



State of Utah  
Department of Workforce Services  
Housing & Community Development

**ANNUAL MODERATE-INCOME HOUSING REPORTING FORM**

Under the Utah Code, Municipal legislative bodies must annually:

- Update 5-year estimates of moderate-income housing needs UCA 10-9a-408 and 17-27a-408.
- Conduct a review of the moderate-income housing element and its implementation; and
- Report the findings for updated planning to the Housing and Community Development Division (HCDD) of the Utah Department of Workforce Services and their Association of Government or Metropolitan Planning Organization no later than December 1 of each year.
- Post the report on their municipality's website.

In accordance with [UCA 10-9a-401](#) and [17-27a-401](#) municipalities that must report regularly are:

- Cities of the first, second, third, and fourth class (or have 10,000 or more residents).
- Cities of the fifth class:
  - Having an estimated population greater than or equal to 5,000 residents; **AND**
  - That are located in a county with a population greater than or equal to 31,000 residents.
- Metro Townships:
  - Having an estimated population greater than or equal to 5,000 residents;
  - Having an estimated population less than 5,000 **BUT** is located in a county with a population greater than or equal to 31,000 residents.
- Not a town with fewer than 1,000 residents.

**To find out if your municipality must report annually, please visit:**

<https://jobs.utah.gov/housing/affordable/moderate/reporting/>

**For additional moderate-income housing planning resources:**

<https://jobs.utah.gov/housing/affordable/moderate/index.html>

**MUNICIPAL GOVERNMENT INFORMATION:**

Municipal Government: \_\_\_\_\_

Reporting Date: \_\_\_\_\_

**MUNICIPAL GOVERNMENT CONTACT INFORMATION:**

\_\_\_\_\_

Mayor's First and Last Name: \_\_\_\_\_

Mayor's Email Address: \_\_\_\_\_

**PREPARER CONTACT INFORMATION:**

Preparer's First and Last Name: \_\_\_\_\_

Preparer's Title: \_\_\_\_\_

Preparer's Email Address: \_\_\_\_\_

Preparer's Telephone: \_\_\_\_\_ Extension: \_\_\_\_\_

When did the municipality last adopt moderate-income housing element of their general plan?

Link to moderate-income housing element on municipality website:

[UCA 10-9a-403 \(2\)\(b\)\(iii\)](#) and [17-27a-403 \(2\)\(b\)\(ii\)](#) requires municipalities to include three or more strategies in their moderate-income housing element of their general plan. In addition to the recommendations required under [10-9a-403 \(2\)\(b\)\(iii\)](#) and [17-27a-403 \(2\)\(b\)\(ii\)](#), for a municipality that has a fixed guideway public transit station, shall include a recommendation to implement the strategies described in [10-9a-403 \(2\)\(b\)\(iii\)\(G\) or \(H\)](#) and [17-27a-403 \(2\)\(b\)\(ii\)\(G\) or \(H\)](#). Municipalities shall annually progress on implementing these recommendations.

## STRATEGIES

**\*\*\* Repeat questions 1-5 for each strategy listed in the moderate-income housing element of the general plan. Include additional strategies on a separate document. \*\*\***

1. State strategy municipality included in the moderate-income housing element of its general plan below.

2. Please state the municipality's goal(s) associated with the strategy

3. What are the specific outcomes that the strategy intends to accomplish?

4. Please describe how the municipality has monitored its annual progress toward achieving the goal(s).

5. In the boxes below, outline the following objectives associated with the goal(s) stated in item 2.
  - a. Please identify the key tasks of each stage needed to accomplish the goal(s) stated in item 2.

- b. Please identify the primary parties that are responsible for completing the key tasks of each stage identified in item 5a.

- c. Please describe the resources that the municipality must allocate to complete the key task of each stage identified in item 5a.

- d. Please state specific deadlines for completing the key tasks of each stage identified in item 5a.

- e. Which of the tasks stated in item 5a have been completed so far, and what have been their results?

- f. How is the municipality addressing results described in 5e that deviate from the desired outcomes specified in item 3? What barriers has the municipality encountered during the course of implementation of said goals?

- g. (Optional) Have you considered efforts to use a moderate-income housing set aside from a community reinvestment agency, redevelopment agency, or community development and renewal agency within your community.

PLEASE SUBMIT REQUISITE DOCUMENTATION FROM THE EVALUATION PERIOD THAT  
VALIDATES THE INFORMATION PROVIDED IN THIS REPORT.

Municipal legislative bodies are also required to review and submit the following:

[UCA 10-9a-408\(2\)\(i\)](#): *(data should be from validated sources, like US Census, with verified methodologies)*

- A current estimate of the city's rental housing needs for the following income limits:
  - 80% of the county's adjusted median family income \_\_\_\_\_
  - 50% of the county's adjusted median family income \_\_\_\_\_
  - 30% of the county's adjusted median family income \_\_\_\_\_

**UCA 10-9a-103(41)(b):** (data should be from validated sources, like US Census, with verified methodologies)

- An updated projection of 5-year affordable housing needs, which includes:
  - Projected growth of households (housing demand)
  - Projected housing stock (housing supply)
  - Projected median housing costs
  - Projected median household income

To complete the annual reporting requirements above, please download the state's FIVE YEAR HOUSING PROJECTION CALCULATOR: <https://jobs.utah.gov/housing/affordable/moderate/>

#### Submission Guidelines:

1. Moderate-income housing review reports are due on December 1 of each year.
2. Emails must include the following items as separate attachments:
  - ☐ An updated estimate of the municipality's 5-year moderate-income housing needs
  - ☐ A findings report of the annual moderate-income housing element review
  - ☐ The most current version of the moderate-income housing element of the municipality's general plan
    - Submitted moderate-income housing elements must include their adoption date on a cover page.
3. Acceptable electronic document formats include:
  - (a) DOC or PDF
4. Emails MUST be addressed to: [dfields@utah.gov](mailto:dfields@utah.gov).

#### AOG Contact Information:

<b>Bear River AOG</b> 170 N Main Logan, Utah 84321 Phone (435) 752-7242	<b>Six County AOG</b> 250 North Main Street, Richfield, Utah Phone: (435) 893-0712	<b>Uintah Basin AOG</b> 330 East 100 South Roosevelt, UT 84066 Phone: (435) 722-4518
<b>Five County AOG</b> 1070 W 1600 S Saint George, Ut 84770 Phone: (435) 673-3548	<b>Southeastern Utah AOG</b> 375 South Carbon Avenue Price, UT 84501 Phone: (435) 637-5444	<b>Wasatch Front Regional Council</b> 295 North Jimmy Doolittle Road Salt Lake City, UT 84116 Phone: (801) 363-4250
<b>Mountainland AOG</b> 586 E 800 N Orem, UT 84097 Phone: 801-229-3800		

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#### Equal Opportunity Employer/Program

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<b>West Bountiful City Strategies</b>	<i>1. State strategy municipality included in the moderate-income housing element of its general plan below.</i>	<i>2. Please state the municipality's goal(s) associated with the strategy</i>	<i>3. What are the specific outcomes that the strategy intends to accomplish?</i>	<i>4. Please describe how the municipality has monitored its annual progress toward achieving the goal(s).</i>	<i>5a. Please identify the key tasks of each stage needed to accomplish the goal(s) stated in item 2.</i>
<b>Strategy E</b> ADUs	See general reporting form				
<b>Strategy L</b> Preserve existing moderate income housing	Because of the strategy, the City worked closely with the Woodhaven Mobile Home Park to expand	Very affordable housing with new ownership that could disappear – City wanted to preserve it	Modification of zoning ordinance to eliminate non-conformity and allow for expansion	Continued working relationship but uncovered an access problem	Ordinance revisions
<b>Strategy M</b> Reduce impact fees for low and moderate income housing	Reduce Impact fees for ADUs.	Eliminate ADU impact fees	Reduce costs to homeowners to create an ADU	Impact fees were eliminated in 2019 for ADUs	NA – just an adjustment to our fee schedule
<b>Strategy O</b> Mortgage assistance for employees	City is researching options to create an employee down payment assistance program	Create an employee housing assistance program	Promote home ownership by assisting employees with their down payments	Still studying options	Financial implications for the City. Precedent setting concerns. Researching options

Table continued

<b>West Bountiful City</b>  <b>Strategies</b>	<i>5b. Please identify the primary parties that are responsible for completing the key tasks of each stage identified in item 5a.</i>	<i>5c. Please describe the resources that the municipality must allocate to complete the key task of each stage identified in item 5a.</i>	<i>5d. Please state specific deadlines for completing the key tasks of each stage identified in item 5a.</i>	<i>5e. Which of the tasks stated in item 5a have been completed so far, and what have been their results?</i>	<i>5f. How is the municipality addressing results described in 5e that deviate from the desired outcomes specified in item 3? What barriers has the municipality encountered during the course of implementation of said goals?</i>
<b>Strategy E</b> ADUs	See general reporting form	See general reporting form	See general reporting form	See general reporting form	See general reporting form
<b>Strategy L</b> Preserve existing moderate income housing	Ordinance revisions – Planning Commission recommendation and City Council adoption	Internal staff function with volunteer Planning Commission and City Council	2021, but changes have been drafted	General concurrence on changes with mobile park owners	Access issue seems to not have a solution with a very long narrow parcel and only one UDOT road access
<b>Strategy M</b> Reduce impact fees for low and moderate income housing	Task is complete	Task is complete	Task is complete	Task is complete	NA
<b>Strategy O</b> Mortgage assistance for employees	City Chief Financial Officer, City Administrator	Need time to go about the research	2021	Still researching	NA

# MEMORANDUM



**TO:** Planning Commission

**DATE:** November 6, 2020

**FROM:** Staff

**RE:** **Draft Updates to Accessory Dwelling Units Regulations**

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In accordance with West Bountiful City's 2019 update to the housing section of the general plan, this memo introduces draft changes to the city's land use code regarding accessory dwelling units (ADUs).

## Background

The housing section of the city's general plan puts an emphasis on the value of ADUs in expanding the range of housing options within the city. In listing benefits of ADU's, the general plan states: "In addition to providing affordable rental housing, they can allow first-time homeowners to gain access to homes that would otherwise be out of reach by renting out an additional unit."

SB 34 required the city to identify strategies to assist with the implementation of moderate-income housing options in the city. One of West Bountiful's strategies was to "create or allow for, and reduce regulations related to, accessory dwelling units in residential zones."

With the support of the city council, city staff recently engaged the services of contract professional planners to assist with significant land use issues, including working on the city's stated goals and completing the 2020 housing report. These planners are John Janson and Jake Young.

## Draft Updates

The planners have drafted the attached suggestions to the city's ADU regulations, and they will be available at the November 10<sup>th</sup> planning commission meeting to discuss their ideas and answer questions.

In the draft comments, P stands for policy, SC for State Code, and E for editing.

City staff is also working on other associated goals such as impact fees related to ADUS.

#### **17.82.010 Purpose**

The purpose of this chapter is to establish use and development regulations for accessory dwelling units (ADUs). These regulations are adopted for the following purposes:

1. To accommodate such housing in single family residential neighborhoods, as long as it produces only minimal impacts on the neighborhood in terms of traffic, noise, parking, congestion, ~~and compatible scale~~ and appearance of residential buildings.
2. ~~To prevent the proliferation of rental dwellings, absentee ownership, property disinvestment, building code violations, and associated decline in quality of single family residential neighborhoods.~~ To provide an alternative housing option.
3. To establish uniform standards for ADUs.

~~ADUs are intended to be an exception to the requirement of only single family dwellings in agricultural and residential zoning districts as long as the requirements of this chapter and other provisions of this title are met.~~

#### **HISTORY**

Adopted by Ord. 374-15 on 11/18/2015

#### **17.82.020 Definition**

An accessory dwelling unit, or ADU, is defined as a separate dwelling unit, within or attached to a single family dwelling that complies with the provisions of this chapter.

#### **HISTORY**

Adopted by Ord. 374-15 on 11/18/2015

#### **17.82.030 Scope**

The requirements of this chapter shall apply to any ADU within the City. Such requirements shall not be construed to prohibit or limit other applicable provisions of this title, the West Bountiful Municipal Code, and other laws.

#### **HISTORY**

Adopted by Ord. 374-15 on 11/18/2015

#### **17.82.040 Conditional Use**

~~Any ADU shall conform to the development standards of Section 17.82.050, and shall constitute a conditional use in all residential zones subject to the approval and issuance of a conditional use permit by the Planning Commission and recording of the permit with the County Recorder.~~

#### **HISTORY**

Adopted by Ord. 374-15 on 11/18/2015

#### **17.82.050 Development Standards**

The development standards set forth in this section shall apply to any ADU allowed as a conditional use.

1. Location. An ADU shall be allowed only within or attached to an owner-occupied single family dwelling. The owner of the property shall have permanent residence in the home and/or the ADU.
2. Number of Accessory Dwelling Units. A maximum of one (1) ADU shall be allowed within or attached to each single family dwelling. No lot or parcel shall contain more than one ADU.
3. Parking. Adequate parking shall be made available to accommodate the residential use of an ADU, subject to the residential use parking requirements of Chapter 17.52 of the West Bountiful Municipal Code. A minimum total of four (4) off-street parking spaces shall be provided, for the

**Commented [JJ1]:** P - since you only allow them as an addition or within the building, seems like scale is already taken care of

**Commented [JJ2]:** P - I'd suggest that the statement includes a lot of slightly discriminatory statements and is somewhat contrary to the State goals to promote affordable housing...

**Commented [JJ3]:** P - really not true - SC suggests that they are not exceptions. They are a use that is allowed if they meet your standards.

**Commented [JJ4]:** P - With so many standards there may be an argument for making them a permitted use. Big change but worth considering. Also, I'd suggest you record an affidavit/agreement that the owner signs saying that they will live in the home with the County - not just the permit



home and ADU. Parking spaces may include garage and driveway space. At least one (1) space shall be designated for the ADU. Parking stalls shall be paved with concrete, masonry, asphalt, or concrete pavers. Gravel parking stalls or driveways may be allowed at the discretion of the Zoning Administrator, provided that the structure to be used as an ADU was in existence at the time of adoption of this ordinance, the structure was accessed or served by a gravel driveway and/or parking stalls at the time of adoption of this ordinance, and the surface is sufficient to allow for access by public safety vehicles.

**Commented [JJ5]:** SC - those kind of "discretionary" comments really don't work with all the changes in State Law over the last 15 years.

4. Utility Metering. No separate utility metering for the ADU shall be allowed, and the utility service shall be in the property owner's name.
5. Size of Accessory Dwelling Unit. An ADU shall contain a minimum of 300 square feet; provided that the dimensions and sizes of living areas, kitchen areas, sleeping areas and bathroom facilities comply with applicable provisions of this title and the current building codes adopted by the City.
6. Construction Codes. An ADU shall comply with the construction housing codes in effect at the time the ADU is constructed, created as a separate dwelling, or subsequently remodeled. This shall include the obtaining of a building permit or other permits as the codes may require.
7. Architecture. An ADU that is added onto an existing single family dwelling or a new single family dwelling that is designed to accommodate an ADU shall not resemble a multi-family structure in terms of the scattered placement of garage doors, carports, or number or location of outside entries or porches. The architectural design and materials of an addition for an ADU shall match the existing single family dwelling so that the addition appears to be part of the original building.
8. Owner Occupied. The owner of the property on which the ADU is located, as listed in the County Recorder's Office, must reside on the property as their principal residence. At no time shall both the ADU and the primary single family dwelling be rented as separate units. The owner shall record a certification of the understanding that the owner needs to live in the home, using a form created by the City, except for business, medical, military service, or religious reasons for a time period of up to 2 years. If an absence is warranted due to the above -reasons, -an on-site manager shall be designated. The recorded document shall run with the land.
9. Findings and Impacts. Before any conditional use permit may be issued for an ADU, the Planning Commission shall make an affirmative finding that the ADU will not create any injurious impacts to surrounding neighbors and/or the neighborhood where the ADU is to be located, and that the ADU otherwise meets the requirements of Chapter 17.60 of this title.

**Commented [JJ6]:** P - it is not a separate dwelling, which implies a detached ADU. They keep their shared utilities.

**Commented [JJ7]:** E - seems like an odd word - suggest rephrasing to "garage doors, carports, entry doors, and porches shall not face the street"

10. The ADU shall be identified with a separate address using the letter "B" to provide clarity for emergency purposes. A second mailbox is recommended but not required.

11. An annual business license is required for those ADU owners that derive an income exceeding \_\_\_\_\_. The annual business license renewal shall include a recertification that the owner is living in the home.

12. Fines may be imposed to assure compliance with this ordinance.

**Commented [JJ8]:** SC - this is your conditional use chapter which is out of date and does not reflect State Law - not a good reference at this point. It needs to be understood that the use is allowed in the zone, but may require mitigation of detrimental effects. However, you have provided a lot of standards, maybe there are no detrimental effects (therefore it should be a permitted use)

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# **West Bountiful General Plan Update – November 19, 2019**

## **VI. HOUSING**

### **6.1 Background and Introduction**

West Bountiful is a community made up of a mix of historic homes, middle class homes, new high-end developments, and a mobile home park. There are approximately 1610 occupied housing units for its 5700 residents located with easy access to I-15 and Legacy Parkway. Most residents commute to locations outside of the City for work and school, making West Bountiful largely a “bedroom community.” However, the City also has a strong retail component and is a regional retail destination for much of southern Davis County.

This section will address the current housing available in the City and evaluate compliance with affordable housing guidelines as set forth in Section 10-9a-403 of the Utah State Code

#### **Vision**

Residents of West Bountiful City value the rural and residential lifestyle of their community and the opportunity to remain in the City as lifetime residents. The City therefore encourages community development that provides a range of life-cycle housing and housing types.

#### **Summary of Findings**

The most recent analysis indicates that there currently exists a reasonable opportunity for individuals with moderate incomes to obtain affordable, quality housing in West Bountiful and that the City meets statutory requirements. Roughly estimated, the percentage of units affordable to moderate income households, those making 80 percent or less of Area Median Income (“AMI”) is 74 percent.

Opportunity for affordable housing comes mainly in the form of single-family dwelling units located throughout the City. Rental units are scarce, about 8% of total housing units. Due to the relatively small number of rental units, households that are unable to qualify for housing loans would have a more difficult time finding housing in West Bountiful.

Statistics in the most recent American Community Survey and current projections show that there is a variety of moderate-income housing options in West Bountiful, and this housing stock should be sufficient for the city's needs over the next five years. This stems from the city's older houses, and available affordable rental units, including a mobile home park.

### **6.2 Goals and Objectives**

#### **GOAL 1: Maintain the pleasing and well-kept appearance of all neighborhoods.**

OBJECTIVE 1: Encourage well-maintained neighborhoods through community clean-up days, code enforcement, upkeep of vacant lots, and beautification awards and awareness.

**GOAL 2: Allow housing that meets the demands of all stages of the life cycle, including starter and senior housing, where appropriate.**

OBJECTIVE 1: Expand the range of existing housing available to accommodate the housing needs of a wider range of life stages which includes the development of starter and senior housing in appropriately zoned areas.

POLICY 1: A commodity is placed on ensuring that any multi-family housing and other higher-density projects occur at appropriate locations in the City, which is primarily along or near 500 South and 500 West along the shared borders with Bountiful and Woods Cross.

POLICY 2: Multi-family or townhome mixed-use development should be limited to locations that provide buffers between commercial and single-family residential areas.

POLICY 3: Continue to allow accessory dwelling units as a way to provide senior and starter housing.

### **6.3 Existing Conditions**

The Median Income for West Bountiful based on the U.S. Census – 2012-2016 American Community Survey 5–year estimates, including benefits, is \$84,784. Moderate Income is 80% of the median or \$67,827. Based on an estimated 1610 occupied households, Table 6.1 below shows the percentage of households falling within different categories as compared to median income and moderate-income levels.

#### **Affordability Analysis**

##### Household Income

The average size of a household in West Bountiful is 3.59 persons; therefore, four has been used as the average family size in order to analyze the affordability of homes in the area. A family of four in West Bountiful would need to earn a minimum of \$67,827 a year in order to earn a moderate income (80 percent of the HUD median income).

##### Housing Affordability

Housing is considered affordable when no more than thirty percent (30%) of the gross monthly income is used to pay for housing costs including utilities. For a household making \$67,827 annually, the monthly housing costs cannot exceed \$1696 for the housing to be considered affordable. Table 6.1 identifies the percentage of households whose housing costs are less than the thirty percent income threshold. As shown in the table, seventy-four percent (74%) of the households in West Bountiful have an income equal to the moderate-income threshold whose housing costs fall within the affordability range.

<b>TABLE 6.1</b> <b>WEST BOUNTIFUL HOUSEHOLDS</b> Median Income = \$84,784 Moderate Income = \$67,827 Occupied Housing Units = 1610				
<b>% of Median</b>	<b>&gt;30%</b>	<b>&gt;50%</b>	<b>&gt;80%</b>	<b>&gt;100%</b>
Income	(\$25,435)	(\$42,392)	(\$67,827)	(\$84,784)
% Households w/ Housing Costs	33%	45%	74%	75%
Source: U.S. Census – 2012-2016 American Community Survey 5-yr Estimate Moderate Income = 80% of Median Income				

### Supply of Housing

The supply of residential housing in West Bountiful is identified by the price in Table 6.2. The largest proportion are owner-occupied, single family homes in a fairly even price range distribution from \$150,000 to \$500,000. There are 1282 single family homes in this price range (over 80 percent of the current stock).

### Housing and Occupancy

Within West Bountiful's boundaries there were 1,610 occupied homes (2016 American Community Survey) of which 1470 are owner-occupied.

<b>TABLE 6.2</b> <b>Number of Owner-Occupied, Single-Family Homes in West Bountiful</b> <b>by Price Range</b>			
<b>From</b>	<b>To</b>	<b># of homes</b>	<b>% of Total</b>
\$ -	\$49,999.00	76	5%
\$50,000.00	\$99,999.00	11	1%
\$100,000.00	\$149,999.00	33	2%
\$150,000.00	\$199,999.00	307	21%
\$200,000.00	\$299,999.00	505	34%
\$300,000.00	\$499,999.00	470	32%
\$500,000.00	\$999,999.00	68	5%
\$1,000,000.00	+	0	0%
<b>Total</b>		<b>1,470</b>	<b>100%</b>

## **Costs of Housing**

### **Single Family Home Market**

In recent years, the housing market has been strong across most of the United States. A growing national economy is a significant contributing factor. In West Bountiful, the current housing trends include the construction of large houses on as small of property size allowable. The home size of new construction is also a reflection of the growing economy. In time of recession, there are fewer new home starts and the homes tend to be smaller than when the economy is thriving. The local housing market is also influenced by two significant factors which are increasing housing costs faster than the increasing cost of materials. An increasing population along the Wasatch Front is placing greater demands for additional housing units while available developable land continues to decrease. Also, West Bountiful's near proximity to the greater Salt Lake City metropolitan area. A regional concern is that increasing home prices are outpacing incomes which is putting pressure on housing affordability.

## **6.4 Tools and Implementation Strategies**

The above analysis demonstrates that there is reasonable opportunity for moderate-income households to obtain quality housing in the City. The available affordable housing comes mainly in the form of single-family dwelling units, multi-family units, accessory dwelling units and mobile homes.

It is important for West Bountiful to consider a variety of housing types in the future in order to be able to meet the needs of a variety of residents, including special needs populations, elderly housing, and entry-level housing.

### **Special Needs**

Affordable housing is an issue for persons with special needs as well as for the population at large. The lack of affordable housing, and particularly of affordable housing targeted to those at or below 50 percent of AMI, is a major cause of homelessness. Affordable housing targeted at very low-income households will be rental housing as many families with incomes at 30 to 50 percent of AMI simply cannot qualify for mortgages. Numerous Accessory Dwelling Units have been constructed to specifically address the needs of extended family members with special needs.

### **Elderly Housing**

Many seniors prefer to live in the same community when circumstances require that they move out of their homes. At the present time, there is one community in West Bountiful that targets senior citizens.

### **Accessory Dwelling Units (ADUs)**

Higher density brings down the cost of units by reducing the cost of land per unit. Higher density can take a variety of forms. West Bountiful has chosen to implement an accessory dwelling unit strategy over more traditional multifamily projects such as multistory apartment complexes

Accessory dwelling units (often termed “mother-in-law” apartments) have many benefits. In addition to providing affordable rental housing, they can allow first-time homeowners to gain access to homes that would otherwise be out of reach by renting out an additional unit. When homeowner’s income and/or need for more space increases, the accessory unit may no longer be needed as a rental. The homeowner can then expand into the space vacated by the former accessory unit. Accessory dwellings are a conditional use, and ordinances have been written allowing accessory units only with deed restrictions and designs that ensure these units are not easily adapted to a rental unit situation.

Impact fees have also been waived for ADUs.

### **Housing Resources and Programs**

There are a variety of housing programs available to help maintain and increase the City’s present affordability. These programs are summarized as follows:

#### Preserving the Existing Stock

##### *HOME, Investment Partnership Acts*

THE HOME, Investment Partnership Acts were established to develop and support affordable rental housing and homeownership mainly through the rehabilitation of existing units rather than new construction targeting low and very low-income households. This grant program is flexible in allowing participating jurisdictions to decide the most appropriate use of money in their communities. The program requires that at least 90 percent of the rental assistance be targeted to households with incomes no higher than 60 percent of the area median. Participating jurisdictions are required to match 25 percent the federal funds used. This program is typically administered in conjunction with other non-profits. More information can be found at [http://www.hud.gov/offices/cpd/affordable\\_housing/programs/home/index.cfm](http://www.hud.gov/offices/cpd/affordable_housing/programs/home/index.cfm)

##### *HUD’s Title I program*

“Insures loans to finance the light or moderate rehabilitation of properties... This program may be used to insure such loans for up to 20 years on either single- or multi-family properties. The maximum loan amount is \$25,000 for improving a single-family home.” More information can be found at [http://www.hud.gov/offices/hsg/sfh/title/ti\\_home.cfm](http://www.hud.gov/offices/hsg/sfh/title/ti_home.cfm).

##### *HUD’s 203k Rehab program*

The borrower can get just one mortgage loan, at a long-term fixed (or adjustable) rate, to finance both the acquisition and the rehabilitation of a property.

To provide funds for the rehabilitation, the mortgage amount is based on the projected value of the property with the work completed, taking into account the cost of the work.

To minimize the risk to the mortgage lender, the mortgage loan (the maximum allowable amount) is eligible for endorsement by HUD as soon as the mortgage proceeds are disbursed, and a rehabilitation escrow amount is established. At this point the lender has a fully insured mortgage loan. More information can be found at <http://www.hud.gov/offices/hsg/sfh/203k/203kabou.cfm>.

#### *Community Development Block Grant*

The Community Development Block Grant (CDBG) program is a federal entitlement grant program for urban communities seeking to revitalize neighborhoods, improved community facilities, prevent and eliminate slums, aid low- and moderate-income families, and promote economic development. West Bountiful City participates with Davis County's administration of their CDBG program.

#### **Special Needs**

Utah Assistive Technology Foundation (UTAF) provides assistive devices and services, including home modifications to those who are disabled. The goal of UAFT is to assist those who are disabled in Utah to enhance their independence, education, employment and quality of life. Zions Bank provides zero interest loans for all approved UATF projects. UATF can be reached at (800) 524-5152.

#### *Lifecare*

Lifecare was established to maximize the independence of older people and people with disabilities by providing lawn care, yard clean up, and snow shoveling for County residents over the age of 60. They also coordinate a number of home repair and maintenance projects through their Volunteer Ventures program. Lifecare can be reached at (801) 978-2452.

#### *Section 202 Loans for Housing the Elderly.*

The HUD Section 202 program offers capital advances to finance the construction and the rehabilitation of structures to serve as supportive housing for very low-income elderly persons. It also provides rent subsidies to help make the projects affordable. If the project serves very low-income elderly persons for 40 or more years, the capital advance does not need to be repaid.

#### *Davis County Aging Services*

Davis County Aging Services is committed to promoting the dignity, self-determination, well-being, and contribution of older persons-both as individuals and within the context of their families and communities. We value people and respect their right to a quality of life. Davis County Aging Services will provide reasonable accommodations for customers with disabilities upon request. These services are funded in part by the Davis County Board of Commissioners and the Utah Department of Human Services. [http://www.co.davis.ut.us/aging\\_services/default.cfm](http://www.co.davis.ut.us/aging_services/default.cfm).

### *Home Ownership*

West Bountiful will investigate implementing a mortgage assistance program for city employees, local first responders and similar public service occupations. The program can be modelled after Logan City's "Welcome Home Own in Logan" program. Logan's program is designed to encourage home ownership in Logan and is targeted to first-time homebuyers with incomes below 80 percent AMI. Assistance comes in the form of \$5,000 subsidy, which can be used to pay for down payment and/or closing costs. If the home is owner-occupied for five years, the subsidy is fully forgiven. Although not currently available, in the past, the purchaser has also received a grant of \$600 to be used for miscellaneous expenses incident to first-time homeownership.

### *Community Development Corporation of Utah (CDC)*

Community Development Corporation of Utah (CDC) provides neighborhood homeownership for those shut out of the housing market, and market rate buyers. The Affordability Project is an innovative initiative designed to reduce the cost of homes in all phases of development and construction to serve those families that are hardest to serve- those with very low incomes and/or those with special needs. Through the Neighborhood Home Ownership program, the CDC builds new homes and rehabilitates existing housing then works with interested low-income homebuyers to help them qualify to purchase these homes. The CDC also administers federally funded loan/grant down payment assistance programs in various areas. The goal of the program is to assist eligible homebuyers to purchase single-family homes with help of down payment and closing costs assistance.

The CDC also administers a home improvement program for income eligible homeowners, whose homes are in need of repairs and need help financially to get the work done. Homeowners must simply submit an application to access this program. CDC also maintains a materials and supplies warehouse to help low-income families. All materials are donated or purchased at cost and are available to any sponsored CDC client. CDC can be contacted at (801) 994-7222. The warehouse can be contacted at (801) 487-6275.

### *Habitat for Humanity*

Habitat for Humanity provided housing for people who are inadequately housed and who lack the resources to improve their situation through conventional means. Habitat does not charge interest on the loans, and the monthly mortgage payments are lower than standard mortgage loans. Habitat for Humanity can be contacted at (801) 463-0554.

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

Utah Housing Corporation ("UHC") is a public corporation that assists in the creation of affordable housing opportunities for lower and moderate-income households across the state. UHC offers a number of loan programs for first-time and low or moderate –income homebuyers to consider when applying for a home loan. Utah Housing Corporation can be contacted at (801) 902-8200. UHC programs are as follows:



- FirstHome is a home ownership assistance program offered by the Utah Housing Corporation (UHC). First-time homeowner loans are available at below-market interest rates for qualifying applicants. The maximum purchase price may not exceed the price and income limits set by UHC.
- FirstHome Plus is another homeownership assistance program offered by the Utah Housing Corporation. The CHAMP loan offers down payment and closing cost assistance in the form of a second mortgage.
- CROWN is a lease-to-own program developed by the Utah Housing Corporation (UHC) to bring home ownership within reach of very low-income households that are willing to make a long-term commitment to the community. Cities and counties cooperate with UHC to make land available to construct homes. UHC then leases these homes to those households within the 50 to 55 percent of AMI range. CROWN creates permanent home ownership opportunities by utilizing Low Income Housing Tax Credits to construct new, affordable single-family detached or attached homes. Lease payments last until the fifteen-year tax credit period expires. At this point, residents have the option of purchasing the home at a very attractive price through a low-interests UHC mortgage loan. The qualified low-income residents who become homeowners through the CROWN program are also eligible to receive training in the areas of housekeeping, home maintenance, and basic budgeting.
- The Utah Housing Corporation also sponsors other specialized programs including the REACH and ECHO programs, both of which construct new modest homes for low and moderate-income persons.

### *Subsidized and Special Needs Housing Database*

The Utah Department of Community Development manages the Utah Subsidized and Special Needs Housing Database, which is an easy to use resource that helps individuals and families identify the availability of different kinds of rental housing depending upon their specific needs. All multiple-family rental housing that has reduced rents is listed (by location and type) and will show the rent as a percent of income. The database will also show the number of currently vacant apartments at each listed property. The database can be accessed at the following address:

<http://webapps.dced.utah.gov/shod/execute/search;jsessionid=6CBA6B65E2CA32F1076D841C8FF99EF5>

### Other Resources for Affordable Housing Development

#### *Low Income Housing Tax Credits ("LIHTC")*

The federal government has developed a program to encourage the construction, rehabilitation and preservation of rental housing for very low, low and moderate-income households. This program makes approximately \$4.3 million available annually to the State of Utah. The LIHTC program is administered by the Utah Housing Corporation (UHC), which determines the amount of tax credit available to applicant projects and operations and on the percentage of the project that will be restricted to low income tenants. The program limits rents on the units and also limits the incomes of the tenants. The UHC establishes maximum rents in accordance with HUD standards. Projects receiving LIHTC must maintain the status as low-income project for a minimum of 15 years.

The LIHTC program provides a credit equal to nine percent of the construction cost for new construction or substantial rehabilitation for projects which do not use other federal assistance and a four percent credit for acquisition of existing projects and for those projects which use other federal subsidies (CDBG excluded). Credits are claimed annually for ten years. The credits may be used by the owner of the property or sold through syndication.

#### *Olene Walker Housing Loan Fund*

The Olene Walker Housing Loan Fund is comprised of state appropriations and federal funds to provide loans at below-market interest rates for the construction of affordable housing. The majority of projects built using this fund are multi-family. While the majority of the fund is used for loans, a small amount of the fund is available for grants.



Section 1: Population by tenure in West Bountiful city

Table B01003 Table B25008	2009 American Community Survey	2017 American Community Survey	Annual Growth Rate (Slope)	2025 Projection	Difference between 2017 and 2025
Total Population: (ACS Table B01003)	5,237	5,504	40	5,754	250
Total Population in occupied housing units (ACS Table B25008)	5,237	5,504	40	5,754	250
Total Population in owner- occupied housing (ACS Table B25008)	5,110	5,111	11	5,059	-52
Total Population in renter- occupied housing (ACS Table B25008)	127	393	29	695	302

Source 1: U.S. Census Bureau. Table B01003: Total population. American Community Survey.

Source 2: U.S. Census Bureau. Table B25008: Total population in occupied housing units by tenure. American Community Survey.

Section 2: Supply of housing units by structure type in West Bountiful city

Table B25001 Table B25032	2009 American Community Survey	2017 American Community Survey	Annual Growth Rate (Slope)	2025 Projection	Difference between 2017 and 2025
TOTAL HOUSING UNITS (ACS Table B25001)	1,448	1,733	41	2,004	271
Total occupied units (ACS Table B25032)	1,448	1,664	30	1,855	191
Owner-occupied structures (ACS Table B25032)	1,365	1,539	26	1,664	125
1 unit, detached	1,274	1,481	28	1,622	141
1 unit, attached	40	31	0	32	1
2 units	0	0	0	0	0
3 or 4 units	0	0	0	0	0
5 to 9 units	0	0	0	0	0
10 to 19 units	0	0	0	0	0
20 to 49 units	0	0	0	0	0
50 or more units	0	0	0	0	0
Mobile homes	51	27	-2	10	-17
Boat, RV, van, etc.	0	0	0	0	0
Renter-occupied structures (ACS Table B25032)	83	125	4	191	66
1 unit, detached	47	54	-1	82	28
1 unit, attached	0	21	3	37	16
2 units	22	34	2	43	9
3 or 4 units	14	0	-2	3	3
5 to 9 units	0	0	0	0	0
10 to 19 units	0	0	0	0	0
20 to 49 units	0	0	0	0	0
50 or more units	0	0	0	0	0
Mobile homes	0	0	0	0	0

Boat, RV, van, etc.	0	16	2	26	10
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Source 1: U.S. Census Bureau. Table B25001: Total housing units. American Community Survey.

Source 2: U.S. Census Bureau. Table B25032: Tenure by units in structure. American Community Survey.

### Section 3: Housing occupancy in West Bountiful city

<b>Table B25003 Table B25081</b>	2009 American Community Survey	2017 American Community Survey	Annual Growth Rate (Slope)	2025 Projection	Difference between 2017 and 2025
Total households in occupied housing units (ACS Table B25003)	1,448	1,664	30	1,855	191
Total households in owner-occupied housing (ACS Table B25003)	1,365	1,539	26	1,664	125
With a Mortgage (ACS Table B25081)	1,032	1,091	11	1,128	37
Without a Mortgage (ACS Table B25081)	333	448	15	536	88
Total households in renter-occupied housing (ACS Table B25003)	83	125	4	191	66

Source 1: U.S. Census Bureau. Table B25003: Tenure. American Community Survey.

Source 2: U.S. Census Bureau. Table B25081: Mortgage status. American Community Survey.

### Section 4: Housing vacancy in West Bountiful city

<b>Table B25004</b>	2009 American Community Survey	2017 American Community Survey	Annual Growth Rate (Slope)	2025 Projection	Difference between 2017 and 2025
Total vacant units (ACS Table B25004)	0	69	11	149	80
For rent (ACS Table B25004)	0	31	5	61	30
Rented, not occupied (ACS Table B25004)	0	0	0	0	0
For sale only (ACS Table B25004)	0	28	4	49	21
Sold, not occupied (ACS Table B25004)	0	0	0	0	0
For seasonal, recreational, or occasional use (ACS Table B25004)	0	10	2	24	14
For migrant workers (ACS Table B25004)	0	0	0	0	0
Other vacant (ACS Table B25004)	0	0	1	15	15

Source 1: U.S. Census Bureau. Table B25003: Tenure. American Community Survey.

### Section 5: Average household size in West

<b>Table B25010</b>	2009 American Community Survey	2017 American Community Survey	2025 Projection
Average Household Size (ACS Table B25010)	3.62	3.31	3.1
Average Owner Household Size (ACS Table B25010)	3.74	3.32	3.04
Average Renter Household Size (ACS Table B25010)	1.53	3.14	3.65

Source 1: U.S. Census Bureau. Table B25010: Average household size of occupied housing units by tenure. American Community Survey.

## Section 6: Monthly housing costs in West Bountiful city

<b>Table B25088 Table B25064</b>	2009 American Community Survey	2017 American Community Survey	Annual Growth Rate (Slope)	2025 Projection	Difference between 2017 and 2025
Total owner-occupied housing unit costs (ACS Table B25088)	\$1,324	\$1,341	\$2	\$1,402	\$ 61
Units with a mortgage (ACS Table B25088)	\$1,531	\$1,624	\$7	\$1,678	\$ 54
Units without a mortgage (ACS Table B25088)	\$358	\$458	\$14	\$558	\$ 100
Median gross rent (ACS Table B25064)	\$840	\$928	-\$10	\$929	\$ 1

Source 1: U.S. Census Bureau. Table B25088: Median selected monthly owner costs (rentals) by mortgage status. American Community Survey.

Source 2: U.S. Census Bureau. Table B25064: Median gross rent (Dollars). American Community Survey.

## Section 7: Median household income in West Bountiful city

<b>Table B25119</b>	2009 American Community Survey	2017 American Community Survey	Annual Growth Rate (Slope)	2025 Projection	Difference between 2017 and 2025
Median household income (ACS Table B25119)	\$76,111	\$88,125	\$1,798	\$99,869	\$ 11,744
Owner-occupied income (ACS Table B25119)	\$78,882	\$91,641	\$1,467	\$99,529	\$ 7,888
Renter-occupied income (ACS Table B25119)	\$32,880	\$83,854	\$6,215	\$129,402	\$ 45,548

Source 1: U.S. Census Bureau. Table B25119: Median household income that past 12 months by tenure. American Community Survey.

## Section 8: Davis County Area Median Income (AMI)\*

<b>Table B19019 Table B19119</b>	2009 American Community Survey	2017 American Community Survey	Annual Growth Rate (Slope)	2025 Projection	Difference between 2017 and 2025
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Median HOUSEHOLD income (ACS Table B19019)	\$0	\$75,961	\$5,437	\$122,602	\$ 46,641
1-person household	\$34,078	\$36,438	\$206	\$36,934	\$ 496
2-person household	\$66,386	\$73,397	\$661	\$75,729	\$ 2,332
3-person household	\$70,328	\$82,974	\$1,616	\$94,657	\$ 11,683
4-person household	\$72,166	\$85,642	\$1,377	\$92,002	\$ 6,360
5-person household	\$80,283	\$92,481	\$1,337	\$99,838	\$ 7,357
6-person household	\$84,414	\$95,779	\$1,346	\$104,404	\$ 8,625
≥ 7-person household	\$97,380	\$97,103	-\$245	\$93,143	\$ (3,960)
Median FAMILY income (ACS Table B19119)	\$72,272	\$83,850	\$1,208	\$90,475	\$ 6,625
2-person family	\$63,833	\$74,157	\$912	\$78,382	\$ 4,225
3-person family	\$67,456	\$81,473	\$1,744	\$94,585	\$ 13,112
4-person family	\$76,227	\$85,332	\$1,096	\$88,859	\$ 3,527
5-person family	\$79,255	\$91,280	\$1,270	\$98,872	\$ 7,592
6-person family	\$84,221	\$96,175	\$1,324	\$104,125	\$ 7,950
≥ 7-person family	\$95,482	\$96,614	-\$300	\$92,404	\$ (4,210)

Source 1: U.S. Census Bureau. Table B19019: Median household income that past 12 months by household size. American

Community Survey.

Source 2: U.S. Census Bureau. Table B19119: Median family income in the past 12 months by family size. American Community

Survey.

\*NOTE: AMI is calculated at the COUNTY level.

**UCA 10-9a-408(2)(c)(i)**

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

<b>2020 Shortage</b>	Renter Households	Affordable Rental Units	Available Rental Units	Affordable Units - Renter Households	Available Units - Renter Households
≤ 80% HAMFI	39	115	29	76	-10
≤ 50% HAMFI	35	60	15	25	-20
≤ 30% HAMFI	10	0	0	-10	-10

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

<b>2016 Shortage</b>	Renter Households	Affordable Rental Units	Available Rental Units	Affordable Units - Renter Households	Available Units - Renter Households
≤ 80% HAMFI	50	115	50	65	0
≤ 50% HAMFI	35	65	35	30	0
≤ 30% HAMFI	10	10	10	0	0

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

<b>PROGRESS</b>	Renter Households	Affordable Rental Units	Available Rental Units	Affordable Units - Renter Households	Available Units - Renter Households
≤ 80% HAMFI	-11	0	-21	11	-10
≤ 50% HAMFI	0	-5	-20	-5	-20
≤ 30% HAMFI	0	-10	-10	-10	-10

**UCA 10-9a-408(2)(c)(ii)**

Report the number of all housing units in the municipality that are currently subsidized by each level of government below:

Municipal Government:

0

Subsidized by municipal housing programs

State Government:

0

Subsidized by Utah's OWHLF multi-family program

Federal Government:

0

Subsidized by the federal Low-Income Housing Tax Credit (LIHTC) program

**UCA 10-9a-408(2)(c)(iii)**

Report the number of all housing units in the municipality that are currently deed-restricted for moderate-income households in the box below:

0