<th>&gt;80%-100%</th>
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<td>12</td>
<td>4</td>
<td>9</td>
<td>9</td>
<td>16</td>
</tr>
<tr>
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<td>21</td>
<td>6</td>
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<td>13</td>
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<td>Wasatch County</td>
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<td>33</td>
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<td>15</td>
</tr>
<tr>
<td>Heber City</td>
<td>50</td>
<td>16</td>
<td>11</td>
<td>13</td>
<td>3</td>
<td>7</td>
</tr>
<tr>
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<td>52</td>
<td>17</td>
<td>1</td>
<td>6</td>
<td>20</td>
<td>8</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>333</td>
<td>96</td>
<td>35</td>
<td>67</td>
<td>72</td>
<td>63</td>
</tr>
</tbody>
</table>
### Table 2
Annual Housing Needs Projections for Owner Households 2019-2023

<table>
<thead>
<tr>
<th>Ownership</th>
<th>Total</th>
<th>&gt;50%-60%</th>
<th>&gt;60%-80%</th>
<th>&gt;80%-100% AMI</th>
<th>&gt;100%-120%</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Summit County</strong></td>
<td>198</td>
<td>36</td>
<td>49</td>
<td>49</td>
<td>39</td>
</tr>
<tr>
<td>Snyderville</td>
<td>97</td>
<td>21</td>
<td>20</td>
<td>20</td>
<td>11</td>
</tr>
<tr>
<td>Eastern Summit</td>
<td>33</td>
<td>5</td>
<td>9</td>
<td>10</td>
<td>9</td>
</tr>
<tr>
<td>Park City</td>
<td>68</td>
<td>10</td>
<td>20</td>
<td>19</td>
<td>19</td>
</tr>
<tr>
<td><strong>Wasatch County</strong></td>
<td>141</td>
<td>26</td>
<td>52</td>
<td>42</td>
<td>21</td>
</tr>
<tr>
<td>Wasatch County (excl. Heber)</td>
<td>71</td>
<td>12</td>
<td>23</td>
<td>22</td>
<td>14</td>
</tr>
<tr>
<td>Heber City</td>
<td>70</td>
<td>14</td>
<td>29</td>
<td>20</td>
<td>7</td>
</tr>
<tr>
<td><strong>Region Total</strong></td>
<td>339</td>
<td>62</td>
<td>101</td>
<td>91</td>
<td>60</td>
</tr>
</tbody>
</table>

Source: Regional Housing Needs Assessment: Summit and Wasatch Counties, Jim Wood
### Future Moderate-Income Housing Needs, ESC

<table>
<thead>
<tr>
<th>Ownership</th>
<th>Moderate = 14 Units</th>
<th>Middle = 19 Units</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>&gt;50%-60%</th>
<th>&gt;60%-80%</th>
<th>&gt;80%-100% AMI</th>
<th>&gt;100%-120%</th>
</tr>
</thead>
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<tr>
<td>Summit County</td>
<td>198</td>
<td>36</td>
<td>49</td>
<td>49</td>
<td>39</td>
</tr>
<tr>
<td>Syracuse</td>
<td>97</td>
<td>21</td>
<td>20</td>
<td>20</td>
<td>11</td>
</tr>
<tr>
<td>Eastern Summit</td>
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<td>20</td>
<td>7</td>
</tr>
<tr>
<td>Region Total</td>
<td>339</td>
<td>62</td>
<td>101</td>
<td>91</td>
<td>60</td>
</tr>
</tbody>
</table>

Source: Regional Housing Needs Assessment: Summit and Wasatch Counties, Jim Wood
Moderate Income Housing Report (Rental)

Snyderville Basin Planning Area, 2020-2025
- 40 Rental Units at <80% AMI per year
- 30 Rental Units at <50% AMI per year
- 53 Units at <30% AMI per year

Eastern Summit County Planning Area, 2020-2025
- 9 Rental Units at <80% AMI per year
- 13 Rental Units at <50% AMI per year
- 24 Units at <30% AMI per year

Source: Regional Housing Needs Assessment: Summit and Wasatch Counties, Jim Wood
In the “Pipeline”

662 Units

- Discovery Ridge, 30 units/ownership
- Silver Creek Village, 330 units/ownership & rental
- Lincoln Station, 52 units/rental
- CVMA, 169 units (1,153 pillows)/rental
- Woodward, 8 units/rental
- Newpark Commons, 38 units (Average 80% AMI)/rentals
- Promontory, 35 Units (80 bedrooms)/Rentals
Recommended General Plan Amendments – Snyderville Basin General Plan
<table>
<thead>
<tr>
<th>Existing Language</th>
<th>Recommended Amendment</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Chapter 6 Housing Element</strong></td>
<td><strong>Chapter 6 Housing and Moderate-Income Housing Element</strong></td>
</tr>
<tr>
<td><strong>GOAL:</strong> Provide equal housing opportunities for all residents of the Basin by facilitating reasonable opportunities for a variety of housing, including low and moderate income housing.</td>
<td><strong>GOAL:</strong> Provide equal housing opportunities to meet the needs of people of various income levels living, working, or desiring to live or work in the Basin by facilitating reasonable opportunities for a variety of housing, including low and moderate-income housing.</td>
</tr>
<tr>
<td><strong>OBJECTIVE A:</strong> Develop strategies to ensure that an adequate supply of housing is provided that meets the needs of various moderate and low income groups in the Basin identified in the Housing Needs Assessment, as updated.</td>
<td><strong>OBJECTIVE A:</strong> Develop strategies to ensure that an adequate supply of housing is provided that meet the needs of various moderate and low-income groups living, working, or desiring to live or work in the Basin identified in the Housing Needs Assessment and/or Department of Workforce Services database, as updated</td>
</tr>
</tbody>
</table>
### Existing Language

Chapter 6  
Policy 6.1: Identify and implement a wide range of strategies to increase housing density and diversity in appropriate locations. Such strategies may include:

- Explore the creation of a Summit County Housing Authority and/or regional housing authority.
- Potentially provide land as a public subsidy and build development partnerships.
- Incorporate the definition of “Middle Income Housing” in the Development Code and other policy documents.
- Beginning in 2020, conduct a biennial review of Chapter 5, Affordable Housing, Snyderville Basin Development Code and update the County’s inclusionary housing ordinance as necessary.
<table>
<thead>
<tr>
<th>Existing Language</th>
<th>Recommended Amendment</th>
</tr>
</thead>
</table>
| Chapter 6  
OBJECTIVE B: Support strategies that allow persons with moderate and low incomes to benefit from and fully participate in all aspects of neighborhood and community life. | **Policy 6.10:** Encourage and incentivize the distribution of workforce housing throughout the Snyderville Basin. The County will use financing strategies and land use tools to encourage and incentivize the geographic distribution and neighborhood integration of new affordable housing units. Program guidelines that support the development of new workforce housing will include zoning mechanisms to incentivize the geographic distribution and neighborhood integration of workforce housing to achieve the objectives of the MIHP. |
Planning Commission Discussion

Directed staff to include Policy 6:10 under Chapter 6, Objective B:

“Encourage and incentivize the distribution of workforce housing throughout the Snyderville Basin. The County will use financing strategies and land use tools to encourage and incentivize the geographic distribution and neighborhood integration of new affordable housing units. Program guidelines that support the development of new workforce housing will include zoning mechanisms to incentivize the geographic distribution and neighborhood integration of workforce housing to achieve the objectives of the MIHP.”

The intended purpose of Policy 6:10 was to discourage the over-concentration of low & moderate-income housing to a single geographic location and to encourage neighborhood integration.

On November 12, 2019, the Planning Commission reviewed the Moderate-Income Housing Plan/Presentation, Staff Report, and recommended the Amendments for Council’s consideration.
Recommended General Plan Amendments – Eastern Summit County General Plan
<table>
<thead>
<tr>
<th>Existing Language</th>
<th>Recommended Amendment</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Chapter 7.1</strong> Moderate Income Housing</td>
<td>g. Incorporate the definition of “Middle Income Housing” in the Development Code and other policy documents.</td>
</tr>
<tr>
<td></td>
<td>h. Explore a Fee Deferral Program and/or other incentives for Deed-Restricted ADUs.</td>
</tr>
<tr>
<td></td>
<td>i. Examine any potential programs or partnerships with the Mountainlands Association of Governments (MAG) for the creation of moderate-income housing opportunities.</td>
</tr>
</tbody>
</table>
Planning Commission Discussion

- Directed staff to add additional language to proposed General Plan Amendment 7 (h) More specifically, that in addition to exploring a fee deferral program for deed-restricted ADUs, that staff would also explore other incentives to generate ADUs.

- On November 7, 2019, the Planning Commission reviewed the Moderate-Income Housing Plan/Presentation, Staff Report, and recommended the Amendments for Council’s consideration.
Update/Amend the MIHP Provisions within the County’s General Plans

Process: PC required to hold 1 public hearing, make a recommendation to the County Council, CC then considers adoption.

Prepare the Annual Moderate-Income Housing Report & Adopt by Resolution

Submit the updated Chapter to State by December 1, 2019
Public Input

Snyderville Basin

- Staff received an email from Ms. Stephanie Gramann (General Inquiry), “Can you tell me in layman’s terms about the potential amendments to Chapter 6 in regards to moderate income housing?”

- No public testimony was offered during the Planning Commission Public Hearing held November 12, 2019.

Eastern Summit County

- During the Planning Commission Public Hearing held on November 7, 2019, Mr. Chris Ure offered testimony regarding the negative impact that rising property taxes have on affordable and moderate-income housing.

- Also recommended that “self help” single family homes be deed restricted in addition to owners being income qualified.
Workforce Housing: Strategic Effect #2

“The County will facilitate efforts to significantly decrease the deficit in workforce/affordable housing in order to have more community members who work and live in our County.”

–Summit County Council
MOTION: Staff recommends that the County Council review the Moderate-Income Housing Plan/Presentation, Moderate Income Housing Report, Attachments, conduct a public hearing, accept the findings, and approve Ordinance Number 904; Ordinance Number 905 and Resolution Number 2019-31.