WEBER COUNTY

Housing Assessment & Plan 2012-2014

Prepared by
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Section 1: Executive Summary

Introduction

Recognizing that the provision of affordable housing is essential to the stability of sustainable communities and as Weber County's affordable housing plan and that of its surrounding jurisdictions were in need of updating, it was determined that the greatest benefit could be derived in taking the following steps: 1) gathering essential economic and housing data collection, mapping and analysis tools; 2) soliciting and ensuring meaningful community input from key stakeholders; 3) creating and prioritizing inter-jurisdictional objectives, goals and outcomes with planning professionals upon which a collective vision for regional growth could be shaped and adopted by the public, while supporting individual cities in maintaining their unique identities; 4) seeking out community-based organizational partners, and financial resources critical to its eventual implementation; and finally 5) outlining a structure to assist in carrying the process forward. This line of approach is in keeping with fundamental aspects of HUD's Sustainable Communities Regional Planning Guidelines, HUD's Six Livability Principles, Utah's "Wasatch Choice for 2040" visioning processes and HB 295 legislative mandates.

Healthy communities are dependent on the availability of housing at a variety of price points so that critical members of the area's workforce are able to live near their jobs.

Methodology

First, the Weber County Housing Needs Assessment examines demographic and economic changes (2000-2010) in the county, nine cities and the unincorporated area of the county. This analysis shows changing concentrations of home owners and renters by race and ethnic group as well as the population and household growth and changes in the average size of households. All are important determinants of the need for affordable housing. Data is presented for each jurisdiction and compared to other study cities in the county. Comparative data are an essential component of the study and provide a context for cities to measure their changing demographic and economic status. Second, housing affordability is discussed in terms of changing housing prices as well as the stock of affordable rental housing, identifying the subsidized tax credit, public housing, HUD 202 projects, HUD project base units and Section 8 voucher use. Third, the gap of affordable housing is identified for each jurisdiction measuring the supply of affordable housing units versus the demand or need. Actual numbers are derived by HUD from the Census numbers and supplied to Sustainable Communities grantees. Households are compared by income level to the supply of housing – both rental and owner-occupied units – affordable to each household income category resulting in a net surplus or deficit.

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Six Livability Principles
HUD's Partnership for Sustainable Communities established the following to act as a foundation for interagency coordination: **1. Provide more transportation choices.** Develop safe, reliable and economical transportation choices to decrease household transportation costs, reduce our nation's dependence on foreign oil, improve air quality, reduce greenhouse gas emissions and promote public health. **2. Promote equitable, affordable housing.** Expand location- and energy-efficient housing choices for people of all ages, incomes, races and ethnicities to increase mobility and lower the combined cost of housing and transportation. **3. Enhance economic competitiveness.** Improve economic competitiveness through reliable and timely access to employment centers, educational opportunities, services and other basic needs by workers as well as expanded business access to markets. **4. Support existing communities.** Target federal funding toward existing communities—through such strategies as transit-oriented, mixed-use development and land recycling—to increase community revitalization, improve the efficiency of public works investments, and safeguard rural landscapes. **5. Coordinate policies and leverage investment.** Align federal policies and funding to remove barriers to collaboration, leverage funding and increase the accountability and effectiveness of all levels of government to plan for future growth, including making smart energy choices such as locally generated renewable energy. **6. Value communities and neighborhoods.** Enhance the unique characteristics of all communities by investing in healthy, safe, and walkable neighborhoods—rural, urban, or suburban.

Wasatch Choice 2040 Growth Principles
Provide Public Infrastructure that is Efficient and Adequately Maintained
Provide Regional Mobility via a Variety of Interconnected Transportation Choices
Integrate Land-Use with Regional Transportation Systems
Provide Housing for People in all Life states and Incomes
Ensure Public Health and Safety

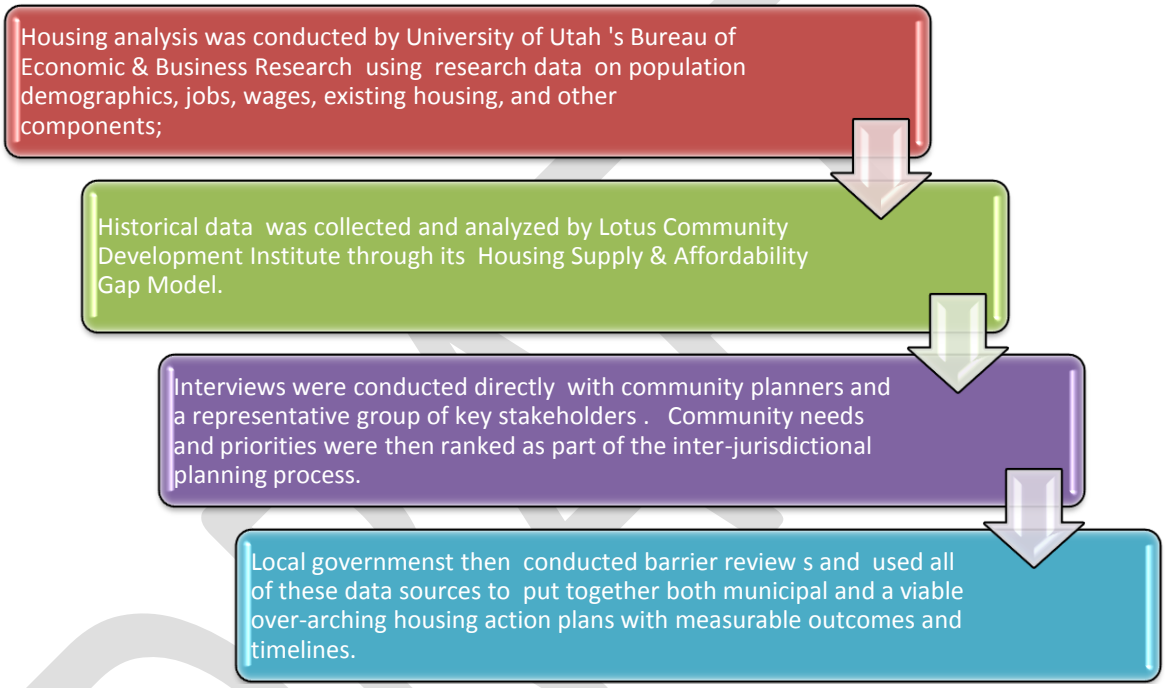
Collaborative Assessment and Planning Process

Lotus Community Development Institute worked with Weber County staff to conduct the activities of the collaborative assessment and planning process. Planning meetings, coordination of data collection, interviews, stakeholder meetings and report compilation and writing were conducted in cooperation with LCDII Associates - Marci Milligan and Rhoda Stauffer; University of Utah's Bureau of Economic & Business Research Director - James Wood; and representatives of Weber County and all participating jurisdictions. The housing assessment results are meant to provide context and perspective to housing trends in

participating jurisdictions throughout Weber County as well as provide detailed housing affordability data for local planners.

The process was carried out in the following phases:

1. Phase I: Data Collection, Mapping & Analysis
2. Phase II: Stakeholder Feedback
3. Phase III: Outcomes Prioritization
4. Phase III: Identification of Community-Based Partners & Financial Resources
5. Phase IV: Creation of a County Wide Implementation Structure



It should be noted that census data and modeling information was available from the 2010 census but was presented and available in formats not always consistent with previous 2000 census data collection and projection for comparative purposes. Customary data and projections by state and local governments were available and utilized. All data sources for the plan creation are cited when presented.

Participating Jurisdictions were asked to compile a list of materials to begin the process. The Pre-Planning Information Checklist is as follows:

1. Most recent housing plan and/or update to the State of Utah
2. Most recent economic development plan
3. Most recent community demographics report
4. Housing ordinances, design standards
5. Maps reflecting local zoning, census tracts by income categorization, housing type by rental/ownership, housing type by single/multi- family/other, housing in-fill locations
6. A listing of local housing resources

7. Description of municipal resources and typical expenditure set-asides for housing i.e. HUD Home Funds, HUD Community Development Block Grant Funds, Tax Increment Financing, RDA, Other Municipal Financial Tools (include a five year projection as well)
8. Copy of housing permits for 2010-2012
9. A listing of key stakeholders such as employers, school district personnel, health care agencies, local housing resource and referral providers, and historical affordable housing development partners

The collaborative planning group was made up of the following team:

- Robert Scott, Weber County – Lead Coordinator
- Shawn Beus, Hooper City
- JoLene Park, Hooper City
- Cindy Gooch, Hooper City
- Craig Barker, North Ogden City
- Greg Montgomery, Ogden City
- John Mayer, Ogden City
- Jay Jenkins, Plain City
- Diane Hirschi, Plain City
- Blake Neil, Plain City
- Bruce Talbot, Pleasant View City
- Jared Hall, Roy City
- Matt Dixon, South Ogden City
- Jeff Monroe, Washington Terrace
- Tom Hanson, Washington Terrace
- Andrea Watkins, Weber Housing Authority
- Jimmy Gentry, Weber County
- Nate Pierce, Weber County
- Steve Anderson, West Haven

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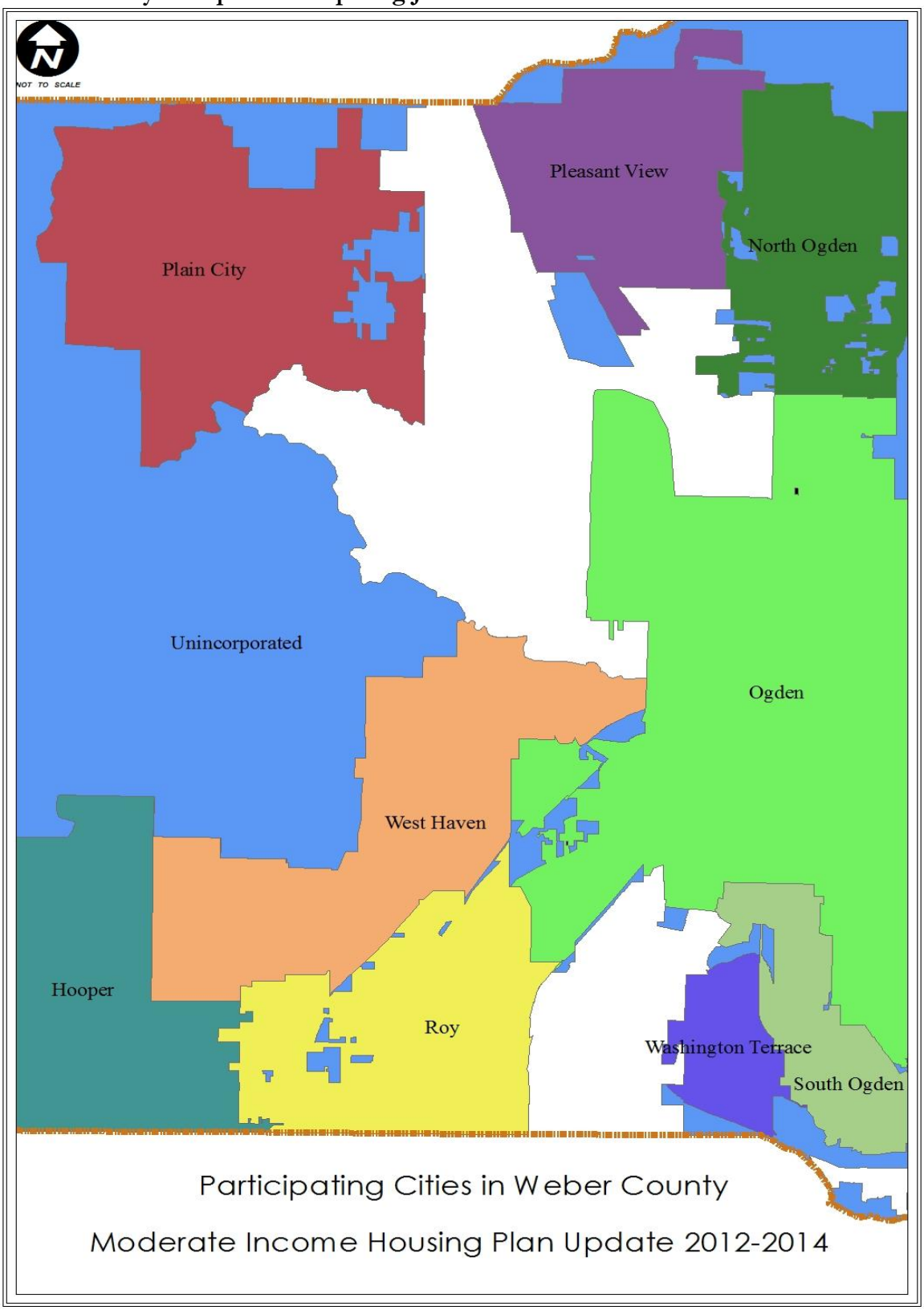
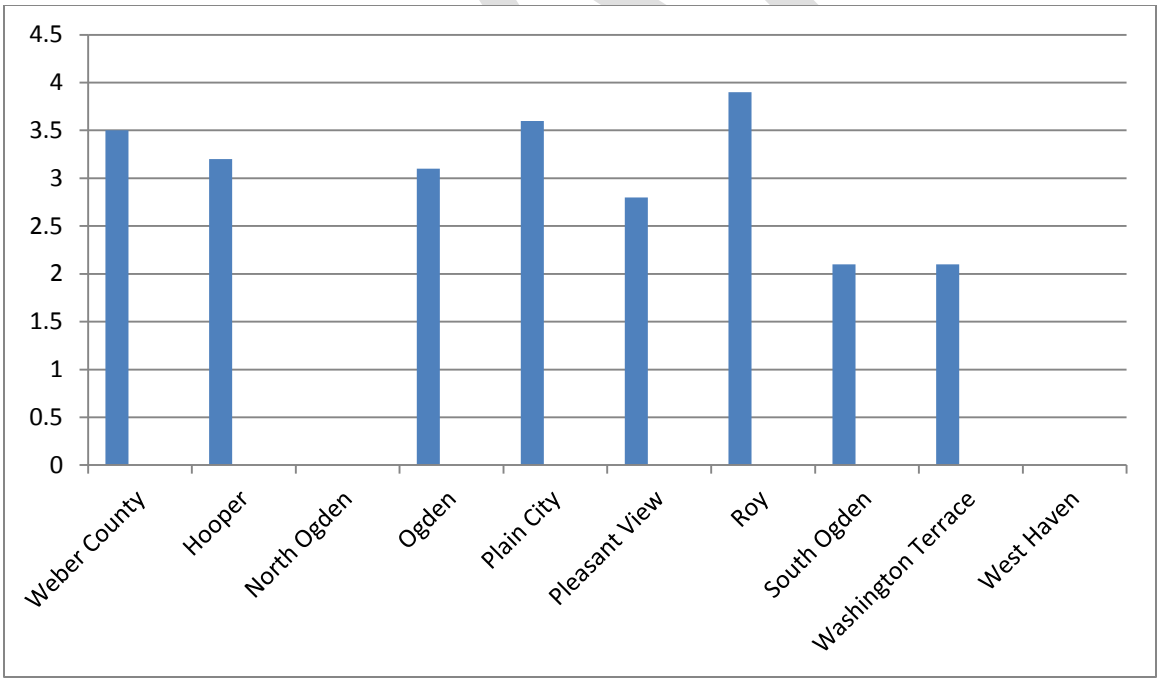
Weber County – Map of Participating Jurisdictions



Past Planning Activity
It is important to note that several communities opted out of the collective process, they were: Harrisville, Marriott-Slaterville, Riverdale, and Uintah. At the time of this study, these communities had completed recent bi-annual moderate income plan updates and had them reviewed in 2010 or their population numbers are below the minimum resulting in exemption from the planning requirement. Non-participating jurisdiction housing plan updates are provided as reference materials in the appendices.

Presented below are the "Affordable Housing Plan Scores for all Weber County jurisdictions as reported by the Utah Department of Workforce Services, Division of Housing & Community Development (HCDD) in July of 2012. The scoring system ranges from 0-9 points, with the highest present score is being held by Moab at 8.2. Communities scoring in the highest point ranges have an opportunity to seek set-aside funding for their priority projects through the Olene Walker Housing Loan Fund. In today's competitive housing finance market this funding could be the determining factor in making a deeply income targeted or special needs project feasible. In fact, these are the unit types shown to be of greatest need in the foregoing housing market analysis. The new regional planning approach and emphasis in addressing all housing sectors, particularly that below 30% area median income (AMI) will help assure valuable leveraged financial resources are available in Weber County to help meet both the housing needs and enhance housing choice for local citizens.

Scores for Affordable Housing Plans Prior to Coordinated Planning Efforts



Key Findings and Areas for Planning
Over the past few years, housing markets in Weber County have been depressed just as many other areas of the state and nation and the data found in Section 2 will bear this out. The depression of housing costs can benefit lower income household however, it can also

serve as an impediment to finding the necessary resources (loans and grants) for construction of new units. Fortunately, housing markets seem to be improving and according to some economists will continue to improve over the next two years. According to David Stiff, chief economist for Fiserv Case-Shiller "There has been a transition recently from a market that is dominated by foreclosure sales to a market where the majority of sales are traditional."[1] Utah's housing numbers likely hit their bottom in the summer of 2012 and according to Cal Musselman of the Utah Association of Realtors, the past eight months in a row have posted increases in equity.

Yet the gains are moderate as pointed out by contributors to West Lake Title's online Blog sighting a Forbes Magazine article that charges that using foreclosure sales vs conventional sales can be misleading. The fundamental issue for Weber County is an oversupply of housing units. This blog post goes on to point out that a normal housing vacancy rate for owned property is 1.5 percent as compared to the current rate in Weber County of 2.1 percent – down from a high of three percent but still high.[2] Also vacancy rates for rental property are normally seven or eight percent. Weber County reached a peak of 11 percent but has now improved to 8.6 percent.

Ogden is also listed as one the ten most affordable housing markets in the nation by the CNNMoney website at www.money.cnn.com.[3] While County-wide, incomes are not high as stated by this article, in comparison to national averages, Ogden's average incomes are pretty good. Housing prices are also 14 percent lower than the national average. This helps in meeting the affordable housing goals of Weber County and the participating jurisdictions. In the following summary as well as the assessment details in Section 2 and housing plan details in Section 3, it will be clear that Weber County has many affordable housing options in place and the goal of the current plan will be to focus on rehab and repair of existing properties as well as serving additional special needs populations. Those needs primarily center around maintenance of the mix of housing style and price options that currently exist as well as meeting some additional needs for extremely low-income households.

A number of meetings were held with jurisdictional representatives and key stakeholders. The following are a distillation of the discussion into categories of discussion that also resulted in primary or over-arching goals for the entire region.

Single Family dwellings: Age of current housing stock will need to be addressed through home repair and renovation programs; potential partnerships to meet these needs can be conducted in cooperation with Weber State University; housing lots will need to be down-sized in some areas to accommodate future development of smaller homes; good housing design is critical to acceptance of affordable housing in existing neighborhoods; homes need to be designed for a life-time so that households can accommodate the changing needs of their members with accessibility and livability in mind; and form-based zoning can be utilized to encourage mixed-use housing types, infill development and accessory dwellings.

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[1] Lee, Jasen, *Utah Housing Sector Expected to Improve Over the Next Two Years*, Deseret News, January 5, 2013.
[2] Conerly, Bill, *Real Estate Forecast 2013: The Housing Market*, Forbes, October 18, 2012.
[3] Christie, Les, *10 Most Affordable Cities for Homebuying*, CNNMoney, www.money.cnn.com, November 15, 2012:

Multi-Family structures: there is a need to maintain and/or upgrade existing multi-family buildings as well as retaining existing density allowances in certain areas; a 'Good Landlord' program which takes into account flexibility for those making strides in recovering from legal matters or poor credit as well as strong building code enforcement would assist in eliminating blight; plan for conversion of large single-family homes into multi-family residences or conversion back to single family homes for larger families as market demand shifts over time in target neighborhoods; ensure that special needs and disabled populations are served when rehabilitating buildings and building new multi-family structures; consider development of mixed-use projects near transportation hubs and employment centers; conduct educational programs to build acceptance of higher density projects; ensure that open-space elements are clustered with high density multi-family and/or single-family townhouse/condo developments.

Photo 1: Hoover Apartments, Ogden

Necessary Changes to ensure that Tools are available: Update and/or put in place the necessary tools enabling communities to track the current mix and condition of housing stock; delivery of housing educational programs for the general public; the availability of local resources enabling single and multi-family rehabilitation and/ or new construction which facilitates access and affordability of special needs populations; conduct window/ windshield/rooftop surveys; create GIS maps of housing stock characteristics; compile a contact list of persons involved; build buy-in through neighborhood outreach programs; perhaps institute a 'Fit Premise' program; use focus groups to build support; use of city, county or housing authority staff to repair foreclosure properties and sell at affordable prices; change zoning and codes to allow multi-family and mixed-use development in non-traditional neighborhoods; and establish walkable place-based communities.

Overarching collective and/or shared common efforts: establish a jurisdictional advisory committee that continues to move the collaborative implementation of goals forward; standardize reporting and tracking to accommodate easier sharing among jurisdictions; work together on community outreach, involvement and education; use the Council of Governments as a model; adopt both HUD's six livability principals and the Wasatch Front Regional Council's Growth Principles; highlight successes and tell stories; solicit involvement of non-participating communities; work collectively on data collection via a centralized and standardized collection system/analysis.

A summary of housing deficit or gap for each participating community can be found in the chart below. A more detailed analysis by James Wood of these needs and other important data can be found in Section 2 and an update on supply and new development in Section 3. Housing for special needs populations is at capacity and additional units are needed, however the resources are simply not available for expansion of housing or services at this time. A more detailed analysis of the needs of a variety of special needs populations can be found in Section 3.

Photo 2: Madison Manor, Ogden

Deficit or Gap of Affordable Housing by Participating Cities

	Extremely Low Income	Very Low Income	Low Income
Roy	566	865	1,282
Plain City	88	163	249
Hooper	98	186	294
Washington Terrace	141	-27	65
West Haven	117	174	174
North Ogden	329	478	782
Ogden	177	-2,313	-1,861
South Ogden	320	317	479
Pleasant View	141	181	255
Unincorporated	145	265	344
Total	2,123	288	2,031
Source: HUD Sustainable Communities data.			

Key findings and areas for goal-setting set by the cross-jurisdictional team can be summarized into the following four main topics which are outlined in detail in Section 3:

Goal 1: Seek to maintain the quality of existing single-family housing stock and affordable homeownership opportunities, by facilitating the mix of new construction and in-fill in keeping with neighborhood design standards and community sustainability.

Goal 2: Seek to maintain the overall quality of existing multi-family housing stock and affordable rental housing opportunities, by facilitating the mix of new construction and in-fill in keeping with neighborhood design standards and community sustainability.

Goal 3: Seek to update and/or put in place the necessary tools enabling the community to track the: 1) mix of existing housing stock, 2) the condition of existing housing stock, 3) delivery of existing housing education made available to the public, 4) the availability of local resources enabling single- and multi- family rehabilitation and/or new construction which facilitates access and affordability for special needs populations.

Goal 4: Seek to monitor market data and barriers over time for all housing sectors to assure prioritization and implementation in keeping with moderate income housing plan compliance every two years.

On the following pages is a matrix of the goals set by each participating jurisdiction and the unincorporated county in relation to each of the above four goals.

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Participating Jurisdiction	Goal 1	Goal 2	Goal 3	Goal 4
	Single Family Homes	***Multi-Family Projects***	***Program Tools***	***Monitoring***
Hooper City	Maintain existing affordable stock	10 new units & maintain existing affordable stock	Assess Regulatory Barriers, Host education and information sessions,	Collaborate with partner communities to share data and keep track of existing affordable units
North Ogden City	Survey existing affordable housing programs		Evaluate transportation planning	
Ogden City	Upgrade 60 existing owner-occupied units, 15 rehab loans and 12 rental rehab loans and down-payment assistance to 250 homebuyers and facilitate construction of 20 new for-sale units	12 Rental rehap units		
Plain City		small rental property in partnership with Weber Housing Authority	Assess Regulatory Barriers, education and information sessions in partnership with Weber Housing Authority,	
Pleasant View City			Close partnership with nearby housing authorities or create a new one, establish a database of existing properties and education programs	Maintain existing ratio of affordable units to balance of market and continue to monitor regulatory barriers
Roy	Establish home repair assistance programs, encourage construction of a mix of housing types and prices, and support new development		Assess regulatory barriers, update demographic information, support assistance programs, work on regional housing planning, and establish education programs	

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Participating Jurisdiction	Goal 1	Goal 2	Goal 3	Goal 4
	Single Family Homes	***Multi-Family Projects***	***Program Tools***	***Monitoring***
South Ogden City	Ensure balance of affordable existing stock and include goals in all future planning		Review all existing ordinances in anticipation of future affordable housing development and review 2008 Housing Plan	
Washington Terrace	Maintain ratio of affordable single-family housing stock and assist current low-income homeowners with repairs and rehabs		Assess Regulatory Barriers, education and information sessions in partnership with Weber Housing Authority,	
Unincorporated Areas of County	Maintain existing affordable stock and encourage new low-income homeowners	Maintain existing stock and encourage new development	Provide housing choice, update existing and institute new tracking tools,	Monitor market data, permitting and existing ordinances
Cross Jurisdictional Two Year Goals	• WHA $60,000 CDBG app in 1st Q of 2013 for emergency repair/rehab and down-payment assistance (all areas outside of Ogden City) • WHA 4-unit Crown project (submission in Fall of 2013 for North Ogden and Pleasant View) – CDBG land acquisition app completed.	• St. Anne's Center breaking ground on homeless shelter scheduled for 2nd Q 2013 – five of seven million raised to date. • The Station at Pleasant View LIHTC project – 64 affordable and 8 market units – 3rd Q 2013 • Lomond View Retirement LIHTC units in Ogden – 38 affordable units – 3rd Q 2013	• WHA Bilingual resource and referral materials completed in 1st Q 2013 • WHA Website update and linkages with participating jurisdictions in 2013 • Implementation of Tool Kit items in 2014: land-use maps, form-based ordinance review, housing stock inventory and condition surveys, rehab and infill design standards, and visitability ordinance.	

Section 2: Demographic, Economic & Housing Study Element

Section 2.0 Introduction

Lotus Community Development began work as consultants to Weber County and participating jurisdictions in late 2011 to provide assistance in the development of a County – wide housing needs assessment. The housing study element presented here was completed by James Wood, Director of the University of Utah's Bureau of Economic and Business Research acting as a subcontractor to Lotus Community Development Institute. Section 2 begins with County-wide analysis followed by sections on each participating jurisdiction in alphabetical order.

The information in this Section 2 is based on nine jurisdictions in Weber County that participated voluntarily in this process. All cities were given the opportunity to participate, however a small number chose not to do so. Therefore, all prioritizations and rankings of issues as well as goals are based only on these nine and may not reflect the actual position of all cities in the county.

Section 2.1 Weber County Demographic Trends and Characteristics

The Census shows the population of Weber County to be 231,236 in 2010. From 2000 to 2010 the county's population increased by 17.7 percent. The county ranks 16th among Utah's 29 counties in the rate of population growth over the past decade. Of the four Wasatch Front Counties, both Utah and Davis Counties had much greater increases in population between 2000 and 2010; Utah County 40.2 percent and Davis County 28.2 percent. Salt Lake County had a slower rate of growth with a population increase of 14.6 over the ten-year period.

Other demographic characteristics of Weber County include:

¶A slightly older population with the average age of 30.7 years compared to the statewide average of 29.2 years.

¶Ten percent of the population of the county is 65 years or older compared to 9 percent statewide and 32.9 percent is 19 years or younger compared to 34.8 percent for the state.

¶In 2010 there were 78,748 households in Weber County. The average household size was 2.9 persons compared to 3.1 persons statewide. The smaller household size is a reflection of the slightly older population in the county.

¶The minority population in Weber County represents 21.9 percent of the population or 50,598 individuals. The minority share of the population in Weber County is higher than the statewide share of 19.6 percent.

¶The Hispanic population is 16.7 percent of the population, significantly higher than the statewide share of 13.0 percent. In 2010 the population count of Hispanics in Weber County was 38,711 individuals.

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Comparative Demographics (Tables 2-8)

¶Population growth in Weber County is concentrated in the western portion of the county; primarily in the cities of West Haven, Hooper and Plain City. The population of West Haven increased by 158 percent during the 2000 to 2010 period, an increase of over 6,000 people.

¶These three cities, of course also recorded the largest increase in households during the ten-year period.

¶West Haven has the youngest population of the nine study cities with an average age of 27.4 years. Pleasant View has the oldest population with an average age of 34.1 years.

¶Hooper has the largest household size of 3.47 persons per household and South Ogden and Washington Terrace of small households sizes of 2.64 and 2.68 respectively.

¶Ogden City has by far the largest concentration of minority and Hispanic population. Twenty-five percent of the city's population is minority

Table 1
Weber County: Demographic Characteristics

	2000	2010	Chg.	State of Utah
Population	196,533	231,236	17.7%	23.8%-
Median Age	29.3	30.7	4.8%	29.2
65 years and older	20,437	23,388	14.4%	---
Percent 65 years and older	10.4%	10.1%		9.0%
19 years and younger	67,712	76,143	12.5%	---
Percent 19 years and younger	34.4%	32.9%		34.8%
Households	65,698	78,748	19.9%	25.2%-
Average Household Size	2.95	2.9	-1.7%	3.1
Minority Population*	24,148	50,598	109.5%	---
Percent Minority Population	12.3%	21.9%		19.6%

**Minority population includes those of the following races: black, American Indian, Asian, Native Hawaiian and other Pacific Islanders and other race. Hispanic is an ethnicity denoted by origins or identification with Spanish or Portuguese speaking countries. Hispanics are included in minority count.*
Source: U.S. Census Bureau, 2000 SF1 and 2010 SF1.

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Comparative Demographic Statistics

Table 2
Participating Cities Ranked by
% Change in Population
2000-2010

	Total	Percent Change 2000-2010
West Haven	10,272	158.4%
Hooper	7,218	84.7%
Plain City	5,476	57.2%
Pleasant View	7,979	41.7%
Weber County	231,326	17.7%
North Ogden	17,357	15.5%
South Ogden	16,532	15.0%
Roy	36,884	12.2%
Ogden	82,825	7.3%
Washington Terrace	9,067	6.0%
Unincorporated	14,074	1.6%

Source: U.S. Census Bureau.

Table 3
Participating Cities Ranked by
% Change in Households
2000-2010

	Total	Percent Change 2000-2010
West Haven	3,200	182.9%
Hooper	2,082	81.0%
Plain City	1,609	64.4%
Pleasant View	3,260	39.6%
North Ogden	5,569	26.1%
Weber County	78,748	19.9%
South Ogden	6,204	19.5%
Roy	12,174	13.9%
Unincorporated	4,574	10.7%
Washington Terrace	3,327	10.2%
Ogden	29,631	8.2%

Source: U.S. Census Bureau.

Table 4
Ranking of Participating Cities
by Average Age of Population

	Age
Pleasant View	34.1
North Ogden	32.9
South Ogden	31.6
Washington Terrace	31.1
Weber County	30.7
Hooper	30.5
Plain City	30.3
Roy	30.0
Ogden	29.6
West Haven	27.8
Unincorporated	N/A

Source: U.S. Census Bureau.

Table 5
Ranking of Participating Cities
by % of Population
65 years and Over

	%
Washington Terrace	15.0%
South Ogden	14.4%
Pleasant View	11.7%
North Ogden	11.2%
Unincorporated	11.4%
Weber County	10.1%
Ogden	9.4%
Roy	9.2%
Plain City	8.3%
Hooper	6.7%
West Haven	5.4%

Source: U.S. Census Bureau.

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Table 6
Ranking of Participating Cities by % of Population 19 Years and Over

	%
Hooper	42.7%
Pleasant View	40.9%
North Ogden	40.1%
West Haven	38.0%
Plain City	37.9%
Roy	34.4%
Weber County	32.9%
Ogden	31.5%
Washington Terrace	30.1%
South Ogden	29.4%
Unincorporated	27.0%

Source: U.S. Census Bureau.

Table 7
Ranking of Participating Cities by Average Household Size

	Size
Hooper	3.47
Plain City	3.40
Pleasant View	3.27
West Haven	3.21
North Ogden	3.11
Unincorporated	3.08
Roy	3.02
Weber County	2.90
Ogden	2.73
Washington Terrace	2.68
South Ogden	2.64

Source: U.S. Census Bureau.

Table 8
Ranking of Participating Cities by Percent Minority Population

	%
Ogden	36.5%
Weber County	21.9%
Roy	19.2%
Washington Terrace	18.9%
South Ogden	18.6%
West Haven	13.8%
Pleasant View	10.5%
North Ogden	8.6%
Hooper	8.4%
Unincorporated	7.3%
Plain City	4.8%

Source: U.S. Census Bureau.

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Map 1
Population by City in Weber County - 2010

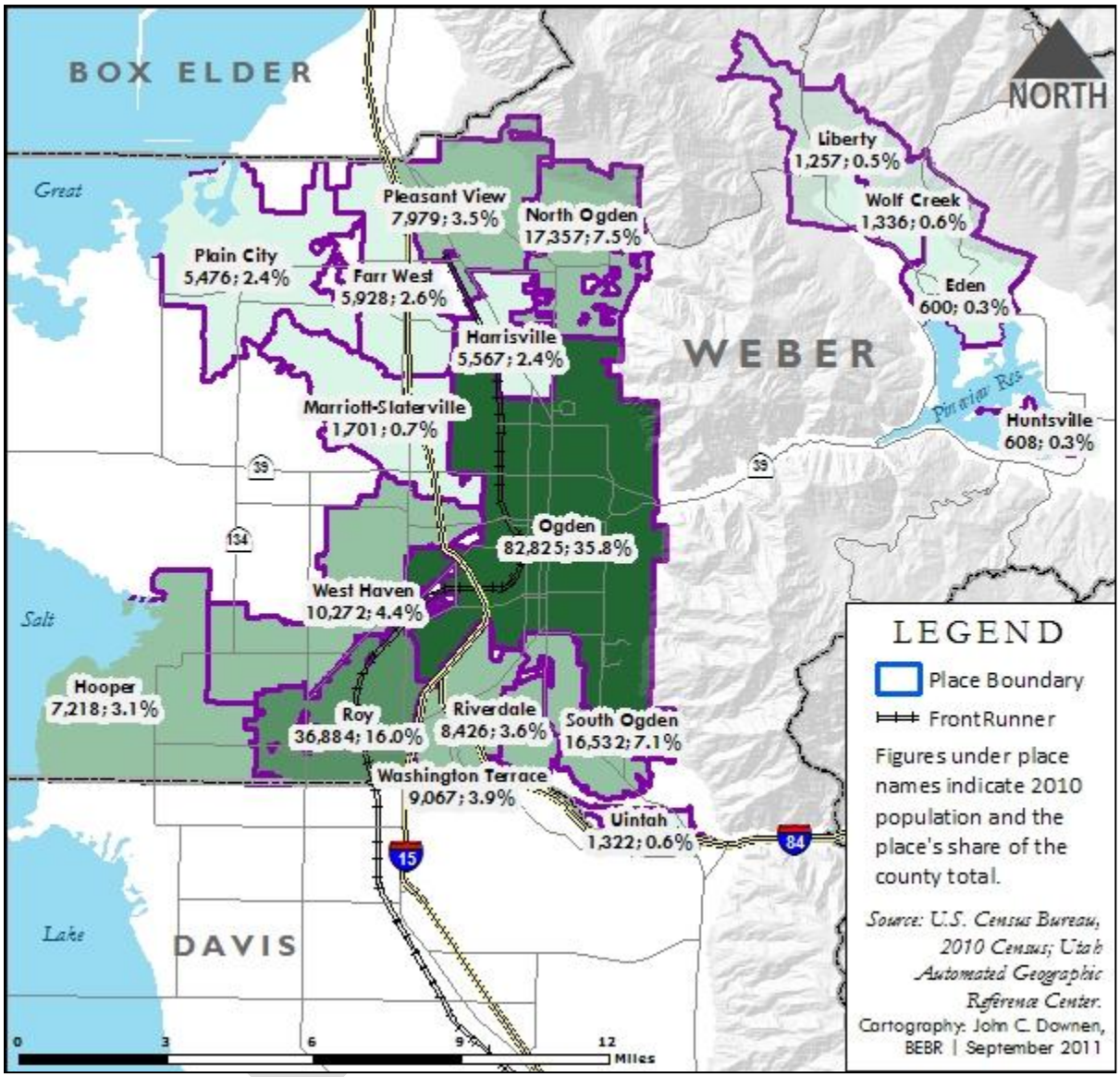

Table 9
Percent Change in Population by County

	2000	2010	Chg.
Wasatch	15,215	23,530	54.7%
Washington	90,354	138,115	52.9%
Tooele	40,735	58,218	42.9%
Utah	368,536	516,564	40.2%
Iron	33,779	46,163	36.7%
Morgan	7,129	9,469	32.8%
Duchesne	14,371	18,607	29.5%
Uintah	25,224	32,588	29.2%
Davis	238,994	306,479	28.2%
Juab	8,238	10,246	24.4%
State	2,233,169	2,763,169	23.8%
Cache	91,391	112,656	23.3%
Sanpete	22,763	27,822	22.2%
Summit	29,736	36,324	22.2%
Kane	6,046	7,125	17.8%
Weber	**196,533**	**231,236**	**17.7%**
Box Elder	42,745	49,975	16.9%
Rich	1,961	2,264	15.5%
Daggett	921	1,059	15.0%
Salt Lake	898,387	1,029,655	14.6%
Wayne	2,509	2,778	10.7%
Sevier	18,842	20,802	10.4%
Beaver	6,005	6,629	10.4%
Garfield	4,735	5,172	9.2%
Grand	8,465	9,225	9.0%
Piute	1,435	1,556	8.4%
Carbon	20,422	21,403	4.8%
San Juan	14,413	14,746	2.3%
Emery	10,861	10,976	1.1%
Millard	12,405	12,503	0.8%

Source: U.S. Census Bureau, 2010 Census.

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Table 10
Percent Change in Households by County

	2000	2010	Percent Change
Washington	29,939	46,334	54.8%
Wasatch	4,743	7,287	53.6%
Utah	94,937	140,602	48.1%
Iron	10,627	15,022	41.4%
Tooele	12,677	17,791	40.3%
Morgan	2,046	2,820	37.8%
Duchesne	4,559	6,003	31.7%
Davis	71,201	93,545	31.4%
Kane	2,237	2,900	29.6%
Uintah	8,187	10,563	29.0%
Cache	27,543	34,722	26.1%
Juab	2,456	3,093	25.9%
Summit	10,332	12,990	25.7%
Daggett	340	426	25.3%
State	701,476	877,512	25.1%
Rich	645	805	24.8%
Garfield	1,576	1,930	22.5%
Box Elder	13,144	16,058	22.2%
Sanpete	6,547	7,952	21.5%
Sevier	6,081	7,094	16.7%
Salt Lake	295,141	342,622	16.1%
Beaver	1,982	2,265	14.3%
Grand	3,434	3,889	13.2%
Piute	509	576	13.2%
Weber	**70,454**	**78,748**	**11.8%**
San Juan	4,089	4,505	10.2%
Millard	3,840	4,201	9.4%
Carbon	7,413	7,978	7.6%
Emery	3,468	3,732	7.6%
Wayne	1,329	1,059	-20.3%

Source: U.S. Census Bureau; 2010.

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Employment Trends and Characteristics

¶The growth of nonfarm employment in Weber County has been relatively slow. Since 1990 the average annual rate of growth has been 1.54 percent. Over the past ten years the rate of growth drops to 0.15 percent annually. During the past decade employment in the county has increased from 88,346 to 89,690, only 1,344 jobs. In terms of employment, Weber County is the slowest growing Wasatch Front County.

Other employment characteristics include"

¶The major employment sectors are health care with 13 percent of nonfarm jobs, manufacturing with 12.9 percent and retail trade with a 12.8 percent

¶The major growth sectors are health care, local government and professional, scientific and technical services.

¶The unemployment rate in Weber County in 2010 was 8.6 percent compared to 7.7 percent statewide.

¶The average wage rate in Weber County in 2010 was $34,176 only 88.3% of the statewide average wage of $38,700. Weber County is a relatively low wage metropolitan county.

Table 11
Nonfarm Employment and Growth Rates for Selected Counties

	Weber	Salt Lake	Utah	Davis	State
1990	66,091	368,698	93,884	59,738	723,629
2000	88,346	545,153	152,699	84,846	1,074,879
2006	93,029	579,780	176,813	100,547	1,203,914
2007	96,162	601,224	186,050	103,589	1,251,282
2008	95,940	602,927	184,849	103,354	1,252,573
2009	91,003	573,449	175,387	99,911	1,188,767
2010	89,690	571,258	174,639	100,375	1,181,337
AAGR* 1990-10	1.54%	2.21%	3.15%	2.63%	2.48%
AAGR -2000-10	0.15%	0.47%	1.35%	1.7%	0.95%

**AAGR = average annual growth rate.*
Source: Utah Department of Work Force Services.

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Figure 1
Change in Nonfarm Employment in Weber County

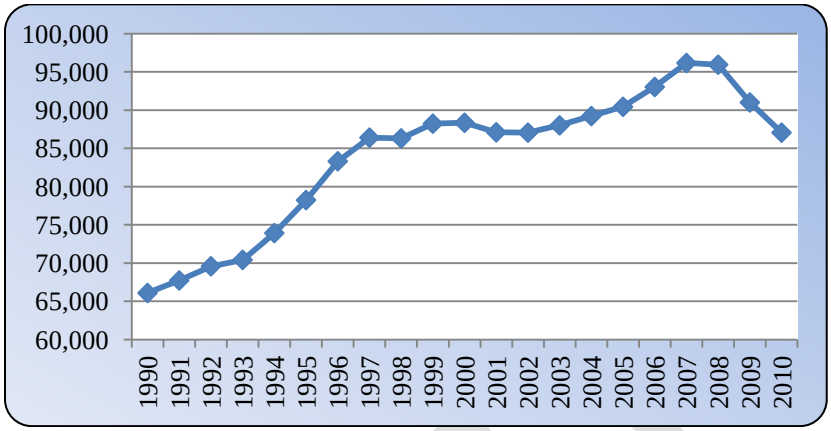

Figure 2
Percent Change in Nonfarm Employment for Selected Counties

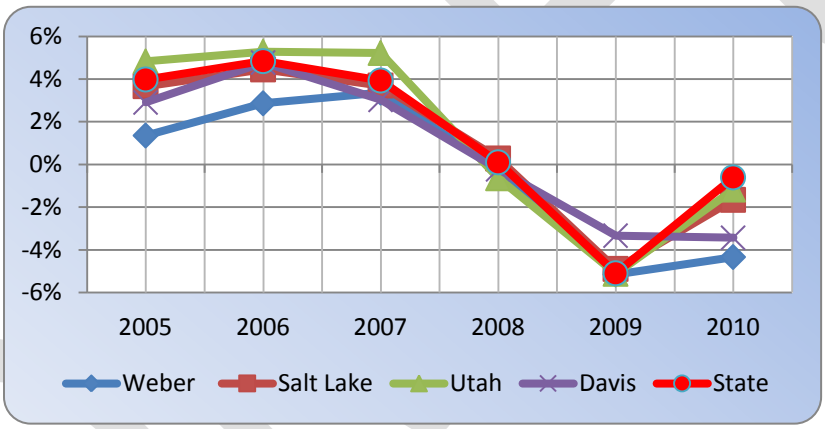

Table 12
Weber County: Share of Nonfarm Employment By Sector

	2001	2010	% Share 2000	% Share 2010	Direction
Mining		52	0.0%	0.1%	
Utilities	266	233	0.3%	0.3%	►
Construction	5,010	4,338	5.8%	5.0%	▼
Manufacturing	13,835	11,233	15.9%	12.9%	▼
Wholesale Trade	1,969	3,171	2.3%	3.6%	▲
Retail Trade	11,881	11,172	13.6%	12.8%	▼
Transportation and Warehousing	1,918	1,813	2.2%	2.1%	▼
Information	1,932	917	2.2%	1.1%	▼
Finance and Insurance	2,695	3,427	3.1%	3.9%	▲
Real Estate and Rental	1,063	837	1.2%	1.0%	▼
Professional, Scientific Services	2,493	3,001	2.9%	3.4%	▲
Management of Companies	376	663	0.4%	0.8%	▲
Administrative Support	5,404	5,322	6.2%	6.1%	▼
Private Education Services	527	766	0.6%	0.9%	▲
Health Care	8,429	11,321	9.7%	13.0%	▲
Arts and Entertainment	1,367	1,279	1.6%	1.5%	▼
Accommodations and Food Service	6,166	6,557	7.1%	7.5%	▲
Other Services	2,494	2,745	2.9%	3.2%	▲
Federal Government	6,463	5,260	7.4%	6.0%	▼
State Government	4,671	4,425	5.4%	5.1%	▼
Local Government	8,141	8,529	9.3%	9.8%	▲
	87,100	87,061	100.0%	100.0%	

Source: Utah Department of Work Force Services.

Figure 3
Unemployment Rate in Weber County and State

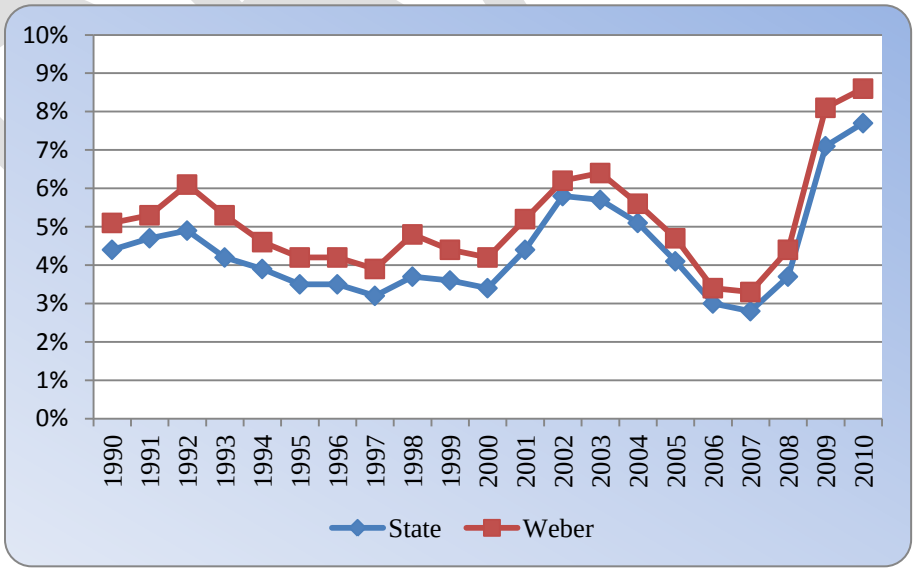

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Table 13
Average Nonfarm Wage in Weber County Compared to State Average

	Weber	State	Weber as % of State Average
2000	$26,496	$28,812	92.0%
2001	$27,444	$29,640	92.6%
2002	$27,756	$30,120	92.2%
2003	$28,272	$30,612	92.4%
2004	$28,944	$31,692	91.3%
2005	$29,688	$32,832	90.4%
2006	$31,404	$34,596	90.8%
2007	$32,508	$36,516	89.0%
2008	$33,540	$37,452	89.6%
2009	$34,116	$38,052	89.7%
2010	$34,176	$38,700	88.3%

Source: Utah Department of Workforce Services.

Housing Trends and Characteristics

¶The housing inventory in Weber County in 2010 totaled 86,187 units. Just over 91 percent of these units were occupied. Of the occupied units 27.5 percent were renter occupied and 72.5 percent were owner occupied units. Other housing market characteristics include:

¶Eighty percent of all renters were younger than 55 years old whereas only 60 percent of all owners were younger than 55 years old. Forty-one percent of all owners were 55 years or over.

¶Whites comprise 87.8 percent of the all home owners. The largest minority homeowner group is Hispanic. Nine percent of all homeowners are Hispanic.

¶Twenty percent or 4,480 of all renters were Hispanics while whites accounted for 72 percent of renter households in Weber County.

¶Since 2000 11,500 new residential units have been built in Weber County. Seventy-five percent of these units have been detached single-family homes. Home building peaked in 2006 with 1,255 units. The last few years the number of new homes countywide has dropped to just under 500 units. From the 2011 homebuilding it looks like residential construction will be around 400 units this year.

¶Weber County has a high degree of housing affordability. The median sales price of a detached single-family home in 2011 (through August) was $142,000 while the median sales price of a condominium unit was $111,000.

¶Since 2005, at least one-third of all new homes built in the county were an affordable to moderate income households (80 percent AMI). Furthermore, at nearly three quarters of all existing homes sold were also affordable to moderate income households. Of the nearly 15,000 homes sold in the county since 2007 10,600 were affordable to moderate income

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households and about 25 percent or 3,800 homes were affordable to low income households (50 percent AMI).

Map 2 shows the affordability of the housing inventory. Twenty five percent of detached single-family homes are valued as affordable to the low income households and nearly 70 percent are affordable to moderate income household. *Map 2* shows the median sales price by city and illustrates the housing affordability. Any home priced under $200,000 would be affordable to a moderate income household. The higher priced communities are: Ogden Valley, Pleasant View and West Haven. All other cities have a high degree of housing affordability.

¶Over 90 percent of the 2,300 condominiums sold since 2007 were affordable to moderate income households and at least 50 percent of condominiums sold were affordable to low income households.

¶The extreme affordability of housing has provided ample opportunities for home ownership by moderate and low income households in Weber County. Housing policies and objectives should be targeted at provided low and very low income rental housing and rehabilitation of older owner occupied housing stock.

¶Nine percent (1,947 units) of rental housing in Weber County is comprised of tax credit units. The county needs additional tax credit projects targeted at the renter population at 40 percent or lower AMI.

¶Nearly all rental housing would be affordable to moderate and low income households given the low housing costs in the county. Rental housing is highly concentrated in Ogden City with nearly 60 percent of all rental units in the county located in Ogden. Roy is the only other city with more than 10 percent of their housing stock devoted to rental housing. Many cities have less than 1 percent of housing stock in rental units *Map45*. *Map 5* shows number of rental units by census tract.

Table 14
Weber County: Housing Inventory Profile - 2010

	Units	% Share
Total Units	86,187	100.0%
Occupied	78,748	91.4%
Vacant Units	7,439	8.6%
Owner Occupied	57,129	66.3%
With Mortgage	43,816	76.7%
Without Mortgage	13,313	23.3%
Renter Occupied	21,619	27.5%*

**percent of occupied units.*
Source: U.S. Census Bureau, 2010.

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Table 15
Renters by Age of Householder - 2010

	Units	% Share
Less than 55 years	17,211	79.6%
55-64 years	2,090	9.7%
65-74 years	1,067	4.9%
75-84 years	700	3.2%
85+ years	551	2.5%
More than 55 years	4,408	20.4%
Total Renters	21,619	100.0%

Source: U.S. Census Bureau, 2010.

Table 16
Owners by Age of Householder - 2010

	Units	% Share
Less than 55 years	33,638	58.9%
55-64 years	10,655	18.7%
65-74 years	6,485	11.4%
75-84 years	4,567	8.0%
85+ years	1,784	3.1%
More than 55 years	23,491	41.1%
Total Owners	57,129	100.0%

Source: U.S. Census Bureau, 2010.

Table 17
Weber County: Owner Occupied Units by Race and Ethnicity - 2010

	Units	% Share
Owner-occupied housing units	57,129	100.0%
White alone householder	50,133	87.8%
Black or African American alone householder	452	0.8%
American Indian and Alaska Native alone householder	170	0.3%
Asian alone householder	689	1.2%
Native Hawaiian and Other Pacific Islander alone householder	82	0.1%
Some Other Race alone householder	30	0.1%
Two or More Races householder	453	0.8%
Hispanic or Latino	5,120	9.0%

Source: U.S. Census 2010.

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Table 18
Weber County: Renter Occupied Units by Race and Ethnicity - 2010

	Units	% Share
Renter-occupied housing units	21,619	100.0%
White alone householder	15,557	72.0%
Black or African American alone householder	569	2.6%
American Indian and Alaska Native alone householder	261	1.2%
Asian alone householder	232	1.1%
Native Hawaiian and Other Pacific Islander alone householder	61	0.3%
Some Other Race alone householder	36	0.2%
Two or More Races householder	423	2.0%
Hispanic or Latino	4,480	20.7%

Source: U.S. Census 2010.

Table 19
Weber County: Permits Issued for Residential Units by Type

	Single Family	Town homes	Condo	Apartment	Manuf	Other	Total
2000	1,183	20	96	138	0	0	1,437
2001	985	44	82	162	0	0	1,273
2002	993	32	96	164	18	1	1,304
2003	1,074	34	101	52	4	1	1,266
2004	913	34	166	26	3	0	1,142
2005	968	28	154	6	26	1	1,183
2006	964	32	146	106	5	2	1,255
2007	660	20	157	31	2	3	873
2008	256	10	207	193	37	1	704
2009	343	16	105		10	3	477
2010	339	6	49	36	22	0	452
2011 June	148	0	0	0	17	0	165
Total	8,826	276	1,359	914	144	12	11,531

Source: Bureau of Economic and Business Research, University of Utah.

Figure 4
Weber County: Residential Construction by Type of Unit

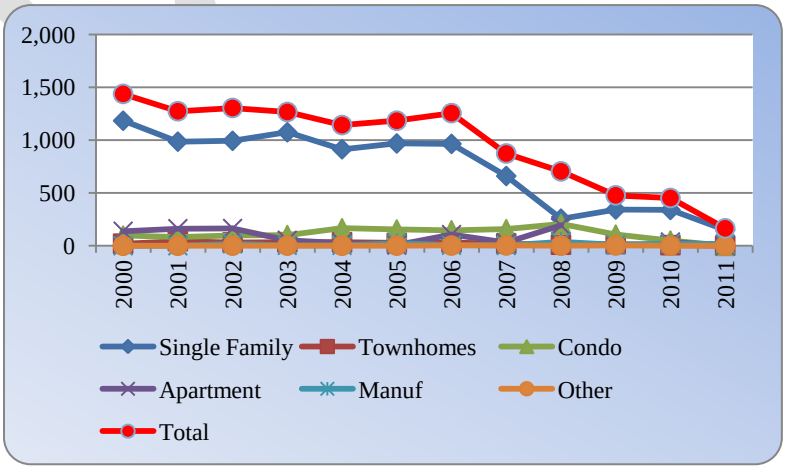

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Figure 5
Weber County: Percent Share of Residential Construction by Type 2000-2011

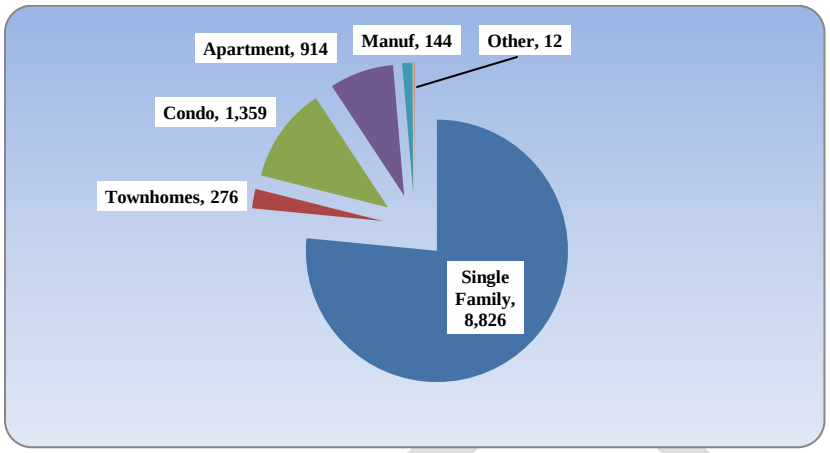

Table 20
Weber County: Price Characteristics of New Homes Sold

	2005	2006	2007	2008	2009	2010
New Homes Sold	817	885	1,168	917	557	497
Median Price of New Homes	$225,000	$232,459	$229,237	$225,000	$200,000	$230,550
Number Homes Sold < Median	409	442.5	584	459	279	249
Number Homes Sold <$200,000	283	239	201	230	192	156
Percent Homes Sold for <$200,000	34.6%	27.0%	17.2%	25.1%	34.5%	31.3%

Source: New Reach.

Table 21
Weber County: Median Sales Price of Existing Homes and Condos

	Median Sales Price Home	Median Sales Price Condo
2007	$147,000	$105,000
2008	$164,900	$126,900
2009	$168,000	$132,900
2010	$154,850	$124,900
2011	$140,000	$107,000

Source: Wasatch Front Region MLS.

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Table 22
Weber County: Homes Sold That Were Affordable to Low (50% AMI) and Moderate (80%) Income Households

	Total Sales	Home <$120,000*	Home <$200,000**
2007	4,209	1,249	3,207
2008	3,587	821	2,467
2009	2,634	488	1,761
2010	2,138	546	1,542
2011	2,109	720	1,619
Total	14,677	3,824	10,596

**$120,000 affordable to 50%AMI; **$200,000 affordable to 80% AMI*
Source: Wasatch Front Regional MLS.

Table 23
Weber County: Percent of Homes Sold That Were Affordable to Low and Moderate Income Households

	% Homes <$120,000	% Homes <$200,000
2007	29.7%	76.2%
2008	22.9%	68.8%
2009	18.5%	66.9%
2010	25.5%	72.1%
2011	34.1%	76.8%
Total	26.1%	72.2%

Source: Wasatch Front Regional MLS.

Table 24
Weber County: Condominiums Sold That Were Affordable to Low and Moderate Income Households

	Total Sales	Condo <$120,000*	Condo <$200,000**
2007	615	441	585
2008	643	279	574
2009	527	171	478
2010	357	158	320
2011	257	169	234
Total	2,399	1,218	2,191

**$120,000 affordable to 50%AMI; **$200,000 affordable to 80% AMI*
Source: Wasatch Front Regional MLS.

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Table 25
Weber County: Percent of Condominiums Sold That Were Affordable to Low and Moderate Income Households

	% Condo <$120,000	% Condo <$200,000
2007	71.7%	95.1%
2008	43.4%	89.3%
2009	32.4%	90.7%
2010	44.3%	89.6%
2011	65.8%	91.1%
Total	50.8%	91.3%

Source: Wasatch Front Regional MLS.

Table 26
Weber County: Short Sales and REO Sales

	Short Sales*	REO Sales**	Combined Short Sales & REO Sales	Total Home Sales	SS & REO Sales as Percent of Total
2008	21	60	81	2,633	3.1%
2009	182	85	267	2,405	11.1%
2010	211	310	521	2,138	24.4%
2011	174	264	438	1,445	30.3%

*Short sales defined as sale in which proceeds from selling the property will fall short of the balance of debt on the property. Lien holders accept less than owed.
**REO is defined as foreclosed real estate owned (REO) by a financial institution.
Source: Wasatch Front Regional MLS.

Table 27
Weber County: Median Sales Price of Short Sale and REO Homes

	Short Sales	REO Sales	All Sales
2008	$155,000	$105,050	$168,000
2009	$161,500	$124,000	$162,500
2010	$145,000	$124,950	$154,850
2011	$143,200	$115,050	$142,000

Source: Wasatch Front Regional MLS.

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Table 28
Low Income Housing Tax Credit Units as Percent of Rental Inventory - 2010

	Occupied Units	LIHTC Units	% Share
Summit	3,093	644	20.8%
Tooele	4,098	682	16.6%
Rich	146	24	16.4%
Box Elder	3,454	518	15.0%
Wasatch	1,816	250	13.8%
Grand	1,276	141	11.1%
Duchesne	1,355	140	10.3%
Iron	5,455	550	10.1%
Washington	13,691	1,278	9.3%
San Juan	892	82	9.2%
Weber	**21,619**	**1,947**	**9.0%**
Davis	20,474	1,726	8.4%
Salt Lake	112,203	9,302	8.3%
State	259,555	19,877	7.7%
Cache	12,042	841	7.0%
Carbon	2,234	147	6.6%
Kane	737	47	6.4%
Beaver	555	31	5.6%
Sanpete	1,997	98	4.9%
Sevier	1,596	78	4.9%
Uintah	2,678	125	4.7%
Juab	650	28	4.3%
Emery	726	25	3.4%
Utah	44,549	1,158	2.6%
Garfield	491	9	1.8%
Millard	943	6	0.6%
Daggett	116	0	0.0%
Morgan	308	0	0.0%
Piute	102	0	0.0%
Wayne	259	0	0.0%

Source: Utah Housing Corporation.

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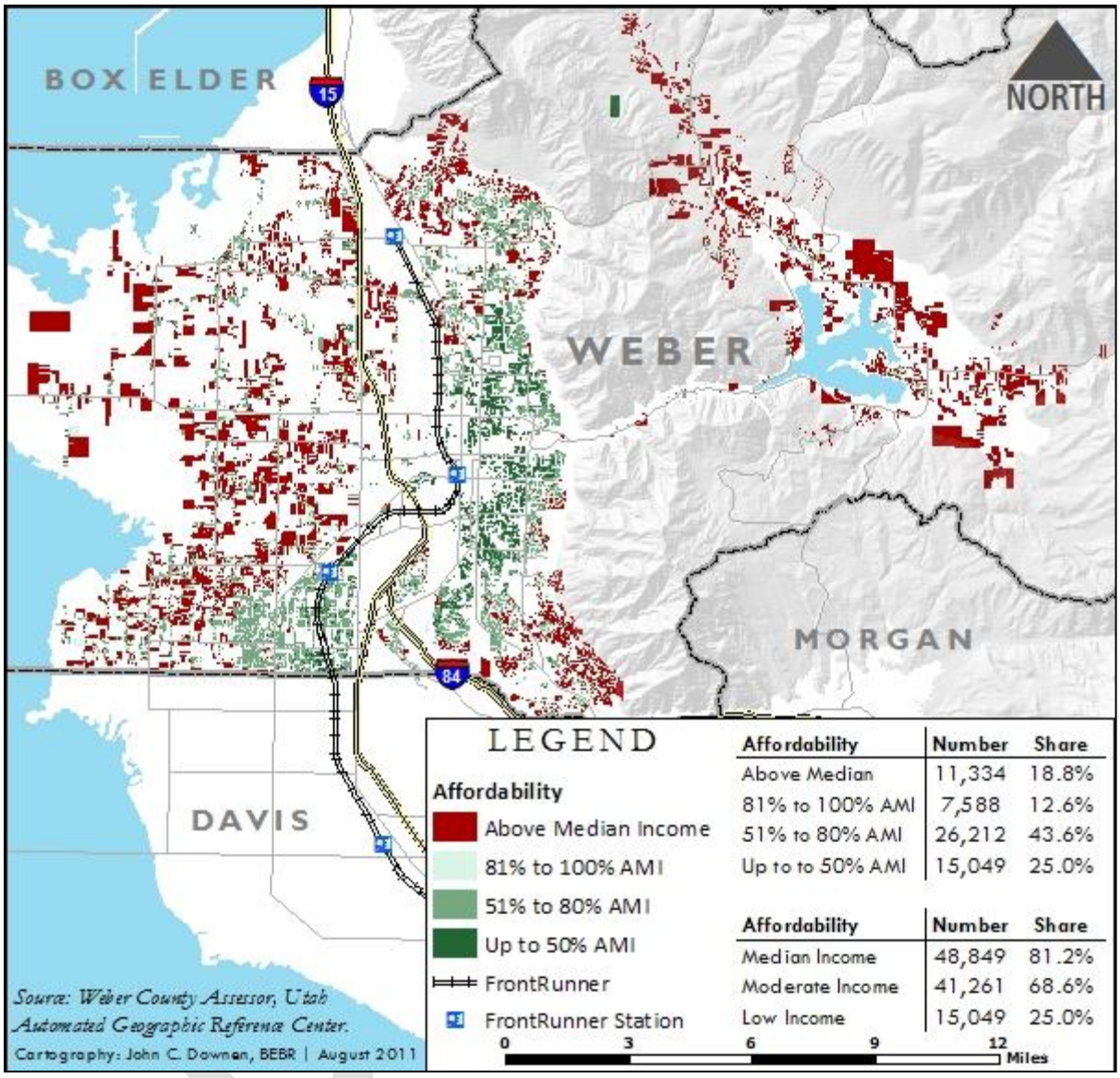
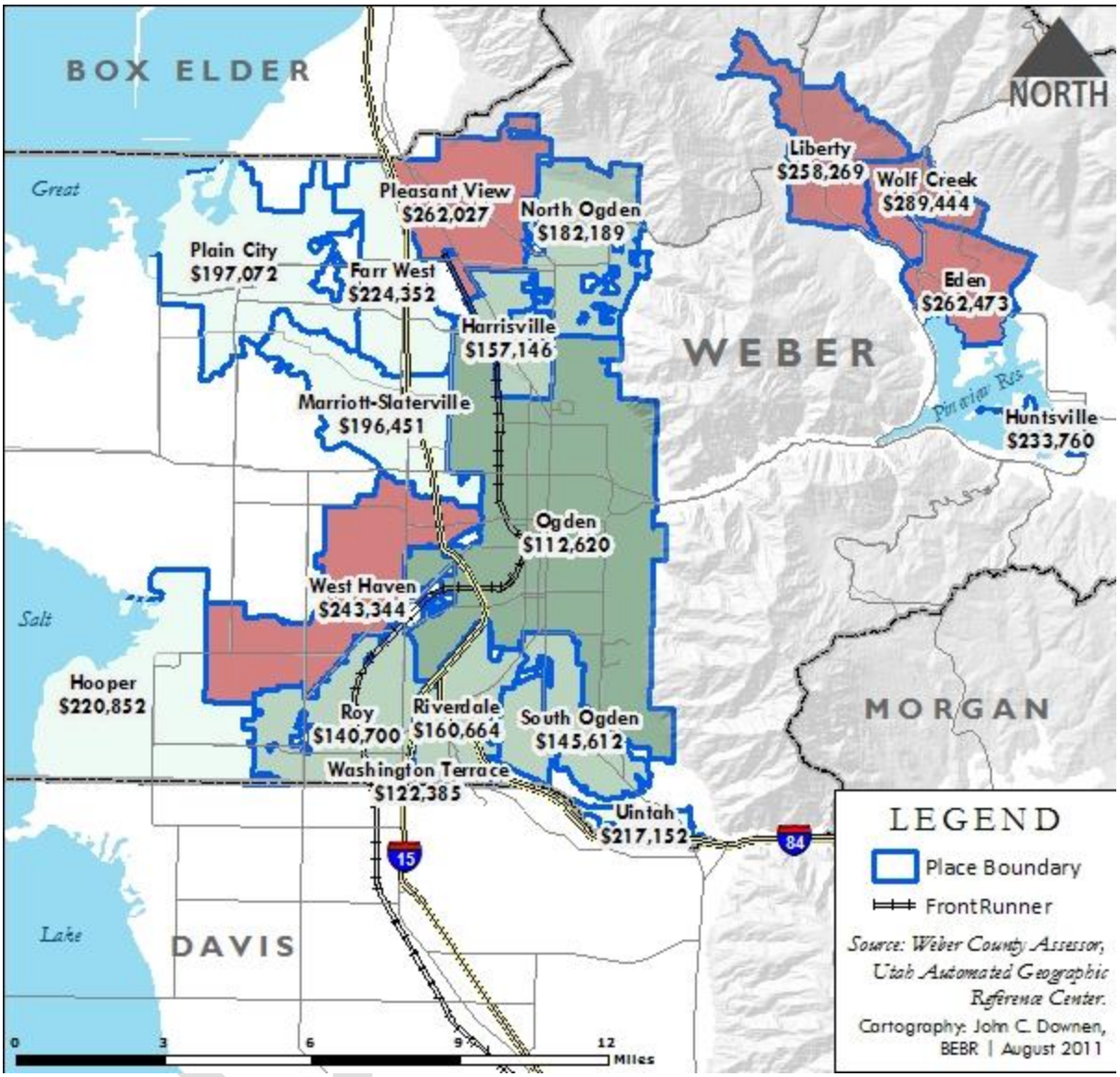
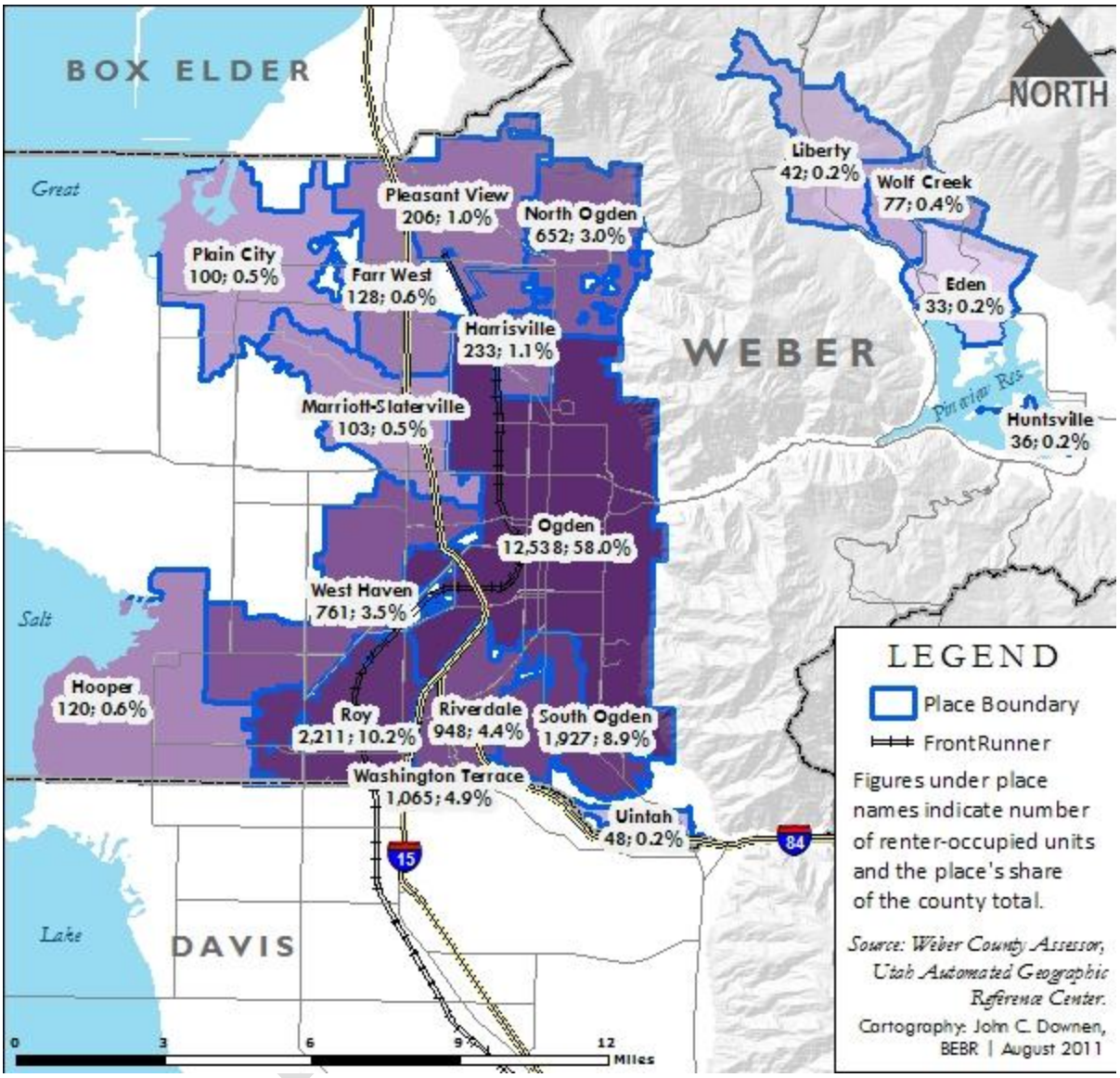
Map 2
Weber County: Geographic Distribution of Affordable Housing



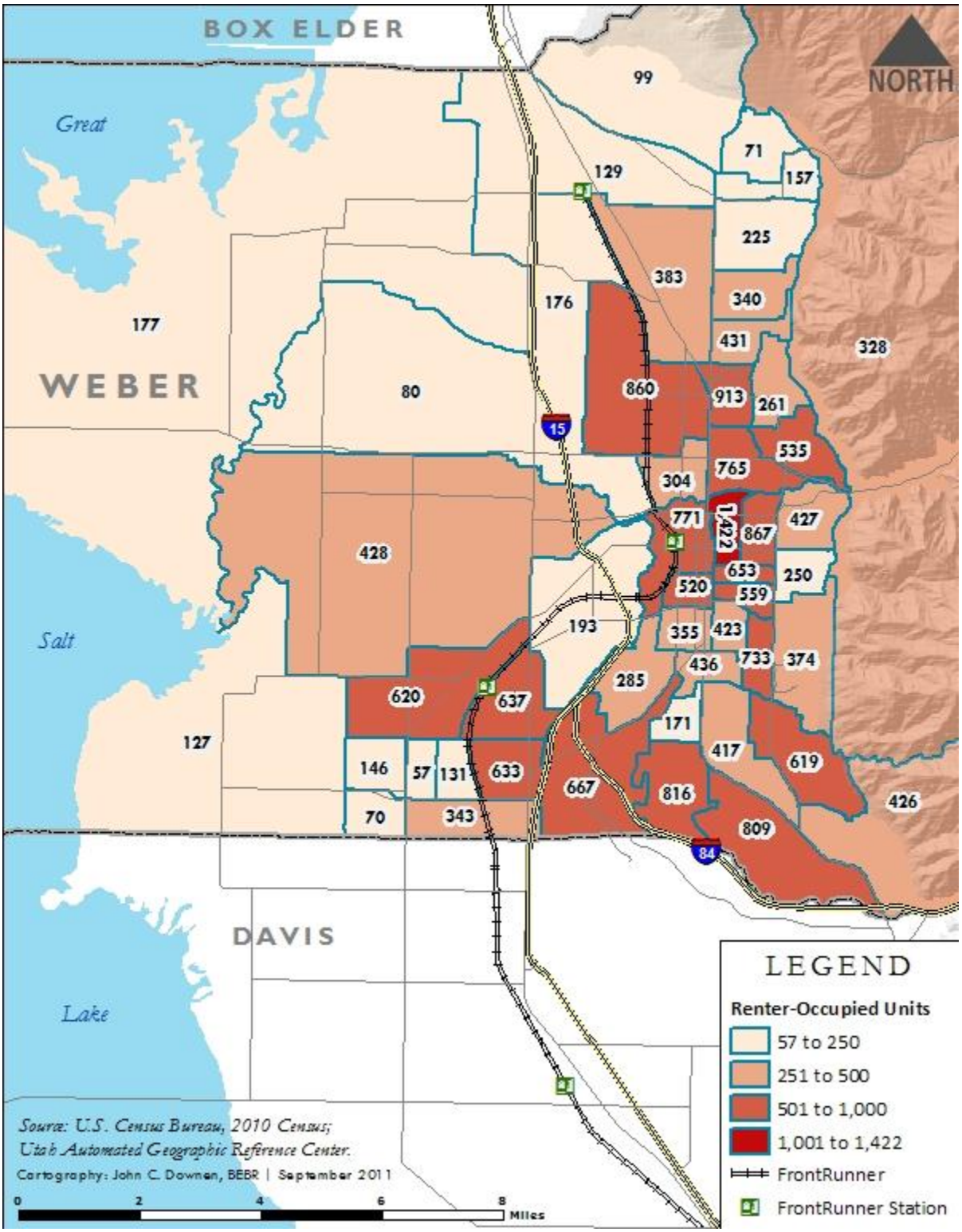
Map 3
Median Sales Price of Existing Home by City - 2011



Map 4
Weber County:
Renter Occupied Units per Area including Share of Countywide Rental Inventory



Map 5
Weber County: Renter Occupied Units by Census Tract



Comparative Tables for Housing

Comparisons of the study cities by economic and demographic characteristics are provided in Tables 29 to 41. Tables 40-41 show the tax credit and deep subsidy apartment projects by city. A high percent of tax credit and deep subsidy units are located in Ogden. Seventy-six percent (1,362 units) of tax credit units are located in Ogden and 89 percent (774 units) of deep subsidy HUD units are in Ogden. Table 42 shows the need for affordable units by city. These estimates were generated by HUD in 2011 for the Equity Assessment analysis required of Sustainable Communities grantees. A HUD Sustainable Communities grant was awarded to Salt Lake County as the fiscal agent, and Envision Utah and Wasatch Front Regional Council as the managing partners. This grant includes a regional housing plan for the four Wasatch Front Counties; hence HUD developed the affordable housing need estimates that appear in Table 42. The negative numbers for low (80% AMI in HUD terminology) and very low (50% AMI for HUD) income households in Ogden City reflect the extreme affordability of the city, both in terms of rental and owner occupied units. However, the need for extremely low income (30% AMI) housing units in Ogden is 177 units. The cumulative number of units needed for the cities studied indicates an important fact: a shortage of affordable housing for extremely low income households.

Table 29
Total Housing Units by City

	2000	2010
Weber County	70,454	86,187
Ogden	29,763	32,482
Roy	11,053	12,599
South Ogden	5,459	6,631
Unincorporated	5,004	6,319
North Ogden	4,562	5,799
Washington Terrace	3,162	3,462
West Haven	1,220	3,324
Pleasant View	1,895	2,548
Hooper	1,777	2,156
Plain City	1,001	1,654

Source: U.S. Census Bureau.

Table 30
Cities Ranked by Absolute Change in Owner Occupied Units

	2000	2010	Absolute Change
Weber County	49,190	57,129	7,939
West Haven	1,045	2,439	1,394
Roy	9,010	9,963	953
North Ogden	3,993	4,917	924
Hooper	1,082	1,962	880
Plain City	895	1,509	614
Pleasant View	1,671	2,232	561
Unincorporated	4,130	4,574	444
Ogden	16,752	17,093	341
South Ogden	3,984	4,277	293
Washington Terrace	2,196	2,262	66

Source: U.S. Census Bureau.

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Table 31
Percent Change in Owner Occupied Units

	Percent Change
Weber County	16.1%
West Haven	133.4%
Hooper	81.3%
Plain City	68.6%
Pleasant View	33.6%
North Ogden	23.1%
Unincorporated	10.7%
Roy	10.6%
South Ogden	7.4%
Washington Terrace	3.0%
Ogden	2.0%

Source: U.S. Census Bureau.

Table 32
Cities Ranked by Absolute Change in Renter Occupied Units

	2000	2010	Increase
Weber County	16,508	21,619	5,111
Ogden	10,632	12,538	1,906
South Ogden	1,209	1,927	718
West Haven	86	761	675
Roy	1,679	2,211	532
Washington Terrace	823	1,065	242
North Ogden	423	652	229
Unincorporated	386	543	157
Pleasant View	69	206	137
Hooper	68	120	52
Plain City	84	100	16

Source: U.S. Census Bureau.

Table 33
Cities Ranked by Percent Change in Renter Occupied Units

	Percent Change
Weber County	31.0%
West Haven	784.9%
Pleasant View	198.6%
Hooper	76.5%
South Ogden	59.4%
North Ogden	54.1%
Unincorporated	40.6%
Roy	31.7%
Washington Terrace	29.4%
Plain City	19.0%
Ogden	17.9%

Source: U.S. Census Bureau.

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Table 34
Apartments as Share of Additional Renter Occupied Units

	Increase	New Apts	Apts as % Share
Weber County	5,111	914	17.9%
South Ogden	718	306	42.6%
West Haven	675	429	63.5%
Ogden	1,906	373	19.6%
North Ogden	229	28	12.2%
Roy	532	63	11.8%
Unincorporated	157	18	11.5%
Washington Terrace	242	12	5.0%
Pleasant View	137	0	0.0%
Hooper	52	0	0.0%
Plain City	16	0	0.0%

Source: U.S. Census Bureau.

Table 35
Percent Change from Peak Year in Median Sales Price Of Single-Family Homes

	Peak Year Price	2011	% Decline
Weber County	$168,000	$142,000	-15.5%
Unincorporated	$655,000	$258,000	-60.6%
West Haven	$289,900	$218,500	-24.6%
Ogden	$128,773	$100,000	-22.3%
Hooper	$269,425	$216,500	-19.6%
North Ogden	$222,747	$184,200	-17.3%
Roy	$169,000	$140,000	-17.2%
Pleasant View	$348,700	$296,050	-15.1%
Plain City	$277,500	$239,900	-13.5%
South Ogden	$189,950	$166,500	-12.3%
Washington Terrace	$139,900	$124,000	-11.4%

Source: Wasatch Front Regional MLS.

Table 36
Percent Change from Peak Year in Median Sales Price of Condominiums

	Peak Year Price	2011	Percent Change
Weber County	$132,900	$111,000	-16.5%
Unincorporated	$302,000	$109,000	-63.9%
Pleasant View	$246,329	$155,000	-37.1%
Washington Terrace	$185,000	$120,000	-35.1%
West Haven	$164,529	$119,000	-27.7%
Ogden	$114,000	$87,000	-23.7%
North Ogden	$150,100	$117,000	-22.1%
Roy	$130,000	$112,000	-13.8%
South Ogden	$128,950	$123,500	-4.2%
Hooper			
Plain City	na	na	

Source: Wasatch Front Regional MLS.

Table 37
Percent of Home Sales REO and Short Sales

	Percent of Sales
Weber County	30.3%
Pleasant View	42.5%
West Haven	40.9%
Ogden	31.5%
Roy	28.1%
Hooper	28.0%
South Ogden	26.0%
North Ogden	24.1%
Washington Terrace	22.0%
Plain City	21.6%
Unincorporated	11.6%

Source: Wasatch Front Regional MLS.

Table 38
Percent of Homes Sales at Less than $200,000 – 2007-2011

	Number Affordable	% Affordable
Weber County	10,596	72.2
Washington Terrace	429	91.5
Ogden	5,516	91.0
Roy	253	90.6
South Ogden	547	66.5
North Ogden	513	46.3
Plain City	68	21.0
Hooper	93	21.0
West Haven	160	24.4
Unincorporated	4	16.6
Pleasant View	56	14.9

Source: Wasatch Front Regional MLS.

Table 39
Percent of Condominium Sales at Less than $200,000 -2007-2011

	Number Affordable	% Affordable
Weber County	2,399	91.0
North Ogden	297	99.7
Ogden	921	97.0
Roy	219	100.0
West Haven	178	96.7
South Ogden	283	90.1
Washington Terrace	88	76.1
Unincorporated	56	50.0
Pleasant View	76	40.8
Hooper	0	0
Plain City	0	0

Source: Wasatch Front Regional MLS.

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Table 40
Tax Credit Projects in Weber County

Project	Address	City	Units	Yr. Built or Rehab	Type
Mount Eyrie	1225 North 454 East	Ogden	38	1992	Rehab
Marion Hotel	184 25th Street	Ogden	86	1992	Rehab
McGregor Apartments	810 East 25th Street	Ogden	55	1992	Rehab
Village Square	545 Jefferson Avenue	Ogden	80	1992	New
Lorin Farr Crown Homes	Scattered Sites	Ogden	13	1993	New
Royal Hotel	2522 Wall Avenue	Ogden	20	1993	Rehab
Elmhurst Apartments	2432 Van Buren	Ogden	15	1994	Rehab
Ogden Crown 94	Scattered Sites	Ogden	6	1994	New
Ridgeview Apartments	710 North Washington	Ogden	79	1994	New
Mountain Glen Apartments	5725 South Wasatch Dr	South Ogden	80	1994	New
Ogden Crown 97	Scattered Sites	Ogden	6	1997	New
Washington Park Apts	170 N. Washington Blvd	Ogden	112	1997	New
Fairview Apartments	579 East 27th Street	Ogden	32	2001	Rehab
Country Woods Apts	525 Park Boulevard	Ogden	168	2002	Rehab
Hoover Apartments	330 27th Street	Ogden	23	2002	Rehab
Haven Pointe	2265 South 1100 West	West Haven	192	2002	New
Kingstowne Apartments	2245 Monroe Blvd	Ogden	48	2003	Rehab
Villa South Apartments	3757 South Grant Ave	South Ogden	120	2003	Rehab
St. Benedict's Manor I	3000 Polk Avenue	Ogden	100	2005	Rehab
Tamlyn Apartments	1121 Sullivan Road	Ogden	35	2005	Rehab
Valencia Apartments	461 27th Street	Ogden	122	2005	Rehab
Victoria Ridge	291 10 th Street	Ogden	48	2005	New
St. Benedict's Manor II	1469 Darling Street	Ogden	40	2006	Rehab
Liberty Junction	2353 Junction Way	Ogden	93	2007	New
Kara Manor Apartments	4960 South 425 West	Wash Terrace	44	2007	Rehab
Bramblewood Apartments	173 East Dan Street	Ogden	68	2008	Rehab
Countryside Court	650 N. Washington Blvd.	Ogden	72	2008	Rehab
Madison Manor	2430 Madison	Ogden	30	2010	Rehab
Total			1,825		
Built Since 2000			333		
Rehab			1,116		
New			709		

Source: Utah Housing Corporation.

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Table 41
HUD Subsidized Apartments in Weber County

Project	Address	City	Units	Type
Apple Grove	1333 Grant Avenue	Ogden	28	Family
Bramwell Court	2625 Gramercy Avenue	Ogden	18	811
Fellowship Manor	2334 Monroe Blvd	Ogden	131	Senior
Galloway	2522,2525,2536 D Avenue	Ogden	12	Family
Garden Grove	1155 23rd Street	Ogden	20	Senior
Golden Link Manor	1132 24th Street	Ogden	31	Senior
Graham Court	32nd & Lincoln Ave	Ogden	15	811
Kimi Lane	663 22nd Street	Ogden	24	Senior
Lomond Garden	550 Grant Avenue	Ogden	76	Senior
Lincoln	610 Lincoln Avenue	Ogden	32	Family
Massey Manor	2515 F Ave	Ogden	13	Families
Normandie I	610 1st Street	Ogden	36	Families
Normandie II	610 1st Street	Ogden	16	Families
Ogden Senior Villa	225 29th Street	Ogden	32	Senior
Osmond Heights	630 East 23rd Street	Ogden	40	Families
RL Courts	849 East 550 South	Ogden	50	Senior
Sierra	235 & 251 28th Street & 2865 Childs Avenue	Ogden	28	Family
Three Links Towers	2427 Jefferson Ave	Ogden	122	Senior
Union Gardens	468 3rd Street	Ogden	50	Senior
LaDawn	1775 West 4800 South	Roy	64	Families
Heritage House	300 East 5000 South	Washington Terrace	34	Senior
Total			872	
Senior			570	
Families			269	
Disabled			33	

Source: HUD.

Table 42
Deficit or Gap of Affordable Housing by Participating Cities

	Extremely Low Income	Very Low Income	Low Income
Roy city	566	865	1,282
Plain City	88	163	249
Hooper	98	186	294
Washington Terrace	141	-27	65
West Haven	117	174	174
North Ogden	329	478	782
Ogden	177	-2,313	-1,861
South Ogden	320	317	479
Pleasant View	141	181	255
Unincorporated	145	265	344
Total	2,123	288	2,031

Source: HUD Sustainable Communities data.

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Section 2.2.1 Unincorporated Weber County

Demographic Trends and Characteristics

The Census shows the population of unincorporated Weber County to be 14,070 in 2010. From 2000 to 2010 the unincorporated area's population increased by only 1.62 percent. Demographically unincorporated Weber County is the slowest growing jurisdiction among the nine study cities.

In addition to relatively slow growth, other demographic characteristics of unincorporated Weber County include:

¶The average age in the unincorporated area is relatively old. Although it was not possible to determine the average age due to data limitations it is likely that the unincorporated area has an average age greater than 32 years. This can be inferred from two demographic characteristics: (1) unincorporated Weber County has the fourth highest share of population over 65 percent (11.4%) and (2) the smallest share of population under 19 years of age (27.0%).

¶The population of the unincorporated county has most certainly gotten older as the share of the population under 19 years of age has dropped from 34.7 percent to 27 percent; a decline in absolute numbers from 4,810 to 3,799.

¶The minority population in unincorporated Weber County represents only 7.3 percent of the population of 14,074 individuals. The minority share of the population in unincorporated Weber County is much lower than the statewide share of 19.6 percent and Weber County's minority share of 21.9 percent.

Table 1
Unincorporated Weber County: Demographic Characteristics

	2000	2010	Chg.	State of Utah
Population	13,849	14,074	1.62%	23.8%-
65 years and older	1,062	1,599	50.56%	---
Percent 65 years and older	7.7%	11.4%	--	9.0%
19 years and younger	4,810	3,799	-21.0%	---
Percent 19 years and younger	34.7%	27.0%		34.8%
Households	4,130	4,574	10.75%	25.2%-
Average Household Size	3.35	3.08	--	3.1
Minority Population*	897	1,030	14.83%	---
Percent Minority Population	6.5%	7.3%	1.62%	19.6%

**Minority population includes those of the following races: black, American Indian, Asian, Native Hawaiian and other Pacific Islanders and other race. Hispanic is an ethnicity denoted by origins or identification with Spanish or Portuguese speaking countries. Hispanics are included in minority count.*
Source: U.S. Census Bureau, 2000 SF1 and 2010 SF1.

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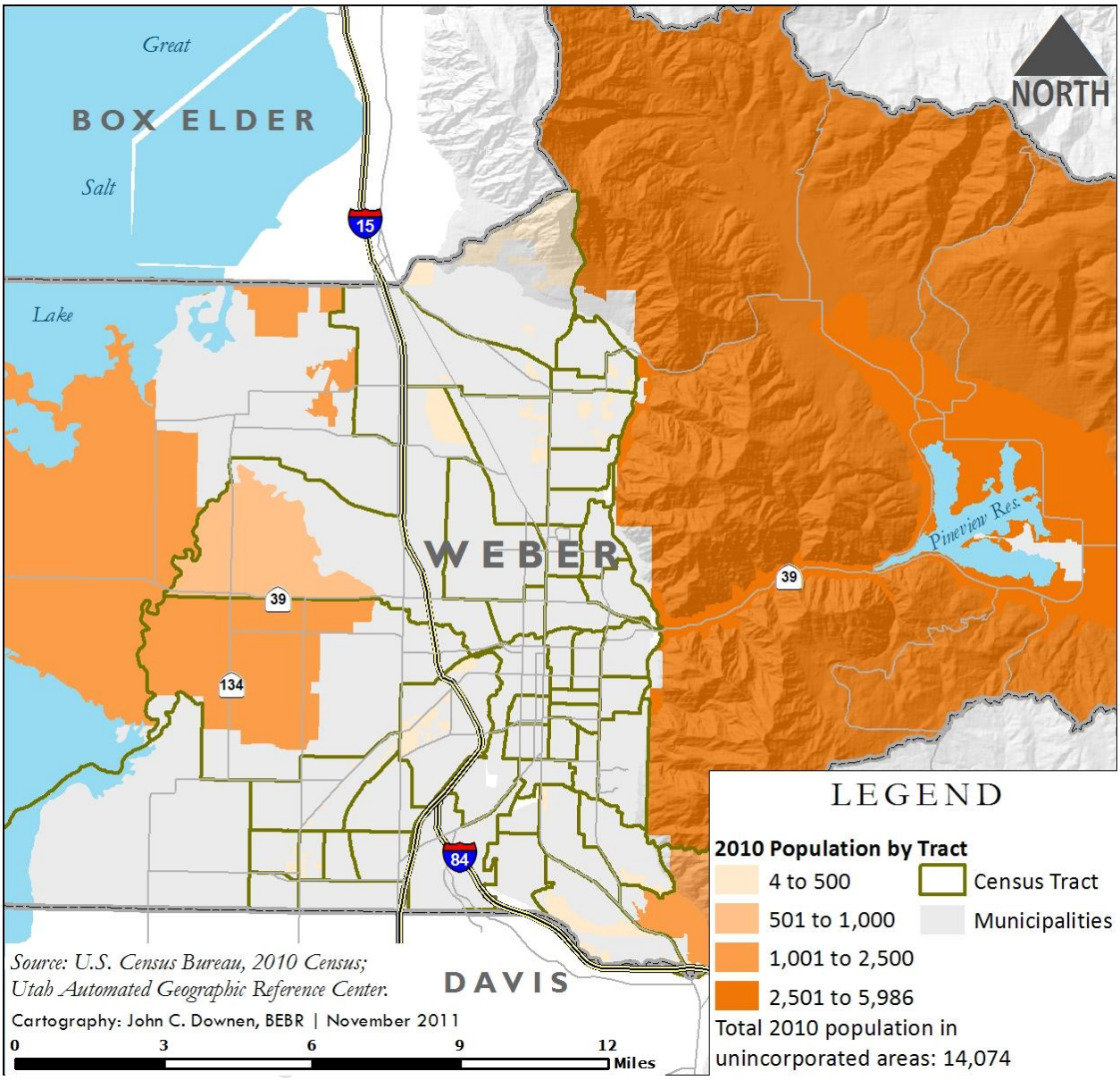
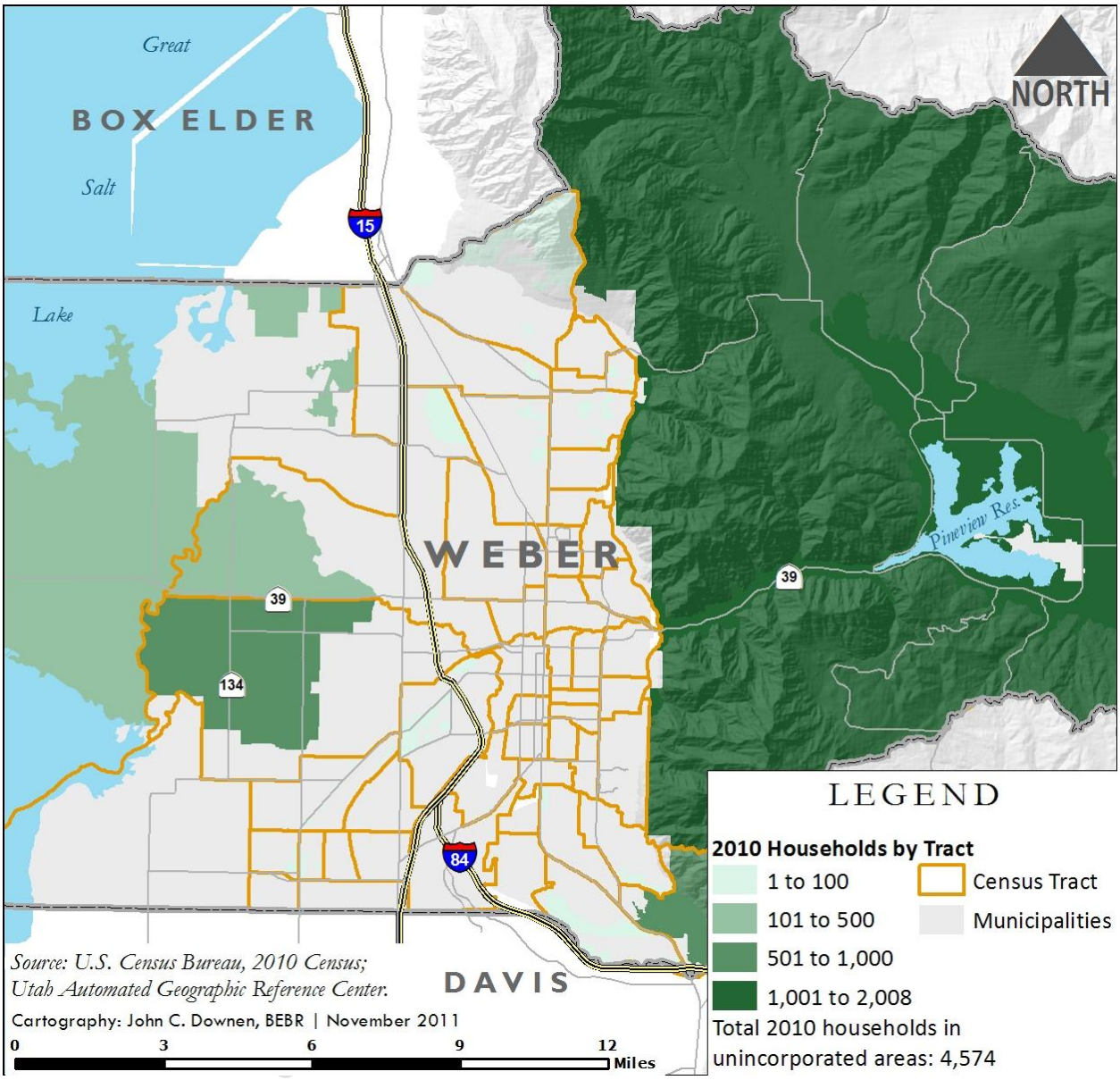
Map 1
Unincorporated Weber County: Population 2010



Map 2
Unincorporated Weber County: Households by Census Tract



Housing Market Characteristics, Trends and Affordability
In 2010 the inventory of residential units in unincorporated Weber County was 6,319 units *Table 2*. Only seventy-two percent of the residential units in the unincorporated are were occupied. The high vacancy rate is due to the number of second and recreation homes in the Ogden Valley and vacant units due to the recession. Of the full-time occupied units eighty-eight percent are owner occupied while renter occupied units represented only 12 percent of the housing inventory.

Other housing market characteristics include:
¶Since 2004 unincorporated Weber County has issued 693 permits for single-family homes, 102 condominiums, 6 apartments and 10 cabins *Table 3 and Figure 1*. New home construction has fallen from a high of 257 units in 2005 to 20 units in 2011, a decline of 92 percent.

¶The sale of existing homes shows that about 16 percent of all homes sold were affordable to the moderate income household. Of the 325 homes sold approximately 54 were affordable to households at 80 percent AMI *Tables 4-6*. For low income households only seven homes were affordable or 2.2 percent. Condominiums are often a source of affordable housing for families. Of the 112 condominiums sold in the past five years 50 percent were affordable to moderate income households and 19 percent were affordable to low income households *Table 7-8*.. Without condominiums as a housing alternative housing affordability in unincorporated Weber County is reduced.

¶Housing prices in unincorporated Weber County have fallen to $258,000. Housing prices over the last six years have consistently been above $300,000 *Table 4*. The sample of homes sold is relatively small but sold data do provide an indication of the direction of housing prices. Housing prices are declining in part due to short sales. Short sales account for about 11 percent of all home sales in the past four years. These properties are heavily discounted and push the median sales price down Tables *9-10*.
¶
Maps 1-4 show the distribution of affordable single-family housing and rental housing in unincorporated Weber County as well as minority owner and renter occupied units. Minorities own 109 homes and rent 27 rental units.

Table 2
Housing Units in Unincorporated Weber County

	2000	2010	% Chg.
Total Units	5,004	6,319	26.2
Occupied Units	4,130	4,574	10.8
Owner Occupied	3,744	4,031	7.7
Renter Occupied	386	543	4.1

Source: U.S. Census Bureau.

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Table 3
Unincorporated Weber County: Permits Issued for Residential Units by Type

	Single Family	Condos	Apartments	Other	Total
2004	115	31	6	0	152
2005	216	40	0	1	257
2006	142	21	0	2	165
2007	92	0	0	3	95
2008	31	10	0	1	42
2009	35	0	0	3	38
2010	42	0	0	0	42
2011	20	0	0	0	20
Total	693	102	6	10	811

Source: Bureau of Economic and Business Research, University of Utah.

Figure 1
Unincorporated Weber County: Residential Construction by Type

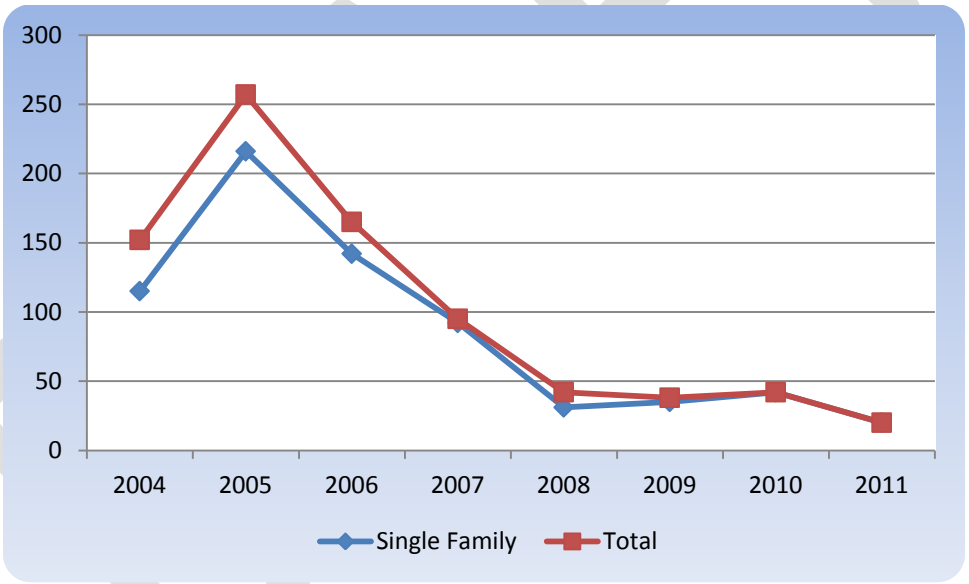

Table 4
Unincorporated Weber County: Median Sales Price of Existing Homes and Condos

	Median Sales Price Homes	Median Sales Price Condos
2005	$308,000	$189,900
2006	$655,000	$295,000
2007	$367,500	$302,000
2008	$350,000	$270,000
2009	$325,000	$185,000
2010	$290,000	$168,500
2011	$258,000	$109,000

Source: Wasatch Front Regional MLS.

Table 5
Unincorporated Weber County: Homes Sold That Were Affordable to Low (50% AMI) and Moderate Income (80% AMI) Households

	Total Sales	Home <$120,000*	Home <$200,000**
2007	67	0	5
2008	55	0	4
2009	65	1	12
2010	57	3	12
2011	81	3	21
Total	325	7	54

**$120,000 affordable to 50%AMI; **$200,000 affordable to 80% AMI*
Source: Wasatch Front Regional MLS.

Table 6
Unincorporated Weber County: Percent of Homes Sold That Were Affordable to Low and Moderate Income Households

	% Homes <$120,000	% Homes <$200,000
2007	0.0	7.5
2008	0.0	7.3
2009	0.5	18.5
2010	5.3	21.1
2011	3.7	25.9
Total	2.2	16.6

Source: Wasatch Front Regional MLS.

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Table 7
Unincorporated Weber County: Condominiums Sold That Were Affordable to Low and Moderate Income Households

	Total Sales	Condo <$120,000*	Condo <$200,000**
2007	24	0	0
2008	16	0	4
2009	19	1	11
2010	28	4	19
2011	25	16	22
Total	112	21	56

**$120,000 affordable to 50%AMI; **$200,000 affordable to 80% AMI*
Source: Wasatch Front Regional MLS.

Table 8
Unincorporated Weber County: Percent of Condominiums Sold That Were Affordable to Low and Moderate Income Households

	% Condo <$120,000	% Condo <$200,000
2007	0.0	0.0
2008	0.0	25.0
2009	5.3	57.9
2010	14.3	67.9
2011	64.0	88.0
Total	18.8	50.0

Source: Wasatch Front Regional MLS.

Table 9
Unincorporated Weber County: Short Sales Sales

	Short Sales*	Total Home Sales	SS as Percent of Total
2008	1	55	1.8%
2009	8	65	12.3%
2010	8	57	14.0%
2011	13	81	16.0%
Total	30	258	11.0%

Source: WFRMLS.

Table 10
Unincorporated Weber County: Median Sales Price of Short Sale and REO Homes

	Short Sales	All Home Sales
2008	Na	$350,000
2009	$307,500	$325,000
2010	$277,500	$290,000
2011	$307,000	$258,000

Source: WFRMLS.

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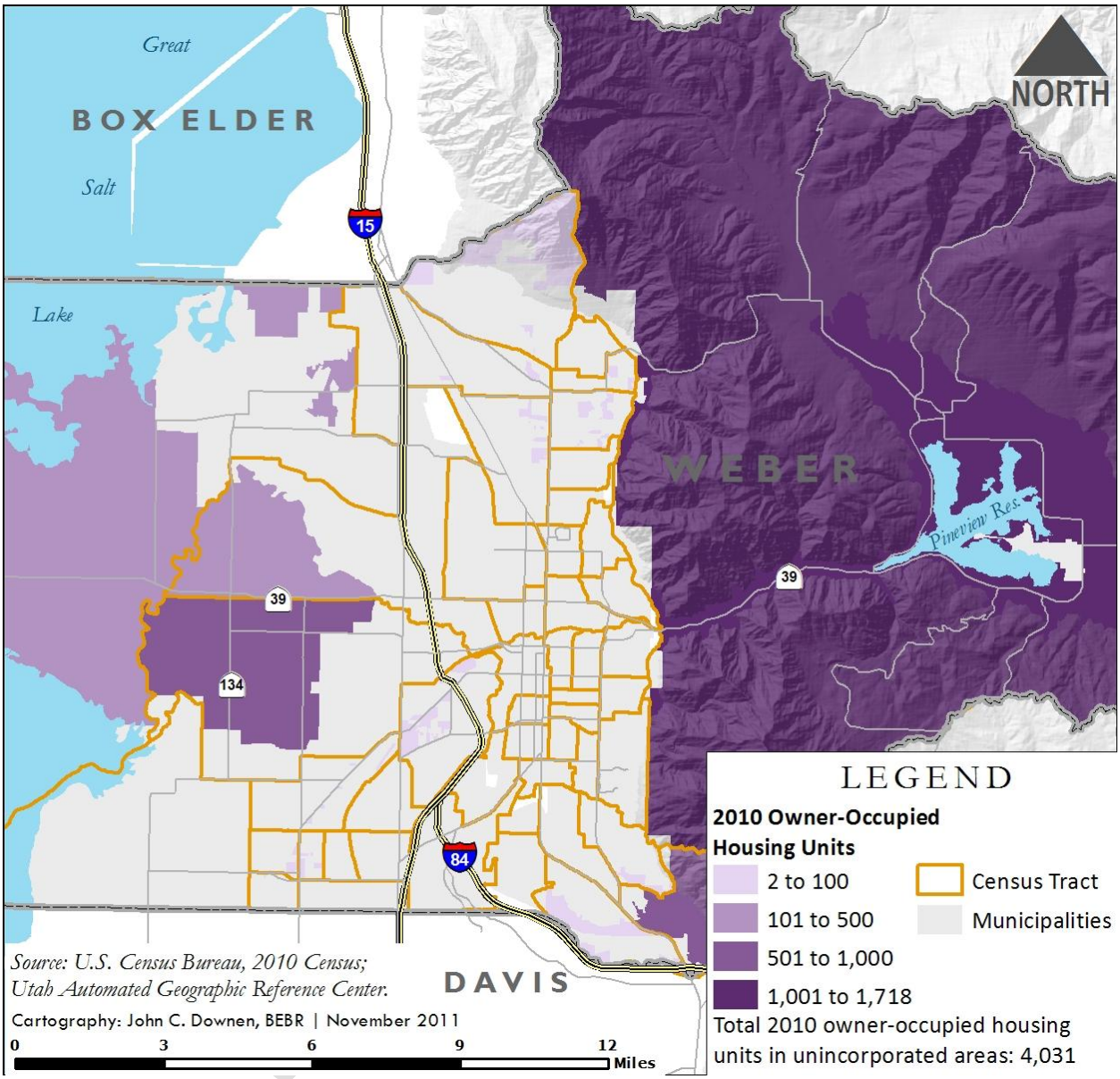
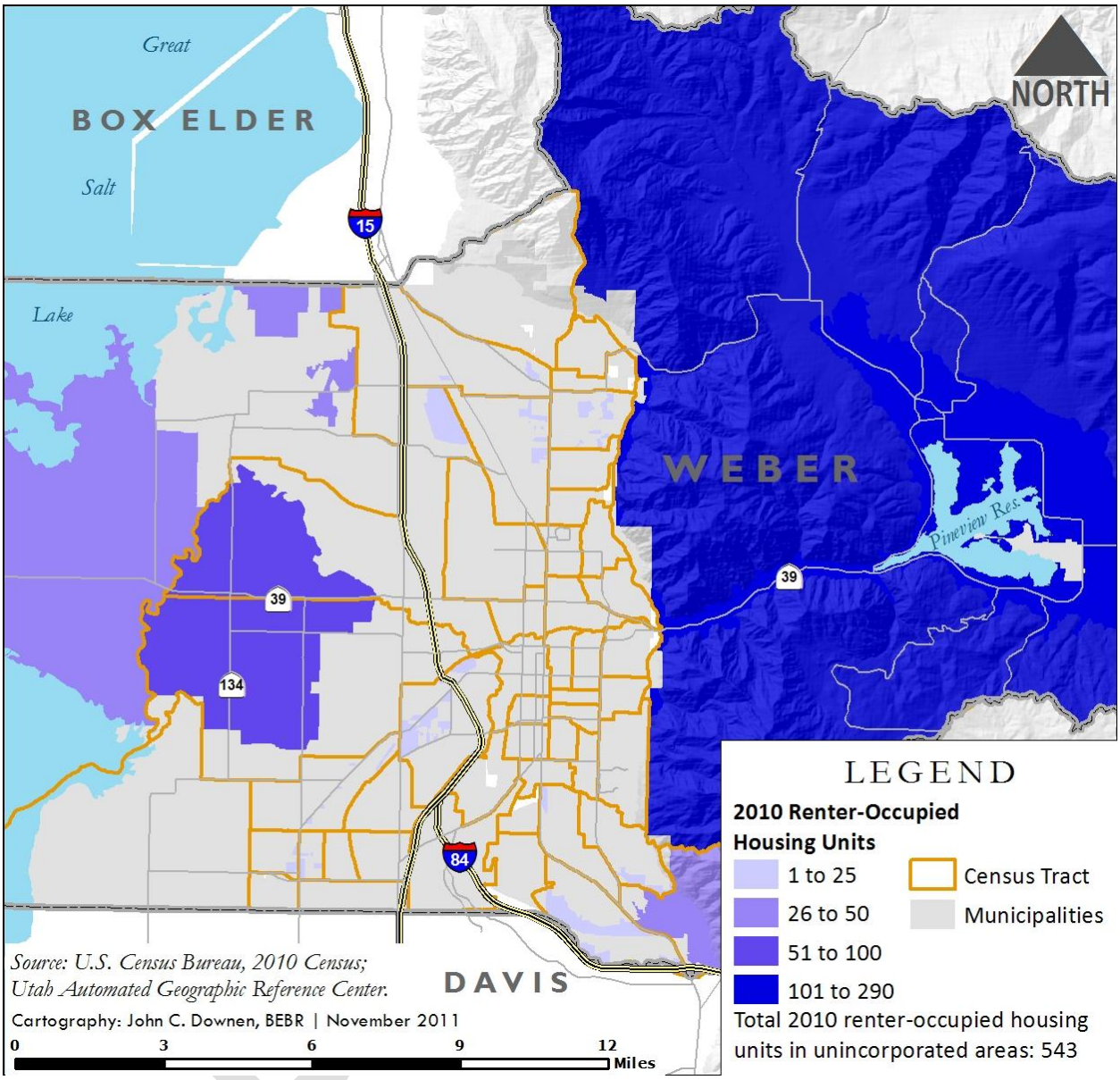
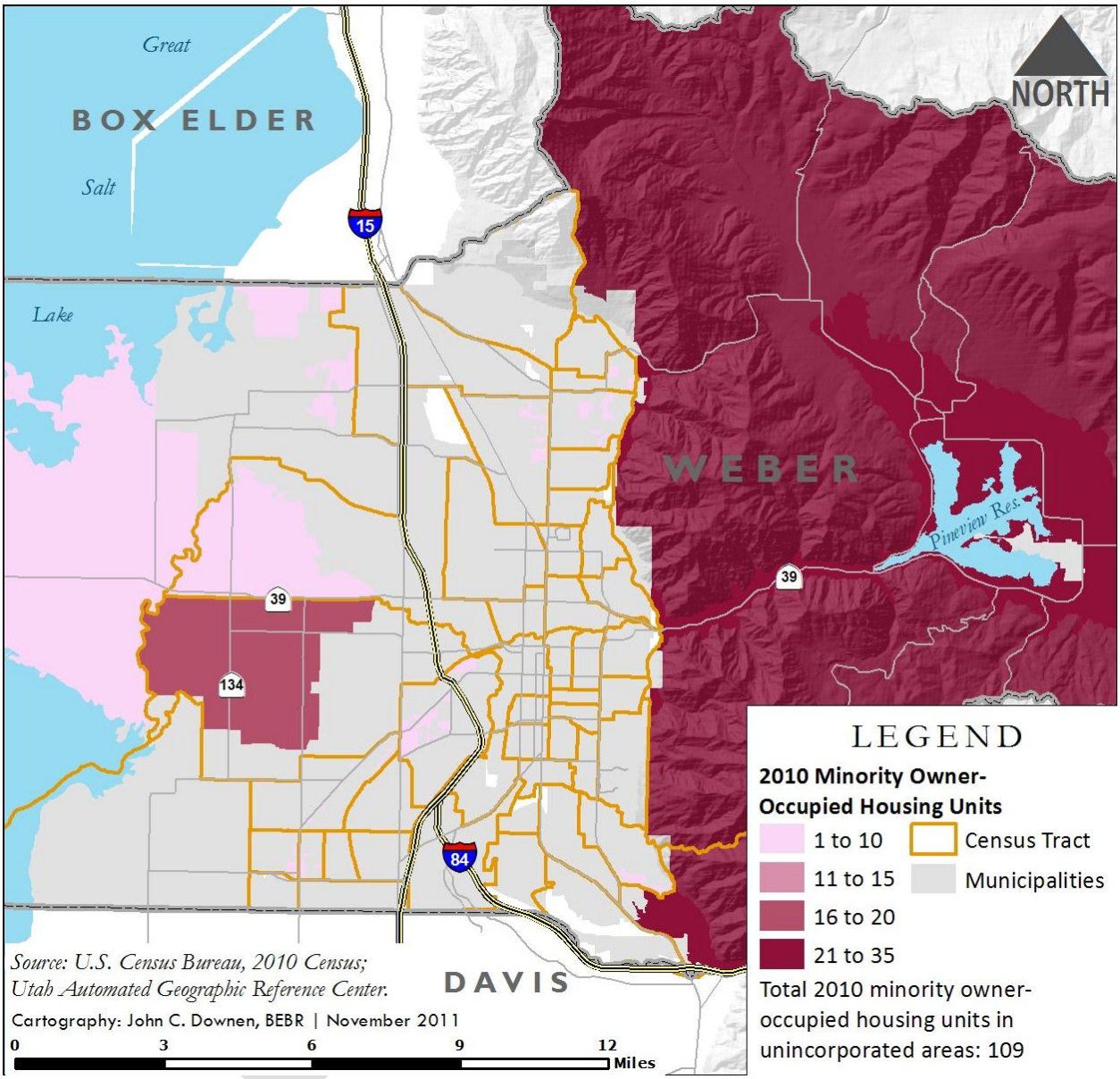
Map 3
Unincorporated Weber County: Owner Occupied Housing Units



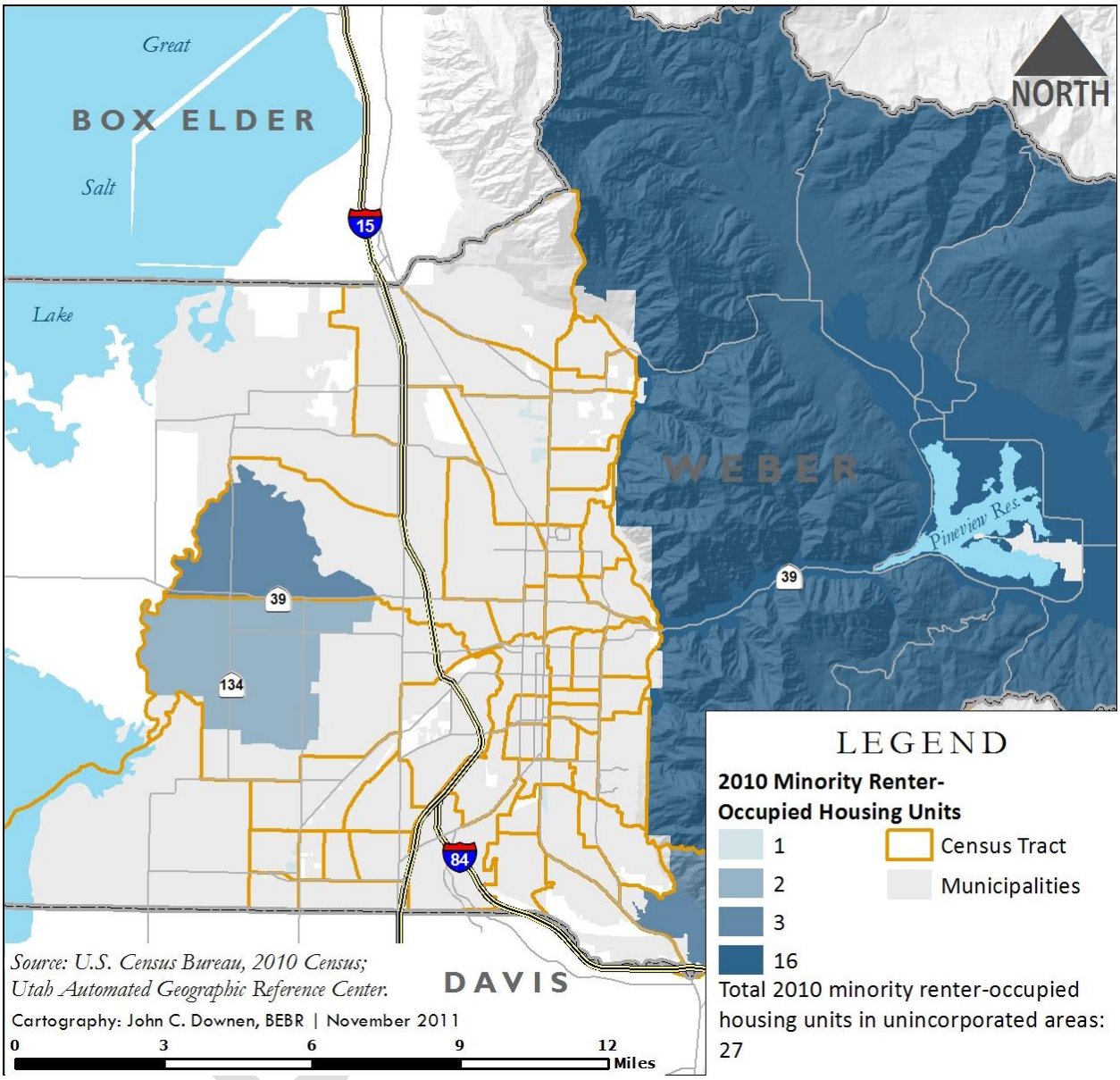
Map 4
Unincorporated Weber County: Renter Occupied Units - 2010



Map 5
Unincorporated Weber County: Minority Owned Occupied Units



Map 6
Unincorporated Weber County: Minority Renter Occupied Units



Section 2.2.2 Hooper City

Demographic Trends and Characteristics

Hooper's population has increased significantly over the past ten years. In 2010 the population of the city was estimated at 7,218 by the U.S. Census Bureau, an increase of 84.7 percent since 2000 *Table 1*. Hooper is the second fastest growing city among the nine study cities. Only West Haven has had a higher rate of population growth.

Other demographic characteristics of Hooper are:

¶The population of Hooper is getting younger. The median age has declined from 31.3 years to 30.5 years. The declining median age reflects the increase in young families in the city over the last decade; attracted to the city by the affordability of detached single-family housing.

¶In 2010 nearly 43 percent of the population of Hooper was 19 years or younger, much higher than the statewide share of 34.8 percent. In Weber County those 19 years or younger comprise only 32.9 percent of the population.

¶The number of households in the city in 2010 totaled 2,082, an increase of 81 percent in ten years. The average size of households increased from 3.41 to 3.47, another indication of the growing share of young, large families.

¶The minority population of Hooper has also increased dramatically. In 2000 the minority population in the city totaled 60 individuals. By 2010 the number of minority individuals in the city had increased to 607, an increase of over ten times. Despite this increase the minority population in the city is still relatively low. Only 8.4 percent of the city's population is minority compared to 21.9 percent for the county.

Table 1
Hooper: Demographic Characteristics

	2000	2010	Chg.	Weber County	State of Utah
Population	3,907	7,218	84.7%	17.7%	23.8%
Median Age	31.3	30.5	-2.6%	30.7	29.2
65 years and older	265	487	83.8%	---	---
Percent 65 years and older	6.8%	6.7%		10.1%	9.0%
19 years and younger	1,430	3,081	115.5%	---	---
Percent 19 years and younger	36.6%	42.7%		32.9%	34.8%
Households	1,150	2,082	81.0%	19.9%	25.2%
Average Household Size	3.41	3.47	1.8%	2.9	3.1
Minority Population*	60	607	911.7%	---	---
Percent Minority Population	1.5%	8.4%		21.9%	19.6%

**Minority population includes those of the following races: black, American Indian, Asian, Native Hawaiian and other Pacific Islanders and other race. Hispanic is an ethnicity denoted by origins or identification with Spanish or Portuguese speaking countries. Hispanics are included in minority count.*

Source: U.S. Census Bureau, 2000 SF1 and 2010 SF1.

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Employment Trends and Characteristics

Hooper is primarily a residential community with a very modest economic base. The total nonfarm employment in the city in 2009 was 662 *Table 2*. Employment in the city was dominated by construction with 199 jobs and government with 225 jobs. The government jobs are principally local government; city and school district employees. Undoubtedly the number of construction jobs has declined since 2009 pushing total jobs in the city closer to 600.

Other employment sectors have only a few employees. Due to the composition of the employment base, wages paid by employers in the city are relatively low. The average wage for all sectors was $29,195, well below the state wide average wage of $38,059.

Table 2
Hooper: Employment Characteristics 2009

	Number of Firms	Employment	Share of Employment	Average Wage
Mining	D	D	D	D
Construction	62	199	30.0%	$25,090
Manufacturing	9	46	6.9%	$17,697
Trade, Trans & Utils	14	44	6.6%	$22,910
Information	0	0	0.0%	$0
Financial Activities	6	27	4.1%	$20,027
Professional & Business Services	17	28	4.2%	$44,491
Health Services	D	D	---	---
Leisure & Hospitality	0	0	0.0%	$0
Other Services	4	17	2.6%	$31,907
Government	6	225	34.0%	$29,149
Total	122	662	100.0%	$29,195

D = nondisclosure.
Source: Utah Department of Workforce Services.

Housing Market Characteristics, Trends and Affordability

In 2010 the inventory of residential units in Hooper was 2,156 units *Table 3*. Ninety-six percent of these units were occupied. Owner occupied units accounted for 94 percent of all occupied units while renter occupied units represented only 6 percent of the housing inventory. Renters are primarily non-Senior households. Eighty seven percent of all renters are younger than 55 years. Only 12.5 percent of renters are over 55 years old, whereas one-third of all homeowners are 55 years or older *Tables 4-5*.

Other housing market characteristics include:

¶Whites comprised 94.5 percent of all homeowners in Hooper. Very few minorities own homes in Hooper. Hispanics homeowners total 70 (3.6 percent) and Asian 11 (0.6 percent) *Table 6*. Eight-eight percent of all renters are whites. Hispanics account for 8.3 percent of renter households *Table 7*.

¶Since 2004 Hooper has issued 457 permits for single-family homes. No permits have been issued for apartment units *Table 8 and Figure 1*. New home construction has fallen from a high of 108 units in 2006 to 14 units in 2010, a decline of 87 percent.

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¶New home construction in Hooper was affordable to moderate income families (80 percent AMI). The median price of a new home has been around $230,000 over the past several years. At current interest rates a moderate income household should be able to afford a home priced at $240,000 or less. Of the 600 homes built since 2005 about 300 were affordable to moderate income households *Table 9*. However, new homes were not affordable to low income households. In the past five years no new homes have been built for $175,000 or less, a price affordable to households at 50 percent of AMI.

¶The sale of existing homes shows that about half of all homes sold were affordable to the moderate income household. Of the 607 homes sold approximately 300 were affordable to households at 80 percent AMI *Tables 10-12*. For low income households only about one in six homes were affordable; 99 of the 607 homes sold in the city since 2005. There were no condominiums sold in the city *Table 13-14*. Condominiums are often a source of affordable housing for families. Without condominiums as a housing alternative housing affordability is reduced.

¶Housing prices in Hooper have fallen 17 percent in the past four years *Table 10*. The sample of homes sold is relatively small but sold data do provide an indication of the direction of housing prices. Housing prices are declining in part due to short sale and foreclosure properties. Short sales and foreclosures account for about 20 percent of all home sales. These properties are heavily discounted and push the median sales price down Tables *15-16*.
¶
Map 1 show the distribution of affordable single-family housing in Hooper. The information in this map was provided by the assessor's office and based on property tax valuations.

Table 3
Hooper: Housing Inventory Profile

	Units	% Share
Total Units	2,156	100.0%
Occupied	2,082	96.6%
Vacant Units	74	3.4%
Owner Occupied	1,962	94.2%
With Mortgage	1,663	84.8%
Without Mortgage	299	15.2%
Renter Occupied	120	5.8%

Source: U.S. Census Bureau, 2010.

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Table 4
Renters by Age of Householder - 2010

	Units	% Share
Less than 55 years	105	87.5%
55-64 years	9	7.5%
65-74 years	5	4.2%
75-84 years	0	0.0%
85+ years	1	0.8%
More than 55 years	15	12.5%
Total Renters	120	100.0%

Source: U.S. Census Bureau, 2010.

Table 5
Owners by Age of Householder - 2010

	Units	% Share
Less than 55 years	1,318	67.2%
55-64 years	365	18.6%
65-74 years	163	8.3%
75-84 years	83	4.2%
85+ years	33	1.7%
More than 55 years	644	32.8%
Total Owners	1,962	100.0%

Source: U.S. Census Bureau, 2010.

Table 6
Hooper: Owner Occupied Units by Race and Ethnicity - 2010

	Units	% Share
Owner-occupied housing units	1,962	100.0%
White alone householder	1,854	94.5%
Black or African American alone householder	9	0.5%
American Indian and Alaska Native alone householder	5	0.3%
Asian alone householder	11	0.6%
Native Hawaiian and Other Pacific Islander alone householder	0	0.0%
Some Other Race alone householder	0	0.0%
Two or More Races householder	13	0.7%
Hispanic or Latino	70	3.6%

Source: U.S. Census 2010.

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Table 7
Hooper: Renter Occupied Units by Race and Ethnicity - 2010

	Units	% Share
Renter-occupied housing units	120	100.0%
White alone householder	106	88.3%
Black or African American alone householder	0	0.0%
American Indian and Alaska Native alone householder	2	1.7%
Asian alone householder	1	0.8%
Native Hawaiian and Other Pacific Islander alone householder	0	0.0%
Some Other Race alone householder	0	0.0%
Two or More Races householder	1	0.8%
Hispanic or Latino	10	8.3%

Source: U.S. Census 2010.

Table 8
Hooper: Permits Issued for Residential Units by Type

	Single Family	Total
2004	32	32
2005	105	105
2006	108	108
2007	72	72
2008	35	35
2009	79	79
2010	14	14
2011	12	12
Total	457	457

Source: Bureau of Economic and Business Research, University of Utah.

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Figure 1
Hooper: Residential Construction

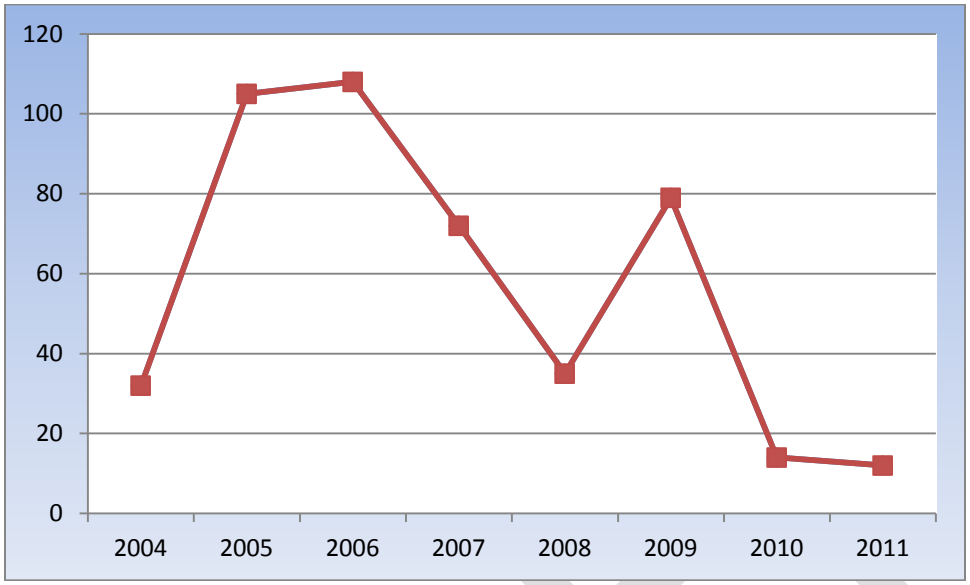

Table 9
Hooper: Price Characteristics of New Homes Sold

	2005	2006	2007	2008	2009	2010
New Homes Sold	104	85	172	98	81	56
Median Price of New Homes	$247,715	$277,604	$228,571	$229,000	$229,268	$230,645
Number Homes Sold < Median	52	43	86	49	41	28
Number Homes Sold <$200,000	6	0	0	0	0	0
Percent Homes Sold for <$200,000	5.7%	0.0%	0.0%	0.0%	0.0%	0.0%

Source: New Reach.

Table 10
Hooper: Median Sales Price of Existing Homes and Condos

	Median Sales Price Homes	Median Sales Price Condos
2005	$199,975	0
2006	$229,800	0
2007	$269,425	0
2008	$261,000	0
2009	$242,000	0
2010	$249,900	0
2011	$218,000	0

Source: Wasatch Front Regional MLS.

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Table 11
Hooper: Homes Sold That Were Affordable to Low (50% AMI) and Moderate Income (80% AMI) Households

	Total Sales	Home <$120,000*	Home <$200,000**
2007	98	5	34
2008	118	1	10
2009	83	0	8
2010	76	0	17
2011	67	9	24
Total	442	15	93

**$120,000 affordable to 50%AMI; **$200,000 affordable to 80% AMI*
Source: Wasatch Front Regional MLS.

Table 12
Hooper: Percent of Homes Sold That Were Affordable to Low and Moderate Income Households

	% Homes <$120,000	% Homes <$200,000
2007	5.1%	34.7%
2008	0.8%	8.5%
2009	0.0%	9.6%
2010	0.0%	22.4%
2011	13.4%	35.8%
Total	3.4%	21.0%

Source: Wasatch Front Regional MLS.

Table 13
Hooper: Condominiums Sold That Were Affordable to Low and Moderate Income Households

	Total Sales	Condo <$120,000*	Condo <$200,000**
2007	0	0	0
2008	0	0	0
2009	0	0	0
2010	0	0	0
2011	0	0	0
Total	0	0	0

**$120,000 affordable to 50%AMI; **$200,000 affordable to 80% AMI*
Source: Wasatch Front Regional MLS.

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Table 14
Hooper: Percent of Condominiums Sold That Were Affordable to Low and Moderate Income Households

	% Condo <$120,000	% Condo <$200,000
2007	0	0
2008	0	0
2009	0	0
2010	0	0
2011	0	0
Total	0	0

Source: Wasatch Front Regional MLS.

Table 15
Hooper: Short Sales and REO Sales

	Short Sales*	REO Sales**	Combined Short Sales & REO Sales	Total Home Sales	SS & REO Sales as Percent of Total
2008	0	2	2	82	2.4%
2009	12	1	13	79	16.5%
2010	8	6	14	77	18.2%
2011	4	10	14	50	28.0%

*Short sales defined as sale in which proceeds from selling the property will fall short of the balance of debt on the property. Lien holders accept less than owed.
**REO is defined as foreclosed real estate owned (REO) by a financial institution.
Source: Wasatch Front Regional MLS.

Table 16
Hooper: Median Sales Price of Short Sale and REO Homes

	Short Sales	REO Sales	All Sales
2008	$0	$215,500	$261,000
2009	$220,000	$208,000	$242,000
2010	$223,500	$181,725	$249,900
2011	$252,500	$218,500	$216,500

Source: Wasatch Front Regional MLS.

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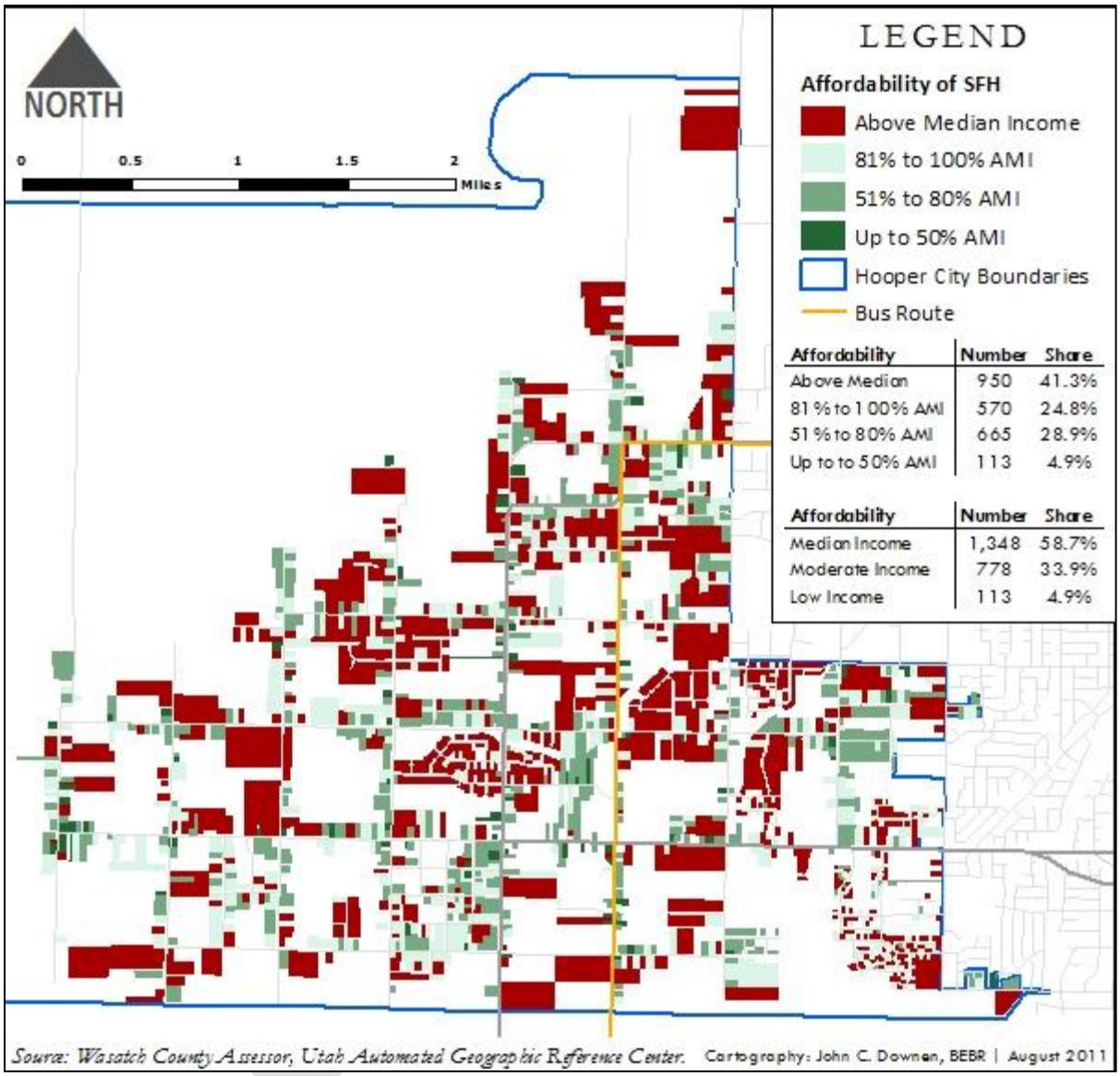
Map 1
Hooper City: Geographic Distribution of Affordable Single Family Homes



Section 2.2.3 North Ogden

Demographic Trends and Characteristics

North Ogden's population shows a modest increase over the past ten years. In 2010 the population of the city was estimated at 17,357 by the U.S. Census Bureau, an increase of 15.5 percent since 2000 *Table 1*. North Ogden is the third largest city among the nine study cities. Only Ogden and Roy have larger populations. Demographic growth in North Ogden has been slightly lower than the countywide demographic growth rate.

Other demographic characteristics of North Ogden include:

¶The population of North Ogden is getting older. The median age has increased from 29.5 years to 32.9 years. The increase in the median age reflects the slow growth of the city. With relatively few newcomers the median age increases as the existing population ages in place.

¶In 2010 nearly 40 percent of the population of North Ogden was 19 years or younger, much higher than the statewide share of 34.8 percent. In Weber County those 19 years or younger comprise only 32.9 percent of the population.

¶The number of households in the city in 2010 totaled 5,569, an increase of 26 percent in ten years. The average size of households declined from 3.4 to 3.11, another indication of the growing share of older, smaller families.

¶The minority population of North Ogden has also increased significantly. In 2000 the minority population in the city totaled 576 individuals. By 2010 the number of minority individuals in the city had increased to 1,491, an increase of 159 percent. Despite this increase the minority population in the city is still relatively low. Only 8.6 of the population in North Ogden are minority.

Table 1
North Ogden: Demographic Characteristics

	2000	2010	Chg.	Weber County	State of Utah
Population	15,026	17,357	15.5%	17.7%	23.8%
Median Age	29.5	32.9	11.5%	30.7	29.2
65 years and older	1,249	1,945	55.7%	---	---
Percent 65 years and older	8.3%	11.2%		10.1%	9.0%
19 years and younger	5,917	6,963	17.7%	---	---
Percent 19 years and younger	39.4%	40.1%		32.9%	34.8%
Households	4,416	5,569	26.1%	19.9%	25.2%
Average Household Size	3.4	3.11	-8.5%	2.9	3.1
Minority Population*	576	1,494	159%	---	---
Percent Minority Population	3.8%	8.6%		21.9%	19.6%

**Minority population includes those of the following races: black, American Indian, Asian, Native Hawaiian and other Pacific Islanders and other race. Hispanic is an ethnicity denoted by origins or identification with Spanish or Portuguese speaking countries, Hispanics are included in minority count.*

Source: U.S. Census Bureau, 2000 SF1 and 2010 SF1.

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Employment Trends and Characteristics

In 2009 the total number of jobs in the North Ogden labor market was 2,203. The average wage was relatively low at $24,970 compared to $38,059 statewide. The low wage rate is a reflection of the economic base, which is dominated by retail trade and local government. Retail trade, transportation and utilities account for 22.6 percent of all jobs in the city (90 percent of jobs in this sector are retail). Government ranks second with 19.7 percent or 434 jobs. The highest wage sector is manufacturing with an average annual wage rate of $36,735.

Table 2
North Ogden: Employment Characteristics 2009

	Number of Firms	Employment	Share of Employment	Average Wage
Mining	0	0	0.0%	$0
Construction	76	228	10.4%	$27,867
Manufacturing	9	44	2.0%	$36,735
Trade, Trans & Utils	40	498	22.6%	$26,607
Information	6	20	0.9%	$15,007
Financial Activities	33	64	2.9%	$22,767
Professional & Business Services	62	181	8.2%	$27,067
Health Services	30	305	13.8%	$32,964
Leisure & Hospitality	18	347	15.8%	$7,675
Other Services	16	81	3.7%	$16,216
Government	9	434	19.7%	$30,135
Total	298	2,203	100.0%	$24,970

D = nondisclosure.
Source: Utah Department of Workforce Services.

Housing Characteristics, Trends and Affordability

In 2010 the inventory of residential units in North Ogden was 5,799 units *Table 3*. Ninety-six percent of these units were occupied. Owner occupied units accounted for 88 percent of all occupied units while renter occupied units represented 12 percent of the housing inventory. Renters are primarily non-Senior households. Eighty percent of all renters are younger than 55 years. Twenty percent of renters are over 55 years old, whereas 43 percent of all homeowners are 55 years or older *Tables 4-5*.

Other housing market characteristics include:
¶Whites comprised 94 percent of all homeowners in North Ogden. Very few minorities own homes in North Ogden. Hispanics homeowners total 186 (3.8 percent) and Asian 41 (0.8 percent) *Table 6*. Eight-six percent of all renters are whites. Hispanics account for 9.4 percent of renter households *Table 7*.

¶Since 2000 North Ogden has issued 864 permits for single-family homes. Twenty-eight permits have been issued for apartment units and 131 permits for condominiums *Table 8 and Figures -1-2*. New home construction has fallen from a high of 146 units in 2002 to 27 units in 2010, a decline of 82 percent.

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¶New home construction in North Ogden is affordable to moderate income families (80 percent AMI). The median price of a new home has been around $200,000 over the past several years. At current interest rates a moderate income household should be able to afford a home priced at $200,000 or less. Of the nearly 400 new homes sold since 2005, 198 or 50 percent were affordable to moderate income households *Table 9*. However, new homes were not affordable to low income households. In the past five years no new homes have been built for $120,000 or less, a price affordable to households at 50 percent of AMI.

¶The sale of existing homes shows that nearly half of all homes sold were affordable to the moderate income household. Of the 1,109 homes sold 513 or 46 percent were affordable to households at 80 percent AMI *Tables 10-12*. For low income households only 38 or 3.4 percent were affordable to low income (50% AMI). Over the past five years 297 existing condominiums were sold in North Ogden City. Virtually 100 percent were affordable to moderate income (80% AMI) households and 46 percent were affordable to the low income households *Tables 13-14*.

¶Housing prices in North Ogden have fallen 19 percent in the past four years *Table 10*. The sample of homes sold is relatively small but sold data do provide an indication of the direction of housing prices. Housing prices are declining in part due to short sales and foreclosed properties. Short sales and foreclosures account for about 20 percent of all home sales *Table 15*. These properties are heavily discounted and push the median sales price down *Tables 16*.
¶
Map 1 shows the distribution of affordable single-family housing in North Ogden. The information in this map was provided by the assessor's office and based on property tax valuations.

Table 3
North Ogden: Housing Inventory Profile - 2010

	Units	% Share
Total Units	5,799	100.0%
Occupied	5,569	96.0%
Vacant Units	230	4.0%
Owner Occupied	4,917	88.3%
With Mortgage	3,774	76.8%
Without Mortgage	1,143	23.2%
Renter Occupied	652	11.7%

Source: U.S. Census Bureau, 2010.

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Table 4
Renters by Age of Householder - 2010

	Units	% Share
Less than 55 years	527	80.8%
55-64 years	55	8.4%
65-74 years	28	4.3%
75-84 years	28	4.3%
85+ years	14	2.1%
More than 55 years	125	19.2%
Total Renters	652	100.0%

Source: U.S. Census Bureau, 2010.

Table 5
Owners by Age of Householder - 2010

	Units	% Share
Less than 55 years	2,798	56.9%
55-64 years	993	20.2%
65-74 years	610	12.4%
75-84 years	381	7.7%
85+ years	135	2.7%
More than 55 years	2,119	43.1%
Total Owners	4,917	100.0%

Source: U.S. Census Bureau, 2010.

Table 6
North Ogden: Owner Occupied Units by Race and Ethnicity - 2010

	Units	% Share
Owner-occupied housing units	4,917	100.0%
White alone householder	4,630	94.2%
Black or African American alone householder	17	0.3%
American Indian and Alaska Native alone householder	13	0.3%
Asian alone householder	41	0.8%
Native Hawaiian and Other Pacific Islander alone householder	2	0.0%
Some Other Race alone householder	0	0.0%
Two or More Races householder	28	0.6%
Hispanic or Latino	186	3.8%

Source: U.S. Census 2010.

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Table 7
North Ogden: Renter Occupied Units by Race and Ethnicity - 2010

	Units	% Share
Renter-occupied housing units	652	100.0%
White alone householder	558	85.6%
Black or African American alone householder	7	1.1%
American Indian and Alaska Native alone householder	5	0.8%
Asian alone householder	7	1.1%
Native Hawaiian and Other Pacific Islander alone householder	2	0.3%
Some Other Race alone householder	1	0.2%
Two or More Races householder	11	1.7%
Hispanic or Latino	61	9.4%

Source: U.S. Census 2010.

Table 8
North Ogden: Permits Issued for Residential Units by Type

	Single Family	Townhomes	Condo	Apartment	Total
2000	151	6	15	0	172
2001	102	8	28	0	138
2002	146	4	0	0	150
2003	61	0	0	4	65
2004	106	0	16	0	122
2005	119	0	28	0	147
2006	58	0	0	6	64
2007	39	0	28	12	79
2008	14	0	6	0	20
2009	28	0	10	0	38
2010	27	0	0	6	33
2011 June	13	0	0	0	13
Total	864	18	131	28	1,041

Source: Bureau of Economic and Business Research, University of Utah

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Figure 1
North Ogden: Residential Construction by Type

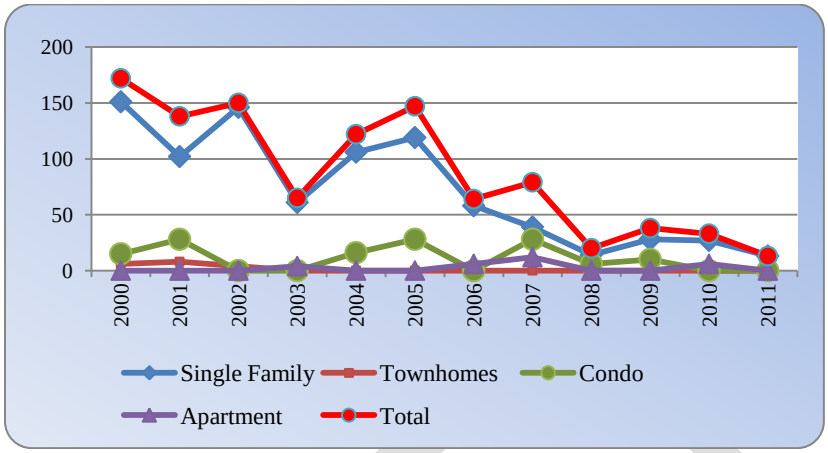

Figure 2
North Ogden: Percent Share of Residential by Type 2000-2010

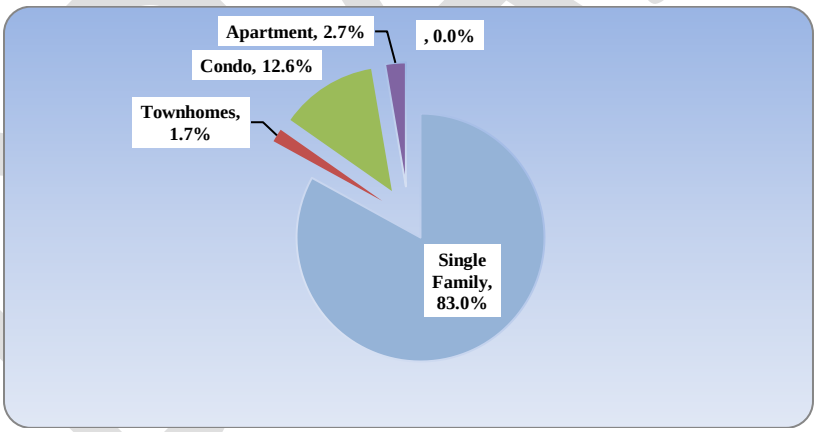

Table 9
North Ogden: Price Characteristics of New Homes Sold

	2005	2006	2007	2008	2009	2010
New Homes Sold	96	86	67	60	43	27
Median Price of New Homes	$186,363	$216,071	$205,950	$170,238	$159,090	$200,000
Number Homes Sold < Median	48	43	34	30	22	14
Number Homes Sold <$200,000	57	20	28	47	32	14
Percent Homes Sold for <$200,000	59.5%	23.0%	41.7%	78.3%	74.4%	50.0%

Source: New Reach.

Table 10
North Ogden: Median Sales Price of Existing Homes and Condos

	Median Sales Price Home	Median Sales Price Condo
2005	$175,000	$97,390
2006	$200,000	$107,960
2007	$220,000	$146,587
2008	$222,747	$132,950
2009	$208,000	$150,100
2010	$194,950	$114,500
2011	$180,500	$112,700

Source: Wasatch Front Regional MLS.

Table 11
North Ogden: Homes Sold That Were Affordable to Low (50% AMI) and Moderate Income (80% AMI) Households

	Total Sales	Home <$120,000*	Home <$200,000**
2007	309	4	152
2008	285	1	117
2009	188	20	62
2010	168	2	93
2011	159	11	89
Total	1,109	38	513

**$120,000 affordable to 50%AMI; **$200,000 affordable to 80% AMI*
Source: Wasatch Front Regional MLS.

Table 12
North Ogden: Percent of Homes Sold That Were Affordable to Low and Moderate Income Households

	% Homes <$120,000	% Homes <$200,000
2007	1.3%	49.2%
2008	0.4%	41.1%
2009	10.6%	33.0%
2010	1.2%	55.4%
2011	6.9%	56.0%
Total	3.4%	46.3%

Source: Wasatch Front Regional MLS.

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Table 13
North Ogden: Condominiums Sold That Were Affordable to Low and Moderate Income Households

	Total Sales	Condo <$120,000*	Condo <$200,000**
2007	57	45	57
2008	104	34	103
2009	76	24	76
2010	38	22	38
2011	22	13	22
Total	297	138	296

**$120,000 affordable to 50%AMI; **$200,000 affordable to 80% AMI*
Source: Wasatch Front Regional MLS.

Table 14
North Ogden: Percent of Condominiums Sold That Were Affordable to Low and Moderate Income Households

	% Condo <$120,000	% Condo <$200,000
2007	78.9%	100.0%
2008	32.7%	99.0%
2009	31.6%	100.0%
2010	57.9%	100.0%
2011	59.1%	100.0%
Total	46.5%	99.7%

Source: Wasatch Front Regional MLS.

Table 15
North Ogden: Short Sales and REO Sales

	Short Sales*	REO Sales**	Combined Short Sales & REO Sales	Total Home Sales	SS & REO Sales as Percent of Total
2008	1	4	5	188	2.7%
2009	11	5	16	161	9.9%
2010	14	12	26	168	15.5%
2011	18	9	27	112	24.1%

*Short sales defined as sale in which proceeds from selling the property will fall short of the balance of debt on the property. Lien holders accept less than owed.
**REO is defined as foreclosed real estate owned (REO) by a financial institution.
Source: Wasatch Front Regional MLS.

Table 16
North Ogden: Median Sales Price of Short Sale and REO Homes

	Short Sales	REO Sales	All Sales
2008	$269,200	$188,250	$222,747
2009	$187,000	$220,000	$208,000
2010	$209,212	$207,000	$194,950
2011	$169,950	$147,000	$184,200

Source: Wasatch Front Regional MLS.

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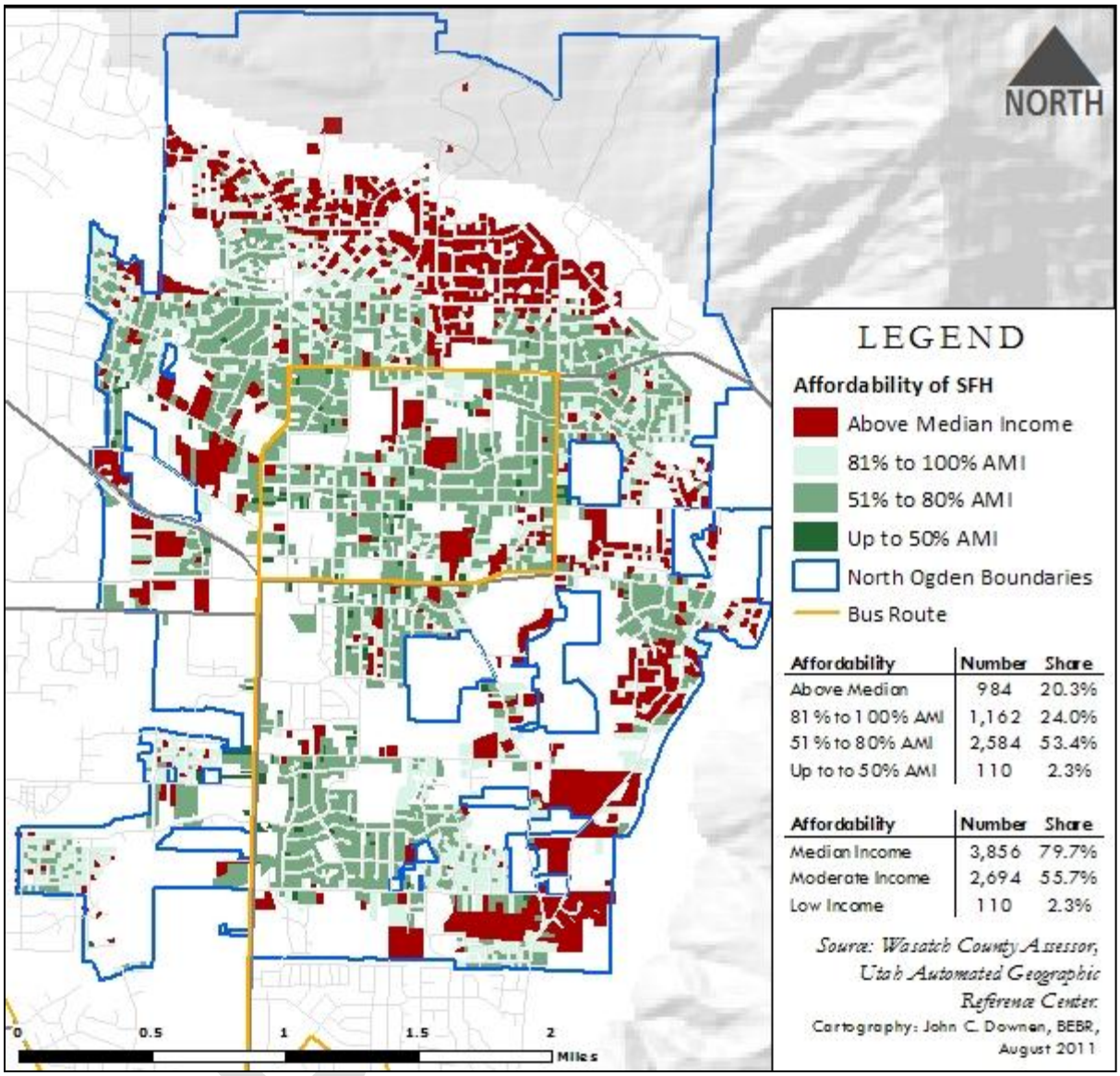
Map 1
North Ogden: Geographic Distribution of Affordable Single-Family Homes



Section 2.2.4 Ogden

Demographic Trends and Characteristics

Ogden's population shows a modest increase over the past ten years. In 2010 the population of the city was estimated at 77,226 by the U.S. Census Bureau, an increase of 7.3 percent since 2000 *Table 1*. Over the past twenty years the population of Ogden City increased by 22 percent, driven by higher rates of population increase in the 1990s. Ogden is the largest city in Weber County and accounts for about 36 percent of the population of the county. The population growth of Ogden is lower than the 17.7 percent growth rate for the county. Ogden is a mature, older city with little opportunity for new large scale residential development on sizeable parcels of undeveloped land. Redevelopment or infill projects will be the means to increase housing stock in Ogden.

Other demographic characteristics of Ogden include:

¶The population of Ogden is getting older. The median age has increased from 28.6 years to 29.6 years. The increase in the median age reflects the modest growth of the city. In 2010 about 31 percent of the population of Ogden was 19 years or younger, about the same percent as the county's 32.9 percent and the state's 34.8 percent.

¶The number of households in the city in 2010 totaled 29,631, an increase of 8.2 percent in ten years. The average size of households remains very stable at 2.73 persons per households. The small size of the average household is partly a reflection of the student renters attending Weber State University. Other than Washington Terrace, Ogden has the smallest size households among the study cities.

¶The minority population of Ogden has increased at a much faster pace than the overall population. In 2000 the minority population in the city totaled 16,395 individuals. By 2010 the number of minority individuals in the city had increased by 84.6 percent to 30,268. One in three individuals in Ogden City is a minority up from one in five in 2000. The city has by far the largest concentration of minority individuals of any study city.

Table 1
Ogden: Demographic Characteristics

	2000	2010	Chg.	Weber County	State of Utah
Population	77,226	82,825	7.3%	17.7%	23.8%
Median Age	28.6	29.6	3.5%	30.7	29.2
65 years and older	8,871	7,790	-12.2%	---	---
Percent 65 years and older	11.5%	9.4%		10.1%	9.0%
19 years and younger	25,057	26,108	4.2%	---	---
Percent 19 years and younger	32.4%	31.5%		32.9%	34.8%
Households	27,384	29,631	8.2%	19.9%	25.2%
Average Household Size	2.73	2.73	0.0%	2.9	3.1
Minority Population*	16,395	30,268	84.6%	---	---
Percent Minority Population	21.2%	36.5%		21.9%	19.6%

**Minority population includes those of the following races: black, American Indian, Asian, Native Hawaiian and other Pacific Islanders and other race. Hispanic is an ethnicity denoted by origins or identification with Spanish or Portuguese speaking countries. Hispanics are included in minority count.*

Source: U.S. Census Bureau, 2000 SF1 and 2010 SF1.

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Employment Trends and Characteristics

Ogden is the employment center for Weber County. Ogden had a nonfarm employment of 56,769 in 2009 *Table 2*. Two-thirds of all jobs in Weber County are located in Ogden City. Ogden is the county seat as well as the largest city and the location of major federal government (IRS) and state government employment (Weber State University). Consequently the government sector is by far the largest and most important employment sector with 28 percent of all workers, a total of 15,700 jobs. The average government wage is nearly $40,000, about $2,500 above the average wage in the city. Hill Air Force Base (HAFB), located on the Davis and Weber County border is also a source of relatively high paying government jobs for Ogden residents. HAFB employs about 24,000 Utahns.

The Ogden City labor market has a relatively high share of manufacturing employment. Seventeen percent of all jobs are in manufacturing. Countywide manufacturing represents 13 percent of all jobs and at the state level manufacturing accounts for only 10 percent of total jobs. Manufacturing is the highest wage sector with an average wage of $48,080.

The third ranking sector is trade, transportation and utilities. Well over 80 percent of the jobs in this sector are in retail trade. Retail trade employs about 6,500 workers in Ogden City. Health care ranks fourth in share of employment in Ogden City. IHC's Mckay Dee Hospital is the largest health care employer.

Table 2
Employment Characteristics in Ogden City - 2009

	Number of Firms	Employment	Share of Employment	Average Wage
Mining	0	0	0.0%	$0
Construction	307	2,433	4.3%	$41,959
Manufacturing	172	9,810	17.3%	$48,080
Trade, Trans & Utils	609	8,114	14.3%	$31,516
Information	26	765	1.3%	$26,210
Financial Activities	299	2,104	3.7%	$38,748
Professional & Business Services	435	5,715	10.1%	$33,516
Health Services and Private Educ.	288	6,868	12.1%	$40,721
Leisure & Hospitality	222	3,786	6.7%	$13,188
Other Services	189	1,460	2.6%	$28,111
Government	118	15,714	27.7%	$39,818
Total	2,666	56,769	100.0%	$37,325

D = nondisclosure.
Source: Utah Department of Workforce Services.

Housing Market Characteristics, Trends and Affordability

In 2010 the inventory of residential units in Ogden was 32,482 units *Table 3*. Ninety-six percent of these units were occupied. Owner occupied units accounted for 58 percent of all occupied units while renter occupied units represented 42 percent of the housing inventory. Ogden City has a very high share of rental units. Statewide about 30 percent of the occupied housing inventory is rental units, well below the share in Ogden City. Renters are primarily non-Senior households. Nearly eighty percent of all renters are younger than 55 years.

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Twenty-one percent of renters are over 55 years old, whereas 42 percent of all homeowners are 55 years or older *Tables 4-5*.

Other housing market characteristics include:
¶Whites comprised 79 percent of all homeowners in Ogden. Hispanics own 17 percent of all owner occupied units, a relatively high share reflecting the diversity of the city. Very few other minority households own homes in Ogden *Table 6*. Sixty-five percent of the 12,500 renter households are whites. Hispanics account for 26 percent of renter households blacks 3.1 percent *Table 7*.

¶Since 2000 Ogden has issued 1,636 permits for single-family homes, 373 permits for apartment units and 328 permits for condominiums *Table 8 and Figures -1-2*. New home construction has fallen from a high of 250 units in 2003 to 40 units in 2010, a decline of 85 percent.

¶New home construction in Ogden is affordable to moderate income families (80 percent AMI). The median price of a new home has been around $160,000 over the past several years. At current interest rates a moderate income household should be able to afford a home priced at $200,000 or less. Of the nearly 582 new homes sold since 2005, 80 percent or 460 were affordable to moderate income households *Table 9*. However, new homes were not affordable to low income households. In the past five years no new homes have been built for $120,000 or less, a price affordable to households at 50 percent of AMI.

¶The sale of existing homes shows that nine out of ten homes sold were affordable to the moderate income household. Of the 6,059 homes sold 5,516 were affordable to households at 80 percent AMI *Tables 10-12*. For low income households 52 percent or 3,136 homes were affordable to low income (50% AMI) households. Over the past five years 921 existing condominiums were sold in Ogden City. Ninety-seven percent were affordable to moderate income (80% AMI) households and 68 percent were affordable to the low income households *Tables 13-14*.

¶Housing prices in Ogden have fallen 22 percent in the past four years and condominiums prices have fallen 26 percent *Table 10*. The sample of homes sold is relatively small but sold data do provide an indication of the direction of housing prices. Housing prices are declining in part due to short sales and foreclosed properties. Short sales and foreclosures account for about 30 percent of all home sales *Table 15*. These properties are heavily discounted and push the median sales price down. Median sales price of REO properties in 2011 was $59,000 *Tables 16*.
¶
Map 1 shows the distribution of affordable single-family housing in Ogden. The information in this map was provided by the assessor's office and based on property tax valuations. *Map 2* shows number of rental units by census tract and *Map 3* shows the minority renters by census tract.

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Table 3
Ogden: Housing Inventory Profile - 2010

	Units	% Share
Total Units	32,482	100.0%
Occupied	29,631	91.2%
Vacant Units	2,851	8.8%
Owner Occupied	17,093	57.7%
With Mortgage	13,013	76.1%
Without Mortgage	4,080	23.9%
Renter Occupied	12,538	42.3%

Source: U.S. Census Bureau, 2010.

Table 4
Renters by Age of Householder - 2010

	Units	% Share
Less than 55 years	9,842	78.5%
55-64 years	1,343	10.7%
65-74 years	691	5.5%
75-84 years	380	3.0%
85+ years	282	2.2%
More than 55 years	2,696	21.5%
Total Renters	12,538	100.0%

Source: U.S. Census Bureau, 2010.

Table 5
Owners by Age of Householder - 2010

	Units	% Share
Less than 55 years	9,970	58.3%
55-64 years	3,158	18.5%
65-74 years	1,858	10.9%
75-84 years	1,431	8.4%
85+ years	676	4.0%
More than 55 years	7,123	41.7%
Total Owners	17,093	100.0%

Source: U.S. Census Bureau, 2010.

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Table 6
Ogden: Owner Occupied Units by Race and Ethnicity - 2010

	Units	% Share
Owner-occupied housing units	17,093	100.0%
White alone householder	13,455	78.7%
Black or African American alone householder	213	1.2%
American Indian and Alaska Native alone householder	74	0.4%
Asian alone householder	215	1.3%
Native Hawaiian and Other Pacific Islander alone householder	26	0.2%
Some Other Race alone householder	17	0.1%
Two or More Races householder	168	1.0%
Hispanic or Latino	2,925	17.1%

Source: U.S. Census 2010.

Table 7
Ogden: Renter Occupied Units by Race and Ethnicity - 2010

	Units	% Share
Renter-occupied housing units	12,538	100.0%
White alone householder	8,208	65.5%
Black or African American alone householder	389	3.1%
American Indian and Alaska Native alone householder	173	1.4%
Asian alone householder	137	1.1%
Native Hawaiian and Other Pacific Islander alone householder	31	0.2%
Some Other Race alone householder	22	0.2%
Two or More Races householder	266	2.1%
Hispanic or Latino	3,312	26.4%

Source: U.S. Census 2010.

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Table 8
Ogden: Residential Permits Issued by Type

	Single Family	Town homes	Condo	Apartment	Manuf	Total
2000	219	4	46	126	0	395
2001	186	28	11	11	2	238
2002	221	16	31	0	16	284
2003	250	14	8	20	2	294
2004	178	26	35	16	0	255
2005	154	16	14	0	25	209
2006	178	20	43	88	1	330
2007	91	10	13	15	0	129
2008	42	6	100	97	11	256
2009	65	6	17	0	8	96
2010	40	2	10	0	12	64
2011 June	12	0	0	0	2	14
Total	1,636	148	328	373	79	2, 564

Source: Bureau of Economic and Business Research, University of Utah.

Figure 1
Ogden: Residential Construction by Type

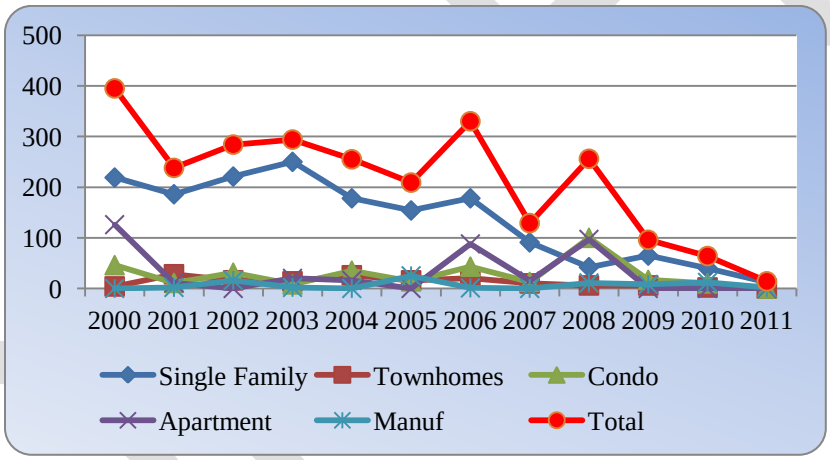

Figure 2
Ogden: Percent Share of Residential Construction 2000-2010

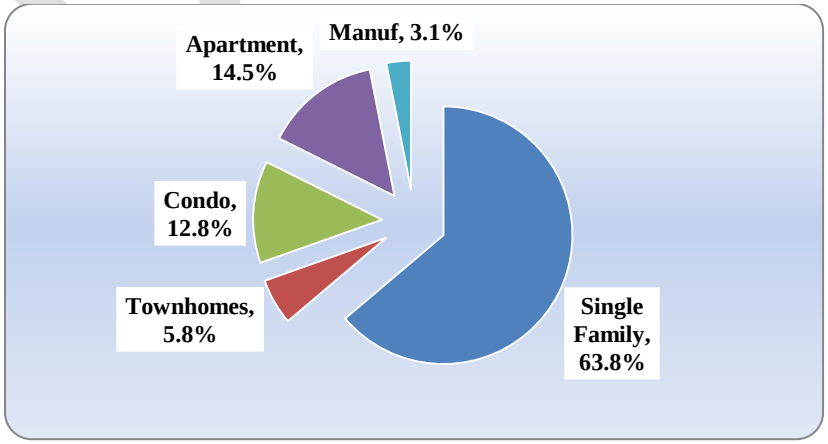

Table 9
Ogden: Price Characteristics of New Homes Sold

	2005	2006	2007	2008	2009	2010
New Homes Sold	82	146	148	61	78	67
Median Price of New Homes	$151,282	$160,344	$164,887	$158,750	$161,904	$167,948
Number Homes Sold < Median	41	73	74	31	39	34
Number Homes Sold <$200,000	79	124	110	43	61	45
Percent Homes Sold for <$200,000	96.3%	84.9%	74.3%	70.4%	78.2%	67.1%

Source: New Reach.

Table 10
Ogden: Median Sales Price of Existing Homes and Condos

	Median Sales Price Homes	Median Sales Price Condos
2005	$106,000	$84,450
2006	$114,000	$92,700
2007	$124,000	$109,950
2008	$128,773	$114,000
2009	$125,000	$110,000
2010	$116,425	$108,575
2011	$100,000	$84,300

Source: Wasatch Front Regional MLS.

Table 11
Ogden: Homes Sold That Were Affordable to Low (50% AMI) and Moderate Income (80% AMI) Households

	Total Sales	Home <$120,000*	Home <$200,000**
2007	1,804	1,002	1,663
2008	1,554	739	1,405
2009	1,040	445	928
2010	828	430	744
2011	833	520	776
Total	6,059	3,136	5,516

**$120,000 affordable to 50%AMI; **$200,000 affordable to 80% AMI*
Source: Wasatch Front Regional MLS.

Table 12
Ogden: Percent of Homes Sold That Were Affordable to Low and Moderate Income Households

	% Homes <$120,000	% Homes <$200,000
2007	55.5%	92.2%
2008	47.6%	90.4%
2009	42.8%	89.2%
2010	51.9%	89.9%
2011	62.4%	93.2%
Total	51.8%	91.0%

Source: Wasatch Front Regional MLS.

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Table 13
Ogden: Condominiums Sold That Were Affordable to Low and Moderate Income Households

	Total Sales	Condo <$120,000*	Condo <$200,000**
2007	304	228	296
2008	254	158	249
2009	168	95	163
2010	116	74	111
2011	79	68	76
Total	921	623	895

**$120,000 affordable to 50%AMI; **$200,000 affordable to 80% AMI*
Source: Wasatch Front Regional MLS.

Table 14
Ogden: Percent of Condominiums Sold That Were Affordable to Low and Moderate Income Households

	% Condo <$120,000	% Condo <$200,000
2007	75.0%	97.4%
2008	62.2%	98.0%
2009	56.5%	97.0%
2010	63.8%	95.7%
2011	86.1%	96.2%
Total	67.6%	97.2%

Source: Wasatch Front Regional MLS.

Table 15
Ogden: Short Sales and REO Sales

	Short Sales*	REO Sales**	Combined Short Sales & REO Sales	Total Home Sales	SS & REO Sales as Percent of Total
2008	6	34	40	1,040	3.8%
2009	51	46	97	895	10.8%
2010	80	155	235	828	28.4%
2011	49	130	179	569	31.5%

*Short sales defined as sale in which proceeds from selling the property will fall short of the balance of debt on the property. Lien holders accept less than owed.
**REO is defined as foreclosed real estate owned (REO) by a financial institution.
Source: Wasatch Front Regional MLS.

Table 16
Ogden: Median Sales Price of Short Sale and REO Homes

	Short Sales	REO Sales	All Sales
2008	$99,000	$70,500	$99,000
2009	$120,400	$71,500	$120,400
2010	$108,500	$72,975	$108,500
2011	$105,000	$59,000	$105,000

Source: Wasatch Front Regional MLS.

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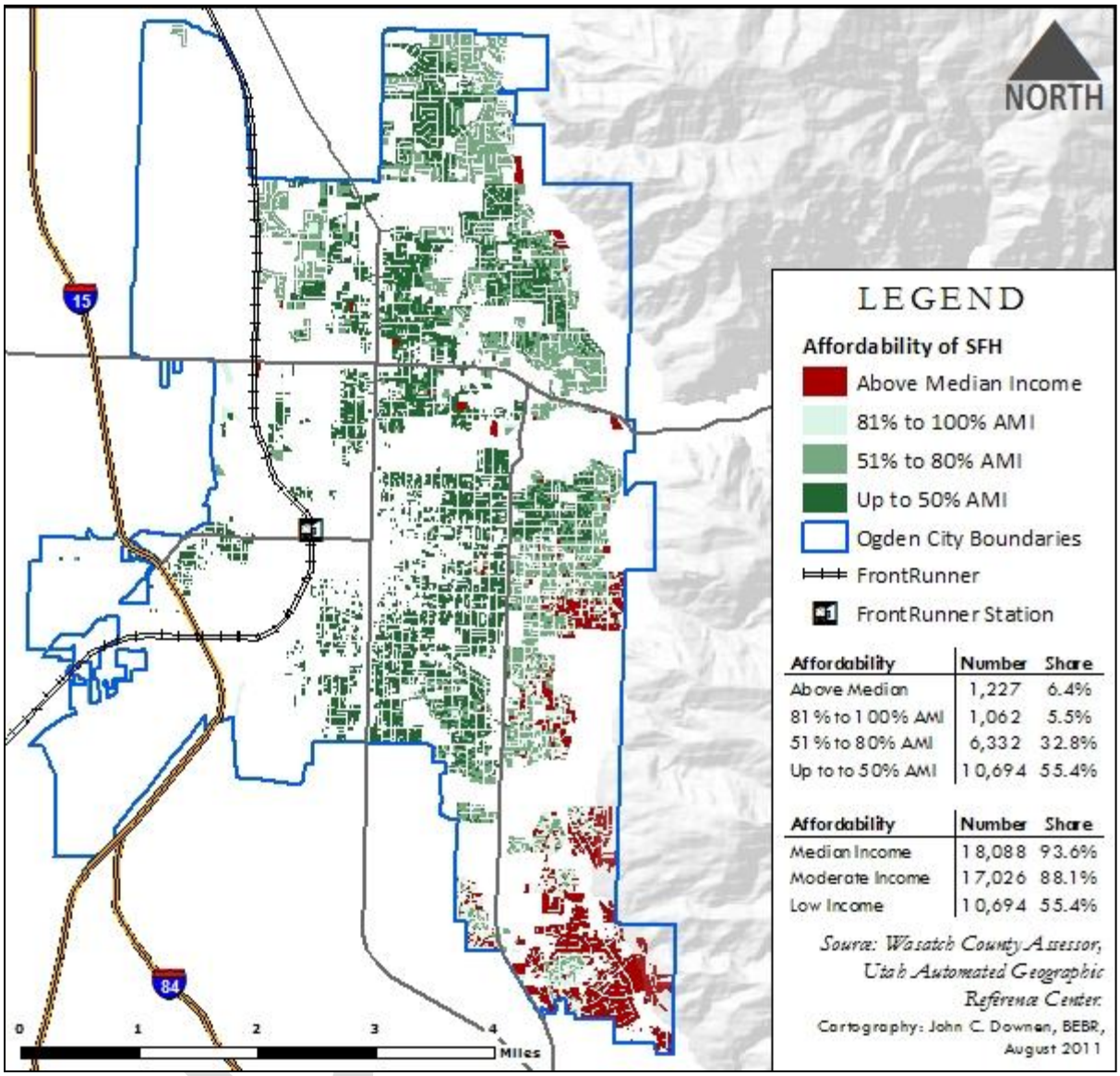
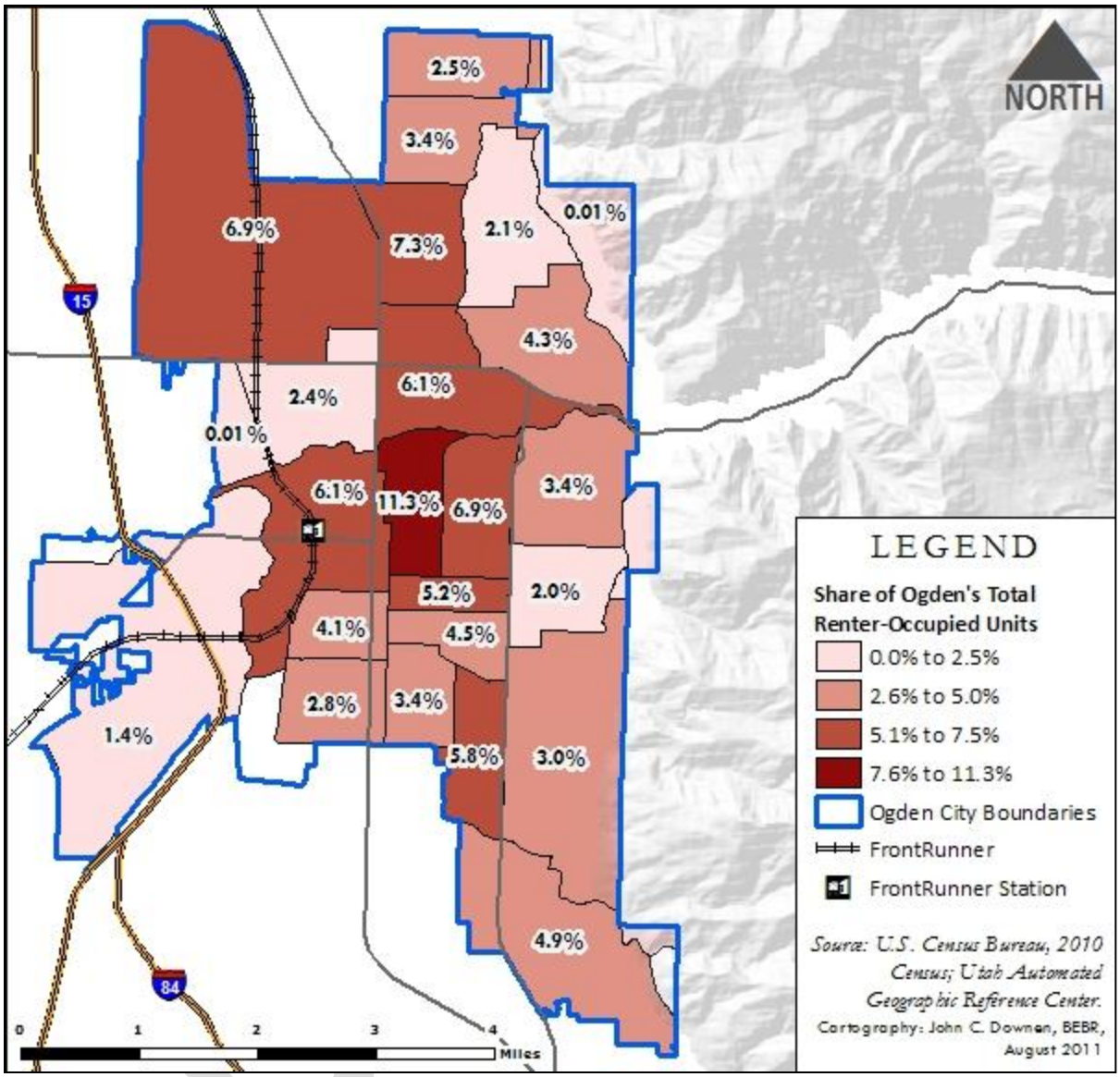
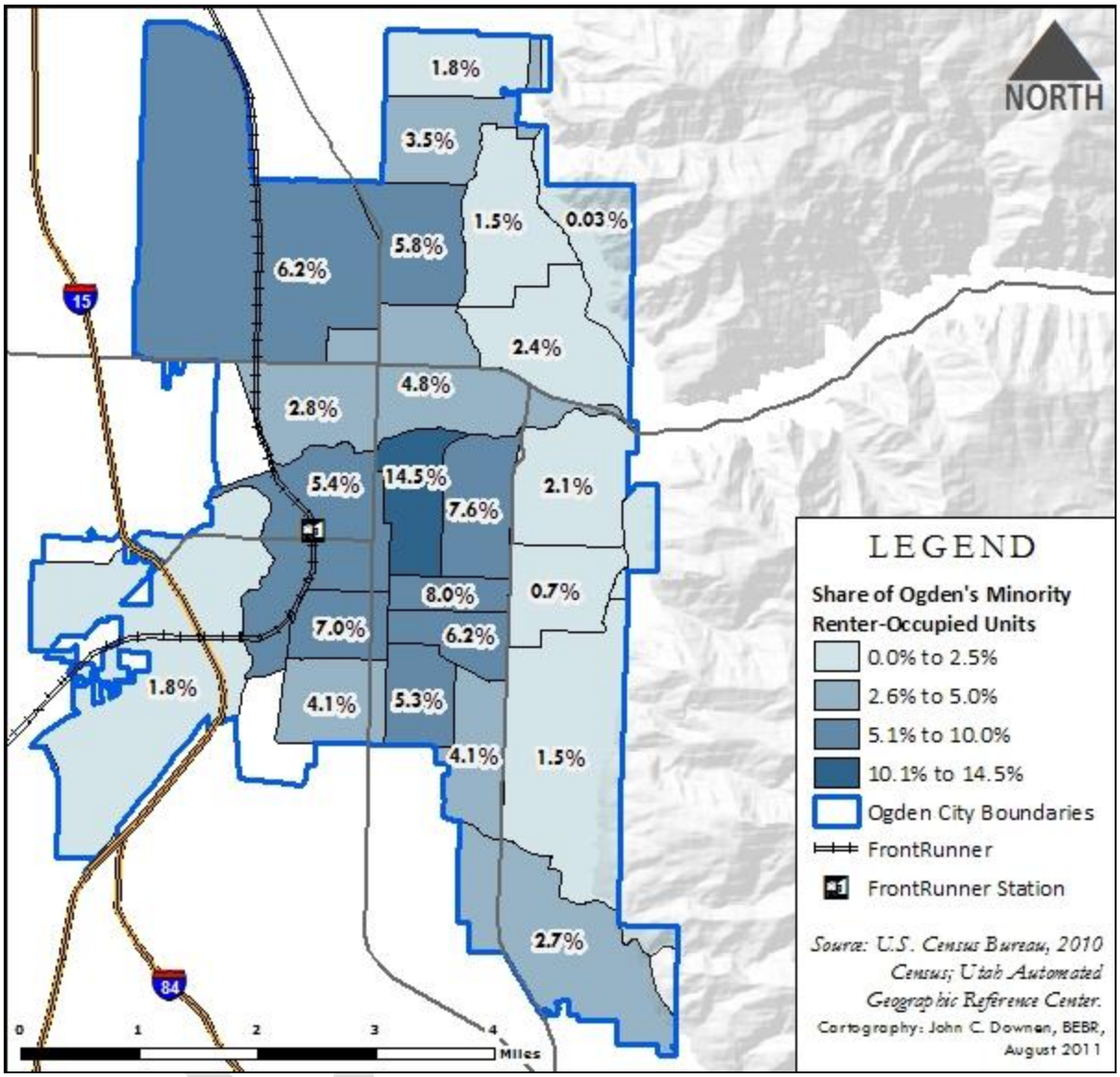
Map 1
Ogden City: Geographic Distribution of Affordable Single-Family Homes



Map 2
Ogden City: Share of City's Rental Units by Census Tract



Map 3
Ogden City: Share of Minority Renter Occupied Units by Census Tract



Section 2.2.5 Plain City

Demographic Trends and Characteristics

Plain City's population shows a strong increase over the past ten years. In 2010 the population of the city was estimated at 5,476 by the U.S. Census Bureau, an increase of 57.2 percent since 2000 *Table 1*. Among the nine study cities, Plain City has the smallest population.

Other demographic characteristics of Plain City include:

¶The population of Plain City is getting older. The median age has increased from 27.1 years to 30.3 years. The percent of the population over 65 years of age has increased from 6.4 percent in 2000 to 8.3 percent in 2010. Over the same period the share of those 19 years and younger has declined from 39.9 percent of the population to 37.9 percent; still well above the share for the county of 32.9 percent.

¶The number of households in the city in 2010 totaled 1,609, an increase of 64 percent in ten years. The average size of households declined from 3.56 to 3.4, another indication of a slight trend toward older, smaller families.

¶The minority population of Plain City has also increased significantly. In 2000 the minority population in the city totaled 96 individuals. By 2010 the number of minority individuals in the city had increased to 262, an increase of 173 percent. Despite this increase the minority population in the city is still very low. Only 4.8 percent of the population in Plain City is minority.

Table 1
Plain City: Demographic Characteristics

	2000	2010	Chg.	Weber County	State of Utah
Population	3,484	5,476	57.2%	17.7%	23.8%
Median Age	27.1	30.3	11.8%	30.7	29.2
65 years and older	223	453	103.1%	---	---
Percent 65 years and older	6.4%	8.3%		10.1%	9.0%
19 years and younger	1,389	2,073	49.2%	---	---
Percent 19 years and younger	39.9%	37.9%		32.9%	34.8%
Households	979	1,609	64.4%	19.9%	25.2%
Average Household Size	3.56	3.4	-4.5%	2.9	3.1
Minority Population*	96	179	86.5%	---	---
Percent Minority Population	2.8%	4.8%		21.9%	19.6%

**Minority population includes those of the following races: black, American Indian, Asian, Native Hawaiian and other Pacific Islanders and other race. Hispanic is an ethnicity denoted by origins or identification with Spanish or Portuguese speaking countries. Hispanics are included in minority count.*

Source: U.S. Census Bureau, 2000 SF1 and 2010 SF1.

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Employment Trends and Characteristics

Plain City is primarily a residential community with a very modest economic base. The total nonfarm employment in the city in 2009 was 370 *Table 2*. Employment in the city was dominated by government and construction. Government, primarily local government (city and school district employees) accounts for 69 percent of all employment in the city. Construction employment has a 19 percent share of Plain City's employment.

Other employment sectors have only a few employees. Due to the composition of the employment base, wages paid by employers in the city are relatively low. The average wage for all sectors was $28,586, well below the county average wage of $34,176 and the statewide average wage of $38,059.

Table 2
Plain City: Employment Characteristics 2009

	Number of Firms	Employment	Share of Employment	Average Wage
Mining	0	0	0.0%	$0
Construction	30	70	18.9%	$28,858
Manufacturing	4	4	1.1%	$24,974
Trade, Trans & Utils	7	5	1.4%	$26,318
Information	0	0	0.0%	$0
Financial Activities	D	D	D	D
Professional & Business Services	12	23	6.2%	$24,665
Health Services	D	D	D	D
Leisure & Hospitality	D	D	D	D
Other Services	D	D	D	D
Government	7	256	69.1%	$29,600
Total	67	370	100.0%	$28,586

D = nondisclosure.
Source: Utah Department of Workforce Services.

Housing Market Characteristics, Trends and Affordability

In 2010 the inventory of residential units in Plain City was 1,654 units *Table 3*. Ninety-seven percent of these units were occupied. Owner occupied units accounted for 94 percent of all occupied units while renter occupied units represented 6 percent of the housing inventory. Plain City has a very high share of owner occupied units. Statewide about 70 percent of the occupied housing inventory is owner units, well below the share in Plain City. Renters are primarily non-Senior households. Eighty-four percent of all renters are younger than 55 years. Sixteen percent of renters are over 55 years old, whereas 36 percent of all homeowners are 55 years or older *Tables 4-5*.

Other housing market characteristics include:
¶Whites comprised 97 percent of all homeowners in Plain City. Hispanics own only 2.1 percent of all owner occupied units. Very few other minority households own homes in Plain City *Table 6*. Ninety-four percent of the 100 renter households are whites. Hispanics account for the remaining four percent of renter households *Table 7*.

¶Since 2000 Plain City has issued 632 permits for single-family homes and 8 permits for town homes. No permits have been issued for condominiums or apartments *Table 8 and*

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Figure -1. New home construction has fallen from a high of 114 units in 2007 to 51 units in 2010, a relatively small decline of 55 percent.

¶New home construction in Plain City is high priced and not affordable to moderate income families (80 percent AMI). The median price of a new home has been around $275,000 over the past several years. At current interest rates a moderate income household should be able to afford a home priced at $200,000 or less. Of the 253 new homes sold since 2005, none were affordable to moderate income households *Table 9*. And of course new homes in Plain City were not affordable to low income households. In the past five years no new homes have been built for $120,000 or less, a price affordable to households at 50 percent of AMI.

¶The sales data for existing homes shows that only 21 percent were affordable to the moderate income household. Of the 324 homes sold 68 were affordable to households at 80 percent AMI *Tables 10-12*. For low income households 8 percent or 27 homes were affordable to this group (50% AMI). Over the past five years only 2 existing condominiums were sold in Plain City. One was affordable to a moderate income household *Tables 13-14*.

¶Housing prices in Plain City fell by 19 percent in three years *Table 10*. The sample of homes sold is relatively small but sold data do provide an indication of the direction of housing prices. Housing prices are declining in part due to short sales and foreclosed properties. Short sales and foreclosures account for about 25 percent of all home sales *Table 15*. These properties are heavily discounted, particularly REO properties and push the median sales price down. Median sales price of REO properties in 2011 was $178,500 *Tables 16*.
¶
Map 1 shows the distribution of affordable single-family housing in Plain City. The information in this map was provided by the assessor's office and based on property tax valuations.

Table 3
Plain City: Housing Inventory Profile - 2010

	Units	% Share
Total Units	1,654	100.0%
Occupied	1,609	97.3%
Vacant Units	45	2.7%
Owner Occupied	1,509	93.8%
With Mortgage	1,210	80.2%
Without Mortgage	299	19.8%
Renter Occupied	100	6.2%

Source: U.S. Census Bureau, 2010.

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Table 4
Renters by Age of Householder - 2010

	Units	% Share
Less than 55 years	84	84.0%
55-64 years	6	6.0%
65-74 years	5	5.0%
75-84 years	3	3.0%
85+ years	2	2.0%
More than 55 years	16	16.0%
Total Renters	100	100.0%

Source: U.S. Census Bureau, 2010.

Table 5
Owners by Age of Householder - 2010

	Units	% Share
Less than 55 years	974	64.5%
55-64 years	263	17.4%
65-74 years	167	11.1%
75-84 years	80	5.3%
85+ years	25	1.7%
More than 55 years	535	35.5%
Total Owners	1,509	100.0%

Source: U.S. Census Bureau, 2010.

Table 6
Plain City: Owner Occupied Units by Race and Ethnicity - 2010

	Units	% Share
Owner-occupied housing units	1,509	100.0%
White alone householder	1,458	96.6%
Black or African American alone householder	3	0.2%
American Indian and Alaska Native alone householder	2	0.1%
Asian alone householder	7	0.5%
Native Hawaiian and Other Pacific Islander alone householder	1	0.1%
Some Other Race alone householder	0	0.0%
Two or More Races householder	6	0.4%
Hispanic or Latino	32	2.1%

Source: U.S. Census 2010.

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Table 7
Plain City: Renter Occupied Units by Race and Ethnicity - 2010

	Units	% Share
Renter-occupied housing units	100	100.0%
White alone householder	94	94.0%
Black or African American alone householder	0	0.0%
American Indian and Alaska Native alone householder	0	0.0%
Asian alone householder	0	0.0%
Native Hawaiian and Other Pacific Islander alone householder	0	0.0%
Some Other Race alone householder	0	0.0%
Two or More Races householder	2	2.0%
Hispanic or Latino	4	4.0%

Source: U.S. Census 2010.

Table 8
Plain City: Residential Building Permits Issued by Type

	Single Family	Town homes	Condo	Apartment	Manuf	Total
2000	43	0	0	0	0	43
2001	62	0	0	0	0	62
2002	44	0	0	0	0	44
2003	67	0	0	0	0	67
2004	61	2	0	0	0	63
2005	21	2	0	0	0	23
2006	93	0	0	0	0	93
2007	114	0	0	0	0	114
2008	24	4	0	0	0	28
2009	29	0	0	0	0	29
2010	51	0	0	0	0	51
2011 June	23	0	0	0	0	23
Total	632	8	0	0	0	640

Source: Bureau of Economic and Business Research, University of Utah.

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Figure 1
Plain City: Residential Construction by Type

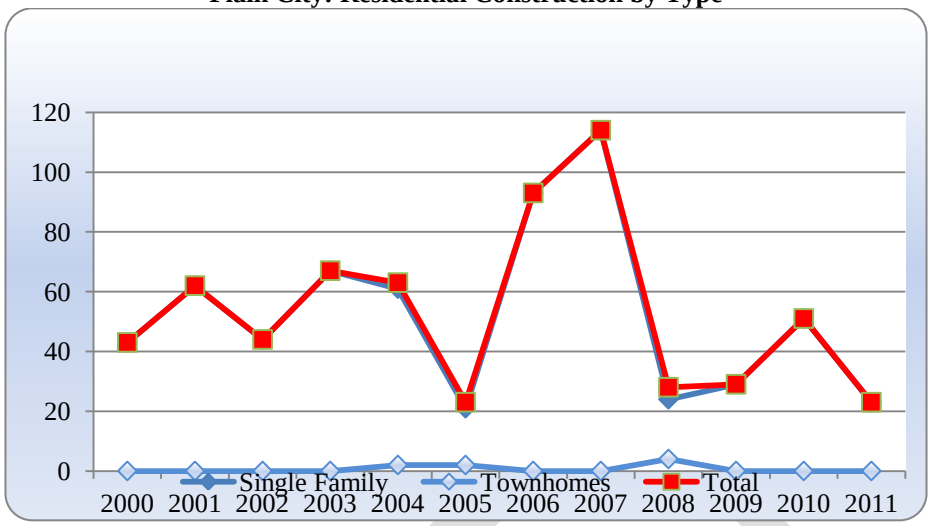

Table 9
Plain City: Price Characteristics of New Homes and Sold

	2005	2006	2007	2008	2009	2010
New Homes Sold	25	15	73	82	34	24
Median Price of New Homes	$308,750	$290,000	$279,545	$279,268	$245,000	$238,750
Number Homes Sold < Median	13	8	37	41	17	12
Number Homes Sold <$200,000	0	0	0	0	0	0
Percent Homes Sold for <$200,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

Source: New Reach.

Table 10
Plain City: Median Sales Price of Existing Homes and Condos

	Median Sales Price Homes	Median Sales Price Condos
2005	$175,063	0
2006	$199,200	$208,500
2007	$277,500	0
2008	$246,000	0
2009	$229,700	$192,600
2010	$225,215	0
2011	$239,900	0

Source: Wasatch Front Regional MLS.

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Table 11
Plain City: Homes Sold That Were Affordable to Low (50% AMI) and Moderate Income (80% AMI) Households

	Total Sales	Home <$120,000*	Home <$200,000**
2007	74	3	16
2008	80	2	16
2009	65	2	15
2010	53	17	2
2011	52	3	19
Total	324	27	68

**$120,000 affordable to 50%AMI; **$200,000 affordable to 80% AMI*
Source: Wasatch Front Regional MLS.

Table 12
Plain City: Percent of Homes Sold That Were Affordable to Low and Moderate Income Households

	% Homes <$120,000	% Homes <$200,000
2007	4.1%	21.6%
2008	2.5%	20.0%
2009	3.1%	23.1%
2010	32.1%	3.8%
2011	5.8%	36.5%
Total	8.3%	21.0%

Source: Wasatch Front Regional MLS.

Table 13
Plain City: Condominiums Sold That Were Affordable to Low and Moderate Income Households

	Total Sales	Condo <$120,000*	Condo <$200,000**
2007	1	0	0
2008	0	0	0
2009	0	0	0
2010	0	0	0
2011	1	0	1
Total	2	0	1

**$120,000 affordable to 50%AMI; **$200,000 affordable to 80% AMI*
Source: Wasatch Front Regional MLS.

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Table 14
Plain City: Percent of Condominiums Sold That Were Affordable to Low and Moderate Income Households

	% Condo <$120,000	% Condo <$200,000
2007	0.0%	0.0%
2008	0.0%	0.0%
2009	0.0%	0.0%
2010	0.0%	0.0%
2011	0.0%	100.0%
Total	0.0%	50.0%

Source: Wasatch Front Regional MLS.

Table 15
Plain City: Short Sales and REO Sales

	Short Sales*	REO Sales**	Combined Short Sales & REO Sales	Total Home Sales	SS & REO Sales as Percent of Total
2008	1	0	1	65	1.5%
2009	5	1	6	65	9.2%
2010	3	10	13	53	24.5%
2011	3	5	8	37	21.6%

*Short sales defined as sale in which proceeds from selling the property will fall short of the balance of debt on the property. Lien holders accept less than owed.
**REO is defined as foreclosed real estate owned (REO) by a financial institution.
Source: Wasatch Front Regional MLS.

Table 16
Plain City Sales Price of Short Sale and REO Homes

	Short Sales	REO Sales	All Sales
2008	$265,000	$0	$246,000
2009	$250,000	$250,223	$229,700
2010	$252,000	$252,950	$225,215
2011	$239,000	$178,500	$239,900

Source: Wasatch Front Regional MLS.

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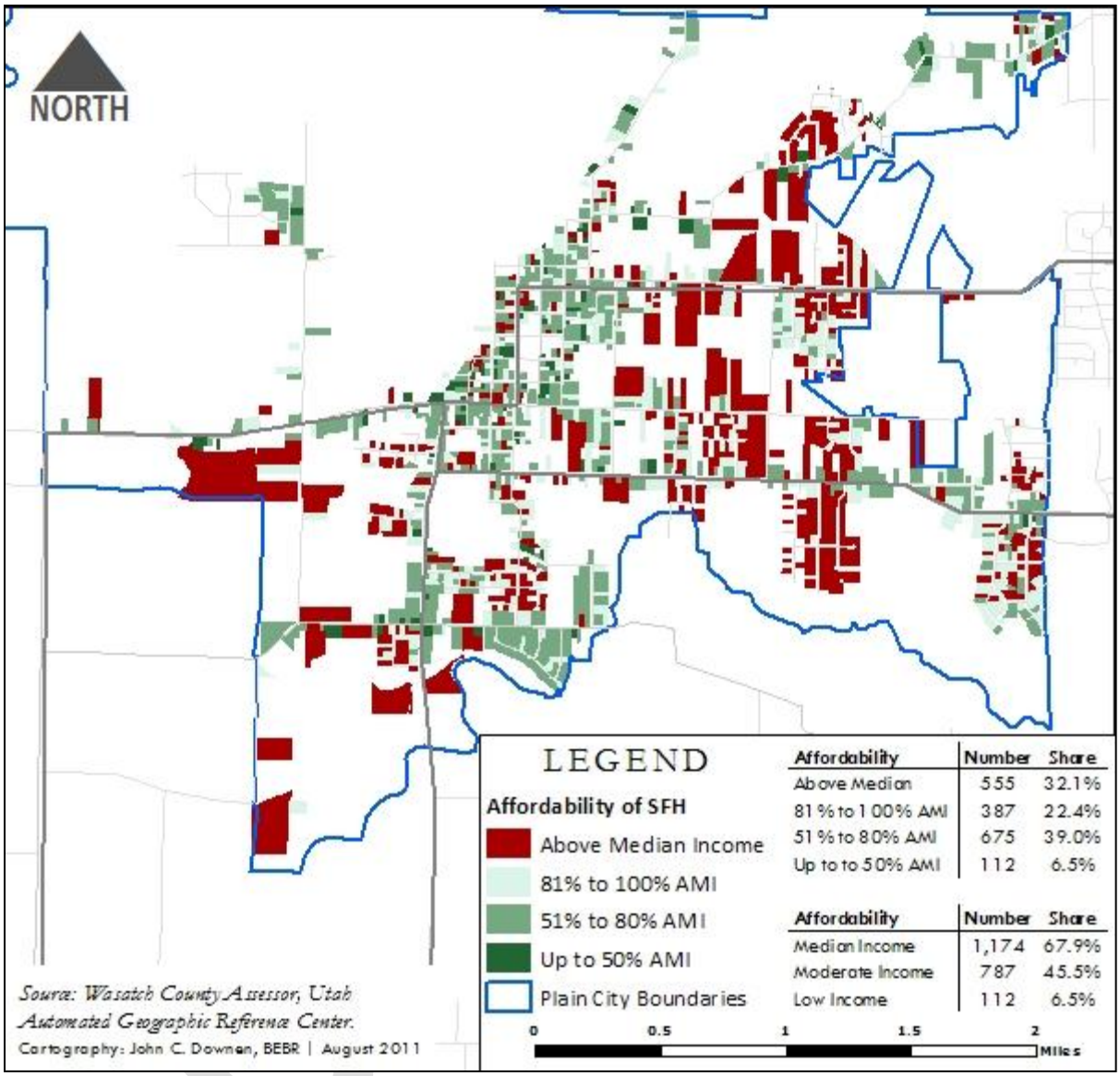
Map 1
Plain City: Geographic Distribution of Affordable Single-Family Homes



Section 2.2.6 Pleasant View

Demographic Trends and Characteristics

Pleasant View's population has increased by 41.7 percent over the past ten years. In 2010 the population of the city was estimated at 7,979 compared to 5,632 in 2000 *Table 1*. The population growth of the city has been considerably higher than the rate of demographic growth in Weber County and the state.

Other demographic characteristics of Pleasant View include:

¶The population of Pleasant View is getting older. The median age has increased from 31.5 years to 34.1 years. The percent of the population over 65 years of age has increased from 10.5 percent in 2000 to 11.7 percent in 2010. Over the same period the share of those 19 years and younger has also increased from 36.6 percent of the population to 40.9 percent; well above the share for the county of 32.9 percent. This is unique among the study city's; an increase in older and younger age cohorts simultaneously.

¶The number of households in the city in 2010 totaled 2,438, an increase of 40 percent in ten years. The average size of households has remained stable at 3.24 persons in 2000 to 3.27 in 2010.

¶The minority population of Pleasant View has increased significantly. In 2000 the minority population in the city totaled 147 individuals. By 2010 the number of minority individuals in the city had increased to 836, an increase of 469 percent. Despite this increase the minority population in the city is still low. Only 10.5 percent of the population in Pleasant View is minority compared to 21.9 percent for the county and 19.6 percent for the state.

Table 1
Pleasant View: Demographic Characteristics

	2000	2010	Chg.	Weber County	State of Utah
Population	5,632	7,979	41.7%	17.7%	23.8%
Median Age	31.5	34.1	8.3%	30.7	29.2
65 years and older	591	931	57.5%	---	---
Percent 65 years and older	10.5%	11.7%		10.1%	9.0%
19 years and younger	2,061	3,260	58.2%	---	---
Percent 19 years and younger	36.6%	40.9%		32.9%	34.8%
Households	1,746	2,438	39.6%	19.9%	25.2%
Average Household Size	3.24	3.27	0.9%	2.9	3.1
Minority Population*	147	836	468.7%	---	---
Percent Minority Population	2.6%	10.5%		21.9%	19.6%

**Minority population includes those of the following races: black, American Indian, Asian, Native Hawaiian and other Pacific Islanders and other race. Hispanic is an ethnicity denoted by origins or identification with Spanish or Portuguese speaking countries. Hispanics are included in minority count.*

Source: U.S. Census Bureau, 2000 SF1 and 2010 SF1.

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Employment Trends and Characteristics

Pleasant View is primarily a residential community with a modest level of employment. In 2009 total employment in the city was 1,242 *Table 2*. The city's employment base is centered in three sectors; manufacturing, retail trade and government. These three sectors account for 65 percent of the jobs in the city. Other employment sectors have only a few employees. The average wage for all sectors was $33,327, slightly below the county average wage of $34,176 and well below the statewide average wage of $38,059.

Table 2
Pleasant View: Employment Characteristics 2009

	Number of Firms	Employment	Share of Employment	Average Wage
Mining	0	0	0.0%	$0.0000
Construction	41	120	9.6%	$27,631
Manufacturing	8	250	20.1%	$40,820
Trade, Trans & Utils	21	299	24.1%	$36,612
Information	D	D	D	D
Financial Activities	14	31	2.5%	$23,848
Professional & Business Services	22	133	10.7%	$27,783
Health Services	15	81	6.5%	$31,482
Leisure & Hospitality	D	D	D	D
Other Services	9	28	2.2%	$35,821
Government	8	268	21.6%	$31,663
Total	140	1,242	100.0%	$33,327

D = nondisclosure.
Source: Utah Department of Workforce Services.

Housing Market Characteristics, Trends and Affordability

In 2010 the inventory of residential units in Pleasant View was 2,548 units *Table 3*. Ninety-six percent of these units were occupied. Owner occupied units accounted for 92 percent of all occupied units while renter occupied units represented 8 percent of the housing inventory. Pleasant View has a very high share of owner occupied units. Statewide about 70 percent of the occupied housing inventory is owner units, well below the share in Pleasant View. Renters are primarily non-Senior households in Pleasant View. Eighty-eight percent of all renters are younger than 55 years. Twelve percent of renters are over 55 years old, whereas 43 percent of all homeowners are 55 years or older *Tables 4-5*.

Other housing market characteristics include:

¶Whites comprised 93 percent of all homeowners in Pleasant View. Hispanics own 4.6 percent of all owner occupied units. Very few other minority households own homes in Pleasant View *Table 6*. Eighty-four percent of the 206 renter households are white households. Hispanics account for 11 percent of renter households *Table 7*.

¶Since 2000 Pleasant View has issued 731 permits for single-family homes, 52 permits for town homes and 49 permits for manufactured homes. No permits have been issued for condominiums or apartments *Table 8 and Figures -1-2*. New home construction has fallen from a high of 147 units in 2006 to 35 units in 2010, a decline of 76 percent.

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¶New home construction in Pleasant View is high priced and not affordable to moderate income families (80 percent AMI). The median price of a new home has been around $275,000 over the past several years. At current interest rates a moderate income household should be able to afford a home priced at $200,000 or less. Of the 253 new homes sold since 2005, none were affordable to moderate income households *Table 9*. And of course new homes in Pleasant View were not affordable to low income households. In the past five years no new homes have been built for $120,000 or less, a price affordable to households at 50 percent of AMI.

¶The sales data for existing homes shows that only 15 percent were affordable to the moderate income household. Of the 376 homes sold 56 were affordable to households at 80 percent AMI *Tables 10-12*. For low income households 2 percent or 6 homes were affordable to low income households (50% AMI). Over the past five years only 76 existing condominiums were sold in Pleasant View. Thirty-one or 40.8 percent were affordable to a moderate income household and only two units or 2.6 percent were affordable to low income households *Tables 13-14*.

¶Housing prices in Pleasant View fell by 17 percent in three years *Table 10*. The sample of homes sold is relatively small but sold data do provide an indication of the direction of housing prices. Housing prices are declining in part due to short sales and foreclosed properties. Short sales and foreclosures account for over 25 percent of all home sales *Table 15*. These properties are heavily discounted, particularly REO properties and push the median sales price down. Median sales price of REO properties in 2011 was $158,900 *Tables 16*.
¶
Map 1 shows the distribution of affordable single-family housing in Pleasant View. The information in this map was provided by the assessor's office and based on property tax valuations.

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Table 3
Pleasant View: Housing Inventory Profile - 2010

	Units	% Share
Total Units	2,548	100.0%
Occupied	2,438	95.7%
Vacant Units	110	4.3%
Owner Occupied	2,232	91.6%
With Mortgage	1,785	80.2%
Without Mortgage	447	19.8%
Renter Occupied	206	8.4%

Source: U.S. Census Bureau, 2010.

Table 4
Renters by Age of Householder - 2010

	Units	% Share
Less than 55 years	181	87.9%
55-64 years	12	5.8%
65-74 years	9	4.4%
75-84 years	3	1.5%
85+ years	1	0.5%
More than 55 years	25	12.1%
Total Renters	206	100.0%

Source: U.S. Census Bureau, 2010.

Table 5
Owners by Age of Householder - 2010

	Units	% Share
Less than 55 years	1,263	56.6%
55-64 years	425	19.0%
65-74 years	304	13.6%
75-84 years	194	8.7%
85+ years	46	2.1%
More than 55 years	969	43.4%
Total Owners	2,232	100.0%

Source: U.S. Census Bureau, 2010.

Table 6
Pleasant View: Owner Occupied Units by Race and Ethnicity - 2010

	Units	% Share
Owner-occupied housing units	2,232	100.0%
White alone householder	2,079	93.1%
Black or African American alone householder	6	0.3%
American Indian and Alaska Native alone householder	3	0.1%
Asian alone householder	20	0.9%
Native Hawaiian and Other Pacific Islander alone householder	4	0.2%
Some Other Race alone householder	0	0.0%
Two or More Races householder	17	0.8%
Hispanic or Latino	103	4.6%

Source: U.S. Census 2010.

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Table 7
Pleasant View: Renter Occupied Units by Race and Ethnicity - 2010

	Units	% Share
Renter-occupied housing units	206	100.0%
White alone householder	174	84.5%
Black or African American alone householder	1	0.5%
American Indian and Alaska Native alone householder	2	1.0%
Asian alone householder	2	1.0%
Native Hawaiian and Other Pacific Islander alone householder	1	0.5%
Some Other Race alone householder	0	0.0%
Two or More Races householder	4	1.9%
Hispanic or Latino	22	10.7%

Source: U.S. Census 2010.

Table 8
Pleasant View: Residential Permits Issued by Type of Unit

	Single Family	Town homes	Condo	Apartment	Manuf	Total
2000	25	2	0	0	34	61
2001	32	4	0	0	5	41
2002	31	8	0	0	1	40
2003	70	4	0	0	1	75
2004	57	2	0	0	1	60
2005	130	6	0	0	0	136
2006	147	10	0	0	0	157
2007	115	10	0	0	0	125
2008	21	0	0	0	0	21
2009	47	2	0	0	0	49
2010	35	4	0	0	0	39
2011 June	21	0	0	0	7	28
Total	731	52	0	0	49	832

Source: Bureau of Economic and Business Research, University of Utah.

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Figure 1
Pleasant View: Residential Construction by Type

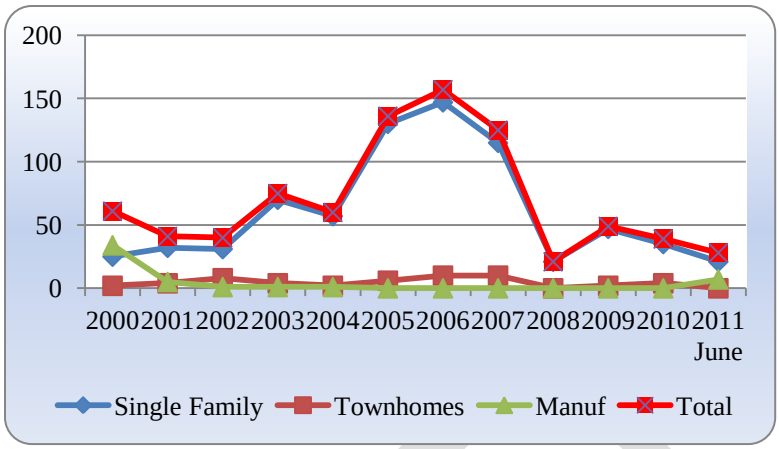

Figure 2
Pleasant View: Percent Share of Residential Units by Type 2000-2010

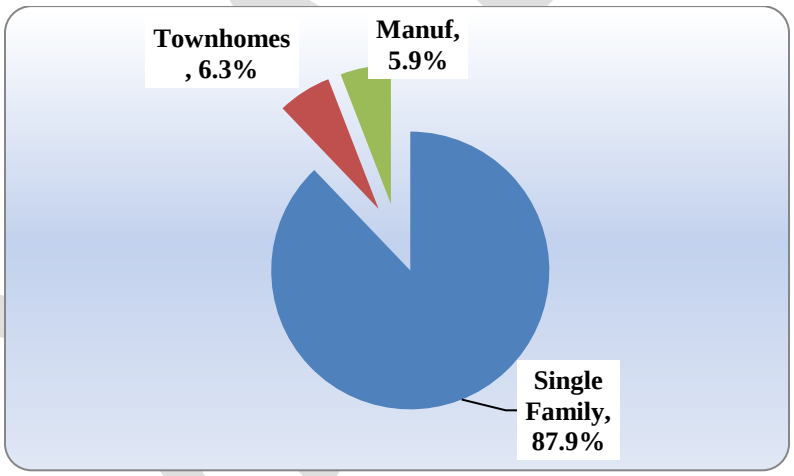

Table 9
Pleasant View: Price Characteristics of New Homes and Sold

	2005	2006	2007	2008	2009	2010
New Homes Sold	25	15	73	82	34	24
Median Price of New Homes	$245,612	$295,000	$287,500	$245,238	$239,285	$284,615
Number Homes Sold < Median	13	8	37	41	17	12
Number Homes Sold <$200,000	0	0	0	0	0	0
Percent Homes Sold for <$200,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

Source: New Reach.

Table 10
Pleasant View: Median Sales Price of Existing Homes and Condos

	Median Sales Price Homes	Median Sales Price Condos
2005	$248,550	$184,500
2006	$303,950	$171,593
2007	$348,700	$208,000
2008	$337,900	$246,329
2009	$295,000	$199,800
2010	$289,900	$225,000
2011	$296,050	$155,000

Source: Wasatch Front Regional MLS.

Table 11
Pleasant View: Homes Sold That Were Affordable to Low (50% AMI) and Moderate Income (80% AMI) Households

	Total Sales	Home <$120,000*	Home <$200,000**
2007	92	1	13
2008	80	0	4
2009	80	1	12
2010	69	1	10
2011	55	3	17
Total	376	6	56

**$120,000 affordable to 50%AMI; **$200,000 affordable to 80% AMI*
Source: Wasatch Front Regional MLS.

Table 12
Pleasant View: Percent of Homes Sold That Were Affordable to Low and Moderate Income Households

	% Homes <$120,000	% Homes <$200,000
2007	1.1%	14.1%
2008	0.0%	5.0%
2009	1.3%	15.0%
2010	1.4%	14.5%
2011	5.5%	30.9%
Total	1.6%	14.9%

Source: Wasatch Front Regional MLS.

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Table 13
Pleasant View: Condominiums Sold That Were Affordable to Low and Moderate Income Households

	Total Sales	Condo <$120,000*	Condo <$200,000**
2007	14	1	9
2008	21	0	6
2009	25	1	7
2010	9	0	4
2011	7	0	5
Total	76	2	31

**$120,000 affordable to 50%AMI; **$200,000 affordable to 80% AMI*
Source: Wasatch Front Regional MLS.

Table 14
Pleasant View: Percent of Condominiums Sold That Were Affordable to Low and Moderate Income Households

	% Condo <$120,000	% Condo <$200,000
2007	7.1%	64.3%
2008	0.0%	28.6%
2009	4.0%	28.0%
2010	0.0%	44.4%
2011	0.0%	71.4%
Total	2.6%	40.8%

Source: Wasatch Front Regional MLS.

Table 15
Pleasant View: Short Sales and REO Sales

	Short Sales*	REO Sales**	Combined Short Sales & REO Sales	Total Home Sales	SS & REO Sales as Percent of Total
2008	1	3	4	80	5.0%
2009	12	1	13	69	18.8%
2010	8	9	17	69	24.6%
2011	10	7	17	40	42.5%

*Short sales defined as sale in which proceeds from selling the property will fall short of the balance of debt on the property. Lien holders accept less than owed.
**REO is defined as foreclosed real estate owned (REO) by a financial institution.
Source: Wasatch Front Regional MLS.

Table 16
Pleasant View: Median Sales Price of Short Sale and REO Homes

	Short Sales	REO Sales	All Sales
2008	$225,000	$304,900	$337,900
2009	$314,000	$369,500	$295,000
2010	$274,350	$343,000	$289,900
2011	$299,950	$158,900	$296,050

Source: Wasatch Front Regional MLS.

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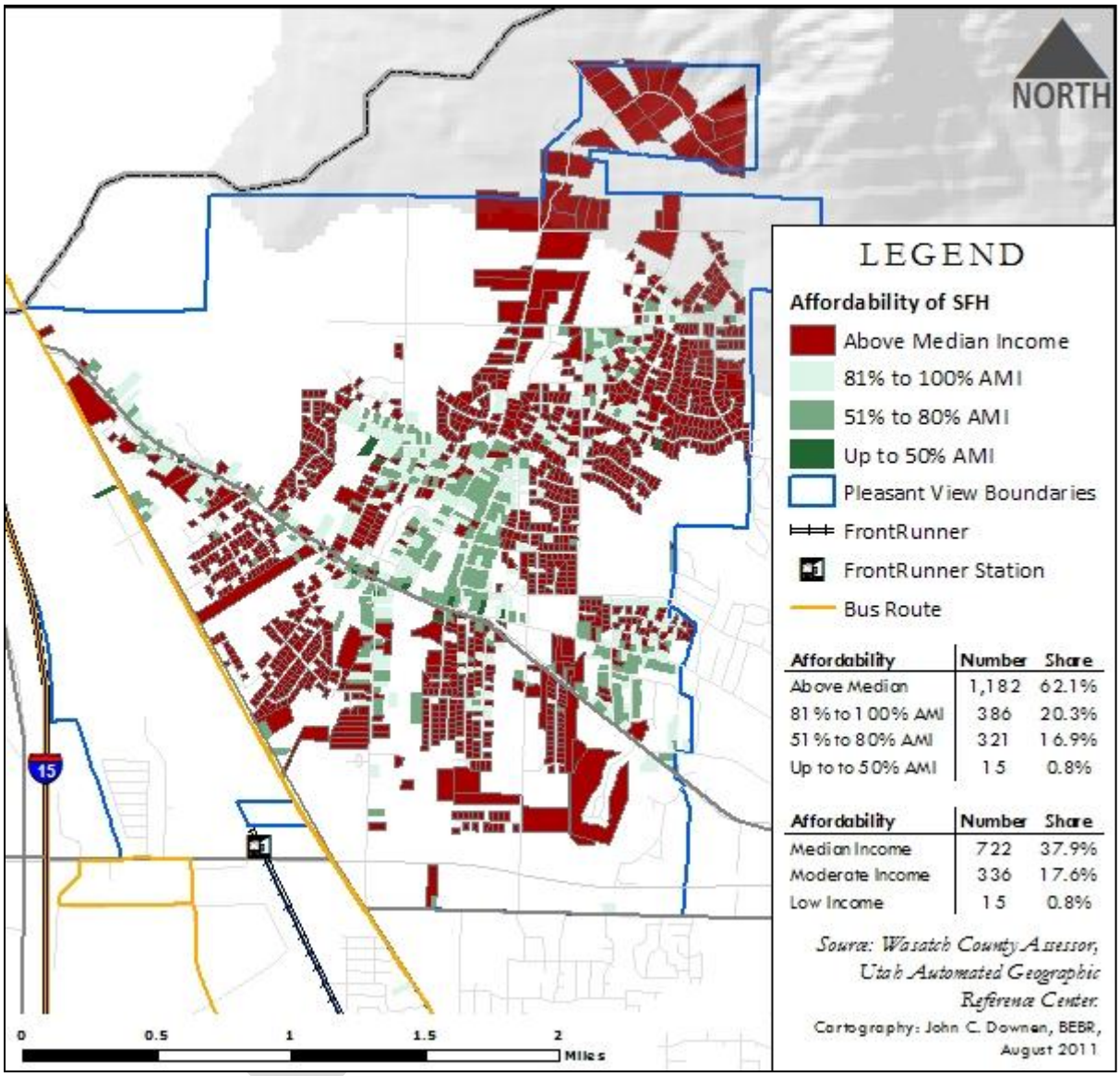
Map 1
Pleasant View: Geographic Distribution of Affordable Single-Family Homes



Section 2.2.7 Roy

Demographic Trends and Characteristics

Roy's population has experienced slow growth over the past decade. In 2010 the population of the city was estimated at 36,884 by the U.S. Census Bureau, an increase of only 12.2 percent since 2000 *Table 1*. Roy is the second largest city among the study cities; second to Ogden City.

Other demographic characteristics of Roy include:

¶The population of Roy is getting older. The median age has increased from 28.0 years to 30.0 years. The percent of the population over 65 years of age has increased from 8.2 percent in 2000 to 9.2 percent in 2010. Over the same period the share of those 19 years and younger has declined from 36.1 percent of the population to 34.4 percent; still slightly above the share for the county of 32.9 percent.

¶The number of households in the city in 2010 totaled 12,174, an increase of 13.9 percent in ten years. The average size of households has remained stable at 3.06 in 2000 to 3.02 in 2010.

¶The minority population of Roy has increased much faster than overall population. In 2000 the minority population in the city totaled 2,999 individuals. By 2010 the number of minority individuals in the city had increased to 7,072, an increase of 136 percent. The minority population represents 19.2 percent of the population of Roy, up from 9.1 percent in 2000. The share of minority population in Roy is very close to the share in the county of 21.9 percent and in the state of 19.6 percent.

Table 1
Roy: Demographic Characteristics

	2000	2010	Chg.	Weber County	State of Utah
Population	32,885	36,884	12.2%	17.7%	23.8%
Median Age	28	30	7.1%	30.7	29.2
65 years and older	2,707	3,394	25.4%	---	---
Percent 65 years and older	8.2%	9.2%		10.1%	9.0%
19 years and younger	11,881	12,688	6.8%	---	---
Percent 19 years and younger	36.1%	34.4%		32.9%	34.8%
Households	10,689	12,174	13.9%	19.9%	25.2%
Average Household Size	3.06	3.02	-1.3%	2.9	3.1
Minority Population*	2,999	7,072	136%	---	---
Percent Minority Population	9.1%	19.2%		21.9%	19.6%

**Minority population includes those of the following races: black, American Indian, Asian, Native Hawaiian and other Pacific Islanders and other race. Hispanic is an ethnicity denoted by origins or identification with Spanish or Portuguese speaking countries. Hispanics are included in minority count.*
Source: U.S. Census Bureau, 2000 SF1 and 2010 SF1.

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Employment Trends and Characteristics

In 2009 there were nearly 5,900 jobs in Roy *Table 2*. Of the study cities Roy has a relatively high level of employment. The economic base of Roy is distinctive in its absence of any one dominant sector. Most smaller cities in Weber County have high concentrations of employment in a few sectors. Roy's employment is fairly evenly spread with retail trade, professional and business services, government, health care and leisure and hospitality all with somewhat comparable employment levels. The average wage rate of $23,696 is very low, far below the county average wage of $34,176.

Table 2
Roy: Employment Characteristics 2009

	Number of Firms	Employment	Share of Employment	Average Wage
Mining	0	0	0.0%	$0
Construction	73	201	3.4%	$28,037
Manufacturing	D	D	D	D
Trade, Trans & Utils	101	1,104	18.8%	$21,966
Information	D	D	D	D
Financial Activities	72	309	5.2%	$26,660
Professional & Business Services	79	1,366	23.2%	$24,320
Health Services	63	724	12.3%	$26,841
Leisure & Hospitality	50	796	13.5%	$11,530
Other Services	43	238	4.0%	$16,871
Government	28	1,085	18.4%	$31,265
Total	521	5,887	100.0%	$23,696

D = nondisclosure.
Source: Utah Department of Workforce Services.

Housing Market Characteristics, Trends and Affordability

In 2010 the inventory of residential units in Roy was 12,599 units *Table 3*. Ninety-seven percent of these units were occupied. Owner occupied units accounted for 82 percent of all occupied units while renter occupied units represented 18 percent of the housing inventory. Compared to other study cities Roy has a relatively low share of owner occupied units. Many study cities exceed 90 percent share of owner occupied units. Renters in Roy are primarily non-Senior households. Eighty-four percent of all renters are younger than 55 years. Sixteen percent of renters are over 55 years old, whereas 37 percent of all homeowners are 55 years or older *Tables 4-5*.

Other housing market characteristics include:
¶Whites comprised 87 percent of all homeowners in Roy. Hispanics own 8.7 percent of all owner occupied units. Very few other minority households own homes in Roy *Table 6*. Seventy-eight percent of the 2,211 renter households are white households. Hispanics account for 15 percent of renter households *Table 7*.

¶Since 2000 Roy has issued 1,405 permits for single-family homes, 63 permits for apartments and 19 permits for condominiums *Table 8 and Figures -1-2*. New home construction has fallen from a high of 408 units in 2000 to 38 units in 2010, a decline of 91 percent.

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¶New home construction in Roy is priced in the affordable range for many moderate income families (80 percent AMI). The median price of a new home has been around $230,000 over the past several years. At current interest rates a moderate income household should be able to afford a home priced at $200,000 or less. Of the 200 new homes sold since 2005, 75 were affordable to moderate income households *Table 9*. No new homes in Roy were affordable to low income households. In the past five years no new homes have been built for $120,000 or less, a price affordable to households at 50 percent of AMI.

¶The sales data for existing homes shows that 91 percent were affordable to the moderate income household. Of the 2,794 homes sold 2,532 were affordable to households at 80 percent AMI *Tables 10-12*. For low income households 10 percent or 278 homes were affordable to low income households (50% AMI). Over the past five years 219 existing condominiums were sold in Roy. All of these condominium units were affordable to a moderate income household and 57 percent or 125 units were affordable to low income households *Tables 13-14*.

¶Housing prices in Roy fell by 17 percent in four years *Table 10*. The sample of homes sold is relatively small but sold data do provide an indication of the direction of housing prices. Housing prices are declining in part due to short sales and foreclosed properties. Short sales and foreclosures account for over 25 percent of all home sales *Table 15*. These properties are heavily discounted and push the median sales price down. Median sales price of REO and short sales in 2011 were $130,000 and $133,300 respectively *Tables 16*.
¶
Map 1 shows the distribution of affordable single-family housing in Roy. The information in this map was provided by the assessor's office and based on property tax valuations.

Table 3
Roy: Housing Inventory Profile - 2010

	Units	% Share
Total Units	12,599	100.0%
Occupied	12,174	96.6%
Vacant Units	425	3.4%
Owner Occupied	9,963	81.8%
With Mortgage	7,916	79.5%
Without Mortgage	2,047	20.5%
Renter Occupied	2,211	18.2%

Source: U.S. Census Bureau, 2010.

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Table 4
Renters by Age of Householder - 2010

	Units	% Share
Less than 55 years	1,848	83.6%
55-64 years	209	9.5%
65-74 years	75	3.4%
75-84 years	52	2.4%
85+ years	27	1.2%
More than 55 years	363	16.4%
Total Renters	2,211	100.0%

Source: U.S. Census Bureau, 2010.

Table 5
Owners by Age of Householder - 2010

	Units	% Share
Less than 55 years	6,315	63.4%
55-64 years	1,639	16.5%
65-74 years	1,009	10.1%
75-84 years	743	7.5%
85+ years	257	2.6%
More than 55 years	3,648	36.6%
Total Owners	9,963	100.0%

Source: U.S. Census Bureau, 2010.

Table 6
Roy: Owner Occupied Units by Race and Ethnicity - 2010

	Units	% Share
Owner-occupied housing units	9,963	100.0%
White alone householder	8,683	87.2%
Black or African American alone householder	95	1.0%
American Indian and Alaska Native alone householder	36	0.4%
Asian alone householder	172	1.7%
Native Hawaiian and Other Pacific Islander alone householder	16	0.2%
Some Other Race alone householder	7	0.1%
Two or More Races householder	90	0.9%
Hispanic or Latino	864	8.7%

Source: U.S. Census 2010.

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Table 7
Roy: Renter Occupied Units by Race and Ethnicity - 2010

	Units	% Share
Renter-occupied housing units	2,211	100.0%
White alone householder	1,718	77.7%
Black or African American alone householder	39	1.8%
American Indian and Alaska Native alone householder	23	1.0%
Asian alone householder	30	1.4%
Native Hawaiian and Other Pacific Islander alone householder	5	0.2%
Some Other Race alone householder	3	0.1%
Two or More Races householder	52	2.4%
Hispanic or Latino	341	15.4%

Source: U.S. Census 2010.

Table 8
Roy: Permits Issued for Residential Construction by Type of Unit

	Single Family	Town homes	Condo	Apartment	Manuf	Total
2000	408	2	19	0	0	429
2001	274	2	0	3	0	279
2002	194	0	0	29	0	223
2003	124	0	0	0	0	124
2004	108	0	0	0	0	108
2005	73	0	0	0	0	73
2006	51	0	0	0	0	51
2007	53	0	0	4	0	57
2008	23	0	0	0	0	23
2009	37	0	0	0	0	37
2010	38	0	0	27	0	65
2011 June	22	0	0	0	0	22
Total	1,405	4	19	63	0	1,491

Source: Bureau of Economic and Business Research, University of Utah.

Figure 1
Roy: Residential Construction by Type of Unit

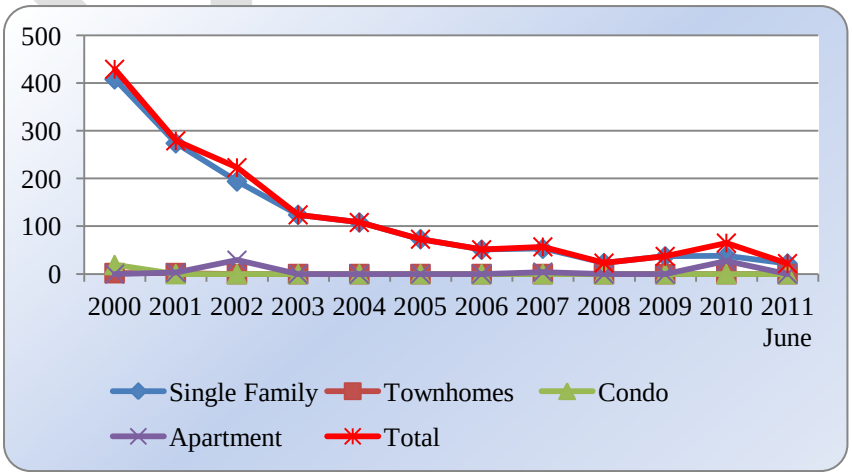

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Figure 2
Roy: Percent Share of Residential by Type of Unit 2000-2010

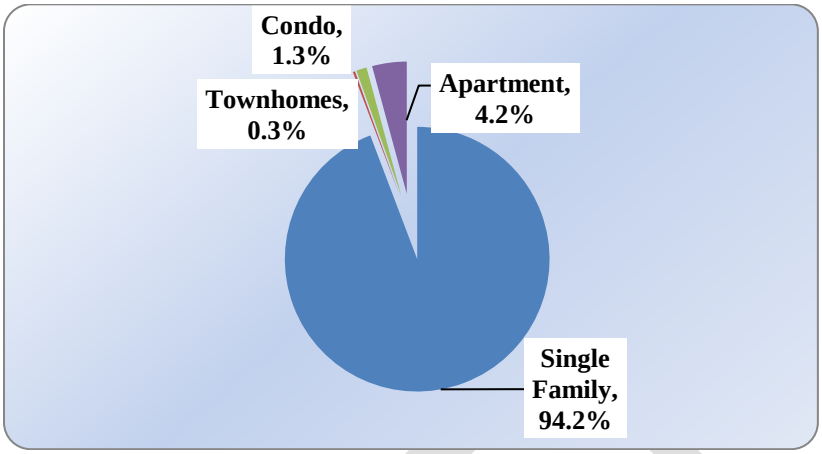

Table 9
Roy: Price Characteristics of New Homes and Sold

	2005	2006	2007	2008	2009	2010
New Homes Sold	49	29	16	47	25	35
Median Price of New Homes	$245,612	$295,000	$287,500	$245,238	$239,285	$284,615
Number Homes Sold < Median	25	15	8	24	13	18
Number Homes Sold <$200,000	5	0	0	35	11	24
Percent Homes Sold for <$200,000	10.2%	0.0%	0.0%	74.0%	44.0%	68.5%

Source: New Reach.

Table 10
Roy: Median Sales Price of Existing Homes and Condos

	Median Sales Price	Median Sales Price
2005	$134,800	$97,000
2006	$149,900	$100,450
2007	$169,000	$125,000
2008	$165,000	$130,000
2009	$159,900	$128,000
2010	$149,950	$109,900
2011	$140,000	$112,000

Source: Wasatch Front Regional MLS.

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Table 11
Roy: Homes Sold That Were Affordable to Low (50% AMI) and Moderate Income (80% AMI) Households

	Total Sales	Home <$120,000*	Home <$200,000**
2007	853	110	800
2008	661	25	568
2009	532	14	472
2010	355	43	332
2011	393	86	360
Total	2,794	278	2,532

**$120,000 affordable to 50%AMI; **$200,000 affordable to 80% AMI*
Source: Wasatch Front Regional MLS.

Table 12
Roy: Percent of Homes Sold That Were Affordable to Low and Moderate Income Households

	% Homes <$120,000	% Homes <$200,000
2007	12.9%	93.8%
2008	3.8%	85.9%
2009	2.6%	88.7%
2010	12.1%	93.5%
2011	21.9%	91.6%
Total	9.9%	90.6%

Source: Wasatch Front Regional MLS.

Table 13
Roy: Condominiums Sold That Were Affordable to Low and Moderate Income Households

	Total Sales	Condo <$120,000*	Condo <$200,000**
2007	56	50	56
2008	47	21	47
2009	63	14	63
2010	31	24	31
2011	22	16	22
Total	219	125	219

**$120,000 affordable to 50%AMI; **$200,000 affordable to 80% AMI*
Source: Wasatch Front Regional MLS.

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Table 14
Roy: Percent of Condominiums Sold That Were Affordable to Low and Moderate Income Households

	% Condo <$120,000	% Condo <$200,000
2007	89.3%	100.0%
2008	44.7%	100.0%
2009	22.2%	100.0%
2010	77.4%	100.0%
2011	72.7%	100.0%
Total	57.1%	100.0%

Source: Wasatch Front Regional MLS.

Table 15
Roy: Short Sales and REO Sales

	Short Sales*	REO Sales**	Combined Short Sales & REO Sales	Total Home Sales	SS & REO Sales as Percent of Total
2008	7	6	13	532	2.4%
2009	43	7	50	491	10.2%
2010	34	49	83	355	23.4%
2011	30	47	77	274	28.1%

*Short sales defined as sale in which proceeds from selling the property will fall short of the balance of debt on the property. Lien holders accept less than owed.
**REO is defined as foreclosed real estate owned (REO) by a financial institution.
Source: Wasatch Front Regional MLS.

Table 16
Roy: Median Sales Price of Short Sale and REO Homes

	Short Sales	REO Sales	All Sales
2008	$155,000	$136,500	$165,000
2009	$141,522	$128,000	$159,900
2010	$134,950	$135,000	$149,950
2011	$133,300	$130,000	$140,000

Source: Wasatch Front Regional MLS.

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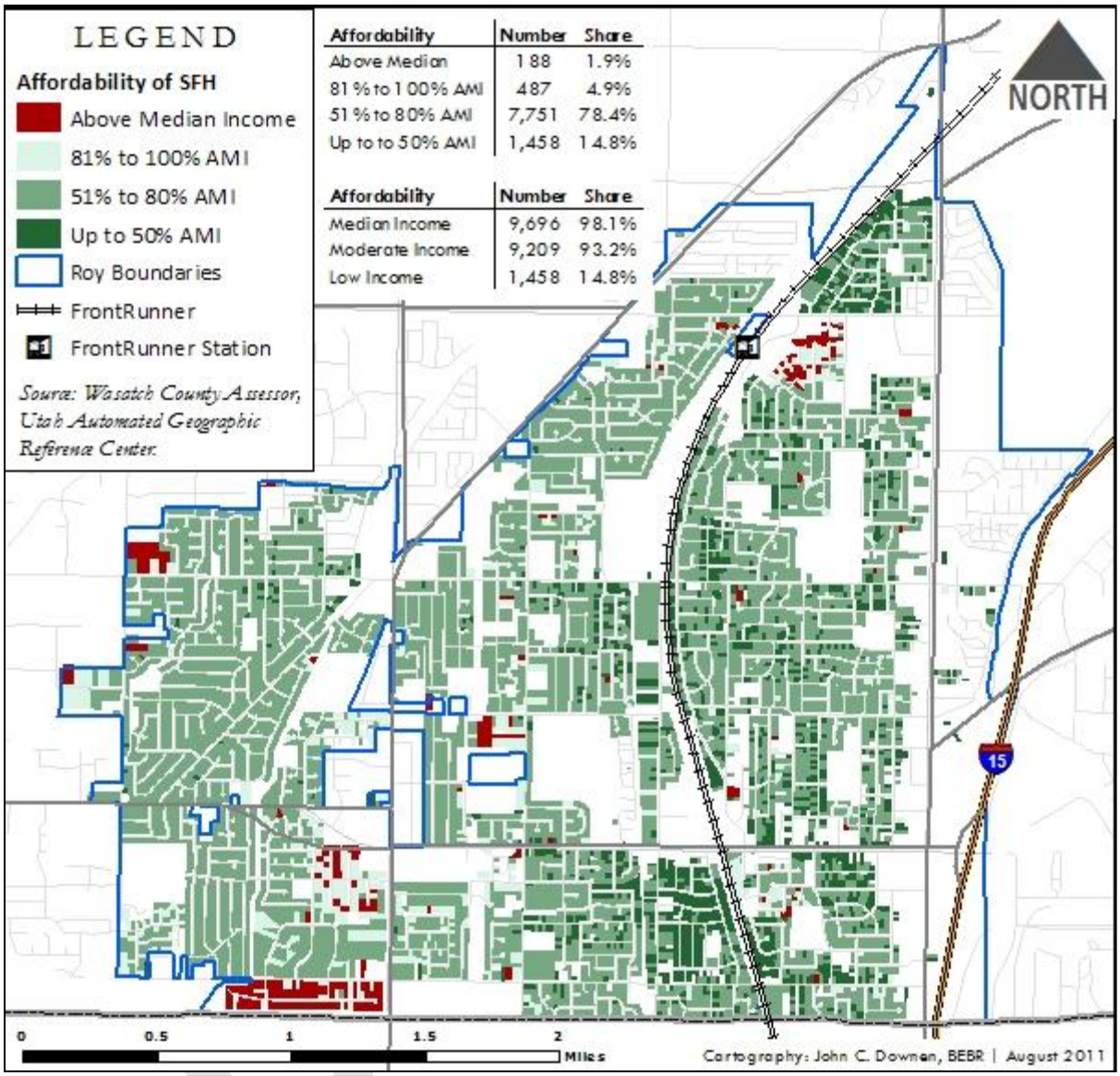
Map 1
Roy: Geographic Distribution of Affordable Single-Family Homes



Section 2.2.8 South Ogden

Demographic Trends and Characteristics

South Ogden City experienced slow population growth over the past decade. In 2010 the population of the city was estimated at 16,532 by the U.S. Census Bureau, an increase of 15.0 percent since 2000 *Table 1*.

Other demographic characteristics of South Ogden City include:

¶The population of South Ogden is getting younger. The median age has declined from 33.7 years to 31.6 years. The percent of the population over 65 years of age has fallen from 16.4 percent in 2000 to 14.4 percent in 2010. The share of the population over 65 years is still relatively high compared to the county at 10.1 percent and the state at 9.0 percent. Over the same period the share of those 19 years and younger has declined from 30.1 percent of the population to 29.4 percent; well above the share for the county of 32.9 percent and the 34.8 percent share for the state.

¶The number of households in the city in 2010 totaled 1,204, an increase of 19.5 percent in ten years. The average size of households declined from 2.73 to 2.64, the smallest household size of any of the nine study cities; much lower than the average household size for the county of 2.9 percent and 3.1 percent for the state.

¶The minority population of South Ogden City has nearly doubled in the past ten years, increasing from 1,108 individuals in 2000 to 2,174 in 2010. The percent of the population in South Ogden that is minority has risen to 13.2 percent from 7.7 percent in 2000. The minority share in South Ogden is very close to the county share of 15.3 percent.

Table 1
South Ogden: Demographic Characteristics

	2000	2010	Chg.	Weber County	State of Utah
Population	14,377	16,532	15.0%	17.7%	23.8%
Median Age	33.7	31.6	-6.2%	30.7	29.2
65 years and older	2,322	2,382	2.6%	---	---
Percent 65 years and older	16.2%	14.4%		10.1%	9.0%
19 years and younger	4,334	4,853	12.0%	---	---
Percent 19 years and younger	30.1%	29.4%		32.9%	34.8%
Households	5,193	6,204	19.5%	19.9%	25.2%
Average Household Size	2.73	2.64	-3.3%	2.9	3.1
Minority Population*	1,108	3,069	177%	---	---
Percent Minority Population	7.7%	18.6%		21.9%	19.6%

**Minority population includes those of the following races: black, American Indian, Asian, Native Hawaiian and other Pacific Islanders and other race. Hispanic is an ethnicity denoted by origins or identification with Spanish or Portuguese speaking countries. Hispanics are included in minority count.*

Source: U.S. Census Bureau, 2000 SF1 and 2010 SF1.

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Employment Trends and Characteristics

Among the study cities South Ogden City has a relatively high level of employment for a city of 16,500. In 2009 employment in the city was nearly 5,900 *Table 2*. Health care and private education (for profit universities) accounted for 24 percent of all employment in the city. The number of jobs in this sector in 2009 totaled 1,427. The next leading sector was leisure and hospitality, which includes restaurants. This sector employed 1,100 workers. Retail trade was the third ranked sector. The average wage for all sectors was $27,628, well below the county average wage of $34,176 and the statewide average wage of $38,059.

Table 2
South Ogden: Employment Characteristics 2009

	Number of Firms	Employment	Share of Employment	Average Wage
Mining	0	0	0.0%	$0
Construction	35	98	1.7%	$34,560
Manufacturing	6	47	0.8%	$31,867
Trade, Trans & Utils	82	1,103	18.7%	$23,321
Information	9	32	0.5%	$34,797
Financial Activities	115	628	10.6%	$46,270
Professional & Business Services	93	616	10.4%	$28,437
Health Services and Private Edu.	110	1,427	24.2%	$35,988
Leisure & Hospitality	40	1,112	18.9%	$10,407
Other Services	51	417	7.1%	$18,073
Government	12	417	7.1%	$33,973
Total	554	5,897	100.0%	$27,628

D = nondisclosure.
Source: Utah Department of Workforce Services.

Housing Market Characteristics, Trends and Affordability

In 2010 the inventory of residential units in South Ogden was 6,631 units *Table 3*. Ninety-four percent of these units were occupied. Owner occupied units accounted for only 69 percent of all occupied units while renter occupied units represented 31 percent of the housing inventory. Compared to other study cities South Ogden has a relatively low share of owner occupied units. Many study cities exceed 90 percent share of owner occupied units. Renters in South Ogden are primarily non-Senior households. Seventy-eight percent of all renters are younger than 55 years. Twenty two percent of renters are over 55 years old, whereas 48 percent of all homeowners are 55 years or older *Tables 4-5*.

Other housing market characteristics include:

¶Whites comprised 91 percent of all homeowners in South Ogden. Hispanics own nearly 6 percent of all owner occupied units. Very few other minority households own homes in South Ogden *Table 6*. Seventy-eight percent of the 1,927 renter households are white households. Hispanics account for 15 percent of renter households *Table 7*.

¶Since 2000 South Ogden has issued 446 permits for single-family homes, 306 permits for apartments and 197 permits for condominiums *Table 8 and Figures -1-2*. South Ogden is unique in the number of permits issued for apartment units. New home construction has fallen from a high of 121 units in 2006 to 8 units in 2008, a decline of 93 percent.

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¶New home construction in South Ogden is generally priced in the affordable range. In the past two years the price of new homes has been much less affordable but from 2005 to 2008 prices new home prices were below $200,000, which is affordable for moderate income families (80 percent AMI). At current interest rates a moderate income household should be able to afford a home priced at $200,000 or less. Of the 357 new homes sold since 2005, 190 were affordable to moderate income households *Table 9*. No new homes in South Ogden were affordable to low income households. In the past five years no new homes have been built for $120,000 or less, a price affordable to households at 50 percent of AMI.

¶The sales data for existing homes shows that two-thirds of all homes sold were affordable to the moderate income household. Of the 822 homes sold 547 were affordable to households at 80 percent AMI *Tables 10-12*. For low income households 18 percent or 150 homes were affordable to low income households (50% AMI). Over the past five years 283 existing condominiums were sold in South Ogden. Ninety percent of these condominium units were affordable to a moderate income household and45 percent or 128 units were affordable to low income households *Tables 13-14*.

¶Housing prices in South Ogden fell by 14 percent in two years *Table 10*. The sample of homes sold is relatively small but sold data do provide an indication of the direction of housing prices. Housing prices are declining in part due to short sales and foreclosed properties. Short sales and foreclosures account for as much as 25 percent of all home sales *Table 15*. These properties are heavily discounted and push the median sales price down. Median sales price of REO and short sales in 2011 were $155,000 and $138,500 respectively *Tables 16*.
¶
Map 1 shows the distribution of affordable single-family housing in South Ogden. The information in this map was provided by the assessor's office and based on property tax valuations.

Table 3
South Ogden: Housing Inventory Profile - 2010

	Units	% Share
Total Units	6,631	100.0%
Occupied	6,204	93.6%
Vacant Units	427	6.4%
Owner Occupied	4,277	68.9%
With Mortgage	3,083	72.1%
Without Mortgage	1,194	27.9%
Renter Occupied	1,927	31.1%

Source: U.S. Census Bureau, 2010.

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Table 4
Renters by Age of Householder - 2010

	Units	% Share
Less than 55 years	1,505	78.1%
55-64 years	153	7.9%
65-74 years	92	4.8%
75-84 years	96	5.0%
85+ years	81	4.2%
More than 55 years	422	21.9%
Total Renters	1,927	100.0%

Source: U.S. Census Bureau, 2010.

Table 5
Owners by Age of Householder - 2010

	Units	% Share
Less than 55 years	2,223	52.0%
55-64 years	783	18.3%
65-74 years	530	12.4%
75-84 years	513	12.0%
85+ years	228	5.3%
More than 55 years	2,054	48.0%
Total Owners	4,277	100.0%

Source: U.S. Census Bureau, 2010.

Table 6
South Ogden: Owner Occupied Units by Race and Ethnicity - 2010

	Units	% Share
Owner-occupied housing units	4,277	100.0%
White alone householder	3,879	90.7%
Black or African American alone householder	29	0.7%
American Indian and Alaska Native alone householder	11	0.3%
Asian alone householder	69	1.6%
Native Hawaiian and Other Pacific Islander alone householder	9	0.2%
Some Other Race alone householder	3	0.1%
Two or More Races householder	35	0.8%
Hispanic or Latino	242	5.7%

Source: U.S. Census 2010.

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Table 7
South Ogden: Renter Occupied Units by Race and Ethnicity - 2010

	Units	% Share
Renter-occupied housing units	1,927	100.0%
White alone householder	1,510	78.4%
Black or African American alone householder	44	2.3%
American Indian and Alaska Native alone householder	21	1.1%
Asian alone householder	19	1.0%
Native Hawaiian and Other Pacific Islander alone householder	8	0.4%
Some Other Race alone householder	6	0.3%
Two or More Races householder	34	1.8%
Hispanic or Latino	285	14.8%

Source: U.S. Census 2010.

Table 8
South Ogden: Permits Issued for Residential Construction by Type of Unit

	Single Family	Town Homes	Condo	Apartment	Manuf	Total
2000	22	2	0	0	0	24
2001	23	2	0	144	0	169
2002	50	0	12	132	0	194
2003	48	0	40	24	0	112
2004	49	4	40	0	0	93
2005	69	4	40	6	0	119
2006	121	0	36	0	0	157
2007	23	0	13	0	0	36
2008	19	0	4	0	0	23
2009	8	2	4	0	0	14
2010	12	0	4	0	0	16
2011 June	2	0	4	0	0	6
Total	446	14	197	306	0	963

Source: Bureau of Economic and Business Research, University of Utah.

Table 1
South Ogden: Residential Construction by Type

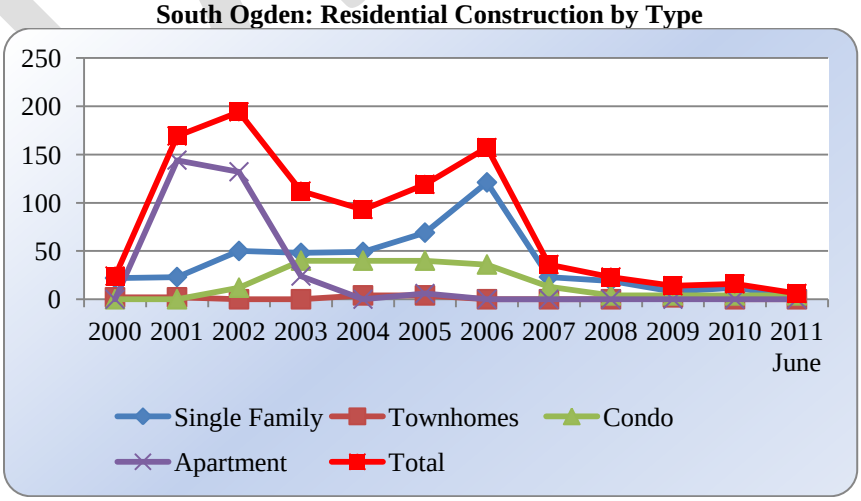

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Figure 2
South Ogden: Percent Share of Residential Construction by Type 2000-2010

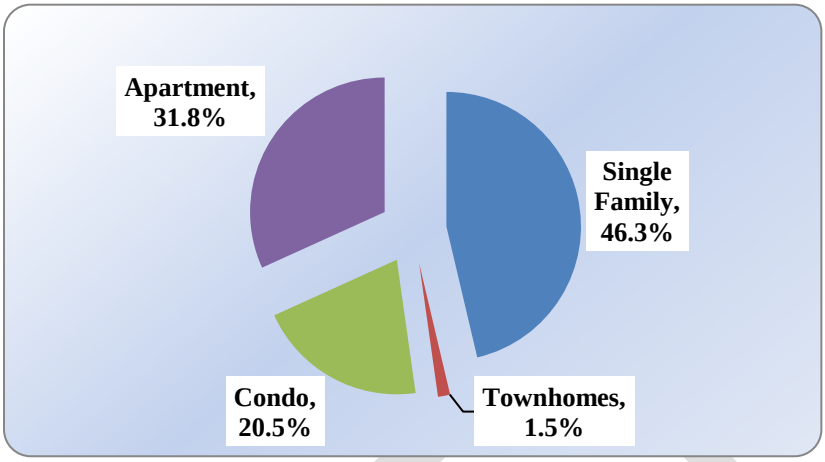

Table 9
South Ogden: Price Characteristics of New Homes and Sold

	2005	2006	2007	2008	2009	2010
New Homes Sold	91	113	86	45	11	11
Median Price of New Homes	$203,751	$186,184	$186,275	$197,000	$237,500	$334,375
Number Homes Sold < Median	46	57	46	23	6	6
Number Homes Sold <$200,000	44	67	53	29	0	0
Percent Homes Sold for <$200,000	48.0%	35.4%	23.0%	17.7%	0.0%	0.0%

Source: New Reach.

Table 10
South Ogden: Median Sales Price of Existing Homes and Condos

	Median Sales Price Homes	Median Sales Price Condos
2005	$147,500	$106,000
2006	$159,900	$117,375
2007	$165,900	$124,500
2008	$189,950	$128,950
2009	$173,700	$127,500
2010	$163,000	$124,500
2011	$166,500	$123,500

Source: Wasatch Front Regional MLS.

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Table 11
South Ogden: Homes Sold That Were Affordable to Low and Moderate Income Households

	Total Sales	Home <$120,000*	Home <$200,000**
2007	219	48	143
2008	186	30	120
2009	142	12	87
2010	137	25	95
2011	138	35	102
Total	822	150	547

**$120,000 affordable to 50%AMI; **$200,000 affordable to 80% AMI*
Source: Wasatch Front Regional MLS.

Table 12
South Ogden: Percent of Homes Sold That Were Affordable to Low and Moderate Income Households

	% Homes <$120,000	% Homes <$200,000
2007	21.9%	65.3%
2008	16.1%	64.5%
2009	8.5%	61.3%
2010	18.2%	69.3%
2011	25.4%	73.9%
Total	18.2%	66.5%

Source: Wasatch Front Regional MLS.

Table 13
South Ogden: Condominiums Sold That Were Affordable to Low and Moderate Income Households

	Total Sales	Condo <$120,000*	Condo <$200,000**
2007	79	47	72
2008	71	30	61
2009	52	17	48
2010	46	15	46
2011	35	19	28
Total	283	128	255

**$120,000 affordable to 50%AMI; **$200,000 affordable to 80% AMI*
Source: Wasatch Front Regional MLS.

Table 14
South Ogden: Percent of Condominiums Sold That Were Affordable to Low and Moderate Income Households

	% Condo <$120,000	% Condo <$200,000
2007	59.5%	91.1%
2008	42.3%	85.9%
2009	32.7%	92.3%
2010	32.6%	100.0%
2011	54.3%	80.0%
Total	45.2%	90.1%

Source: Wasatch Front Regional MLS.

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Table 15
South Ogden: Short Sales and REO Sales

	Short Sales*	REO Sales**	Combined Short Sales & REO Sales	Total Home Sales	SS & REO Sales as Percent of Total
2008	1	2	3	142	2.1%
2009	4	3	7	158	4.4%
2010	8	9	17	137	12.4%
2011	12	13	25	96	26.0%

*Short sales defined as sale in which proceeds from selling the property will fall short of the balance of debt on the property. Lien holders accept less than owed.
**REO is defined as foreclosed real estate owned (REO) by a financial institution.
Source: Wasatch Front Regional MLS.

Table 16
South Ogden: Median Sales Price of Short Sale and REO Homes

	Short Sales	REO Sales	All Sales
2008	$129,300	$170,450	$189,950
2009	$237,500	$161,000	$173,700
2010	$140,000	$149,000	$163,000
2011	$138,500	$155,500	$166,500

Source: Wasatch Front Regional MLS.

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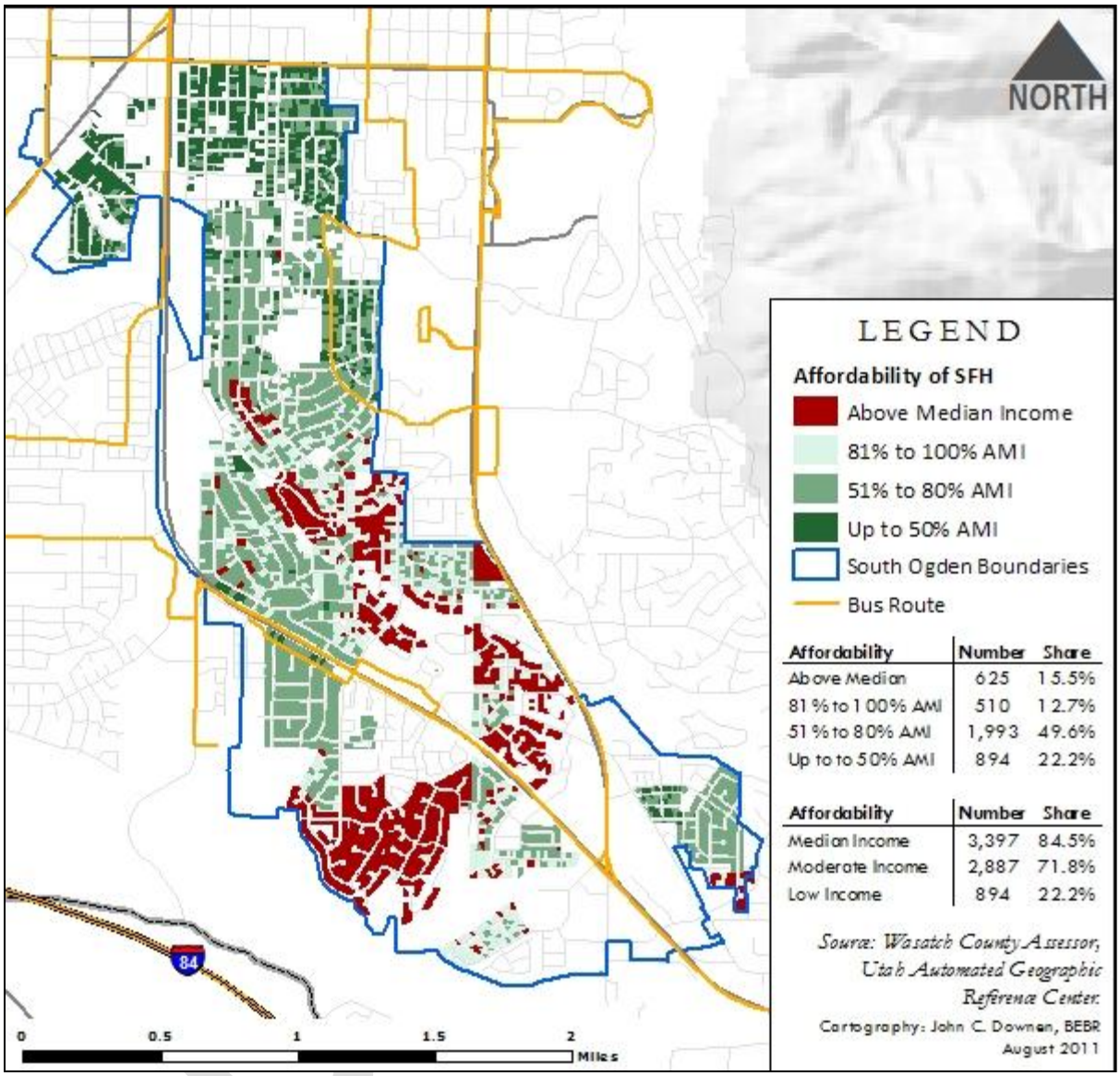
Map 1
South Ogden: Geographic Distribution of Affordable Single-Family Homes



Section 2.2.9 Washington Terrace

Demographic Trends and Characteristics

Washington Terrace has experienced very slow population growth over the past ten years. The population of the city increased by only 6 percent in ten years, growing from 8,551 in 2000 to 9,067 in 2010 *Table 1*. Of the nine study cities the population of Washington Terrace has been the slowest growing.

Other demographic characteristics of Washington Terrace include:

¶The population of Washington is getting older. The median age has increased from 30.6 years to 31.1 years. The percent of the population over 65 years of age has been very stable at 15 percent. This share is far above the 10.1 percent at the county and 9.0 percent for the state. The share of those 19 years and younger has been stable at about 30 percent of the population, slightly below the share for the county of 32.9 percent.

¶The number of households in the city in 2010 totaled 3,327, an increase of 64 percent in ten years. The average size of households declined from 3.56 to 3.4, another indication of a slight trend toward older, smaller families.

¶The minority population of Washington Terrace has increased during the past decade. In 2000 the minority population in the city totaled 860 individuals. By 2010 the number of minority individuals in the city had increased to 1,731 an increase of 99 percent. The share of the population that is minority in Washington Terrace is fairly close to the countywide minority share of 21.9 percent.

Table 1
Washington Terrace Ogden: Demographic Characteristics

	2000	2010	Chg.	Weber County	State of Utah
Population	8,551	9,067	6.0%	17.7%	23.8%
Median Age	30.6	31.1	1.6%	30.7	29.2
65 years and older	1,290	1,362	5.6%	---	---
Percent 65 years and older	15.1%	15.0%		10.1%	9.0%
19 years and younger	2,689	2,725	1.3%	---	---
Percent 19 years and younger	31.4%	30.1%		32.9%	34.8%
Households	3,019	3,327	10.2%	19.9%	25.2%
Average Household Size	2.77	2.68	-3.2%	2.9	3.1
Minority Population*	860	1,713	99%	---	---
Percent Minority Population	10.1%	18.9%		21.9%	19.6%

**Minority population includes those of the following races: black, American Indian, Asian, Native Hawaiian and other Pacific Islanders and other race. Hispanic is an ethnicity denoted by origins or identification with Spanish or Portuguese speaking countries. Hispanics are included in minority count.*
Source: U.S. Census Bureau, 2000 SF1 and 2010 SF1.

Employment Trends and Characteristics

In 2009 employment in Washington Terrace was 3,721 *Table 2*. Nearly 80 percent of all employment in the city was in two employment sectors; health services and private

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education and government. Health care and private education captured 52 percent (1,933 jobs) of all employment in the city. The average wage rate for this sector was $46,585, much higher than the average wage rate for the county of $34,176. Government employment totaled 1,035 jobs but the average wage rate for the government sector was only $21,054.

Table 2
Washington Terrace: Employment Characteristics 2009

	Number of Firms	Employment	Share of Employment	Average Wage
Mining	0	0	0.0%	$0
Construction	17	56	1.5%	$33,809
Manufacturing	D	D	D	D
Trade, Trans & Utils	23	270	7.3%	$25,344
Information	D	D	D	D
Financial Activities	27	70	1.9%	$46,585
Professional & Business Services	27	289	7.8%	$37,021
Health Services and Private Educ.	82	1,933	51.9%	$45,443
Leisure & Hospitality	D	D	D	D
Other Services	7	34	0.9%	$30,559
Government	16	1,035	27.8%	$21,054
Total	206	3,721	100.0%	$36,054

D = nondisclosure.
Source: Utah Department of Workforce Services.

Housing Market Characteristics, Trends and Affordability

In 2010 the inventory of residential units in Washington Terrace was 3,462 units *Table 3*. Ninety-six percent of these units were occupied. Owner occupied units accounted for only 68 percent of all occupied units while renter occupied units represented 32 percent of the housing inventory. Compared to other study cities Washington Terrace has a relatively low share of owner occupied units. Many study cities exceed 90 percent share of owner occupied units. Renters in Washington Terrace are predominantly non-Senior households. Seventy-seven percent of all renters are younger than 55 years. Twenty three percent of renters are over 55 years old, whereas 50 percent of all homeowners are 55 years or older *Tables 4-5*.

Other housing market characteristics include:
¶Whites comprised 90 percent of all homeowners in Washington Terrace. Hispanics own 6 percent of all owner occupied units. Very few other minority households own homes in Washington Terrace *Table 6*. Seventy-eight percent of the 1,065 renter households are white households. Hispanics account for 14 percent of renter households *Table 7*.

¶Since 2000 Washington Terrace has issued only 63 permits for single-family homes, 12 permits for apartments and 16 permits for condominiums *Table 8 and Figures -1-2*. New home construction has typically been at very low levels in Washington Terrace. Since 2000 residential building permits have never exceeded 20 units in a single year.

¶The sales data for existing homes shows that 92 percent of all homes sold were affordable to the moderate income household. Of the 469 homes sold 429 were affordable to

households at 80 percent AMI *Tables 9-11*. For low income households 30 percent or 140 homes were affordable to low income households (50% AMI). Over the past five years 88 existing condominiums were sold in Washington Terrace. Seventy-six percent of these condominium units were affordable to a moderate income household and45 percent or 40 units were affordable to low income households *Tables 12-13*.

¶Housing prices in Washington Terrace fell by a modest 11 percent in three years *Table 9*. The sample of homes sold is relatively small but sold data do provide an indication of the direction of housing prices. Housing prices are declining in part due to short sales and foreclosed properties. Short sales and foreclosures account for as much as 22 percent of all home sales *Table 15*. These properties are heavily discounted and push the median sales price down. Median sales price of REO and short sales in 2011 were $115,950 and $95,000 respectively *Tables 15*.
¶
Map 1 shows the distribution of affordable single-family housing in Washington Terrace. The information in this map was provided by the assessor's office and based on property tax valuations.

Table 3
Washington Terrace: Housing Inventory Profile - 2010

	Units	% Share
Total Units	3,462	100.0%
Occupied	3,327	96.1%
Vacant Units	135	3.9%
Owner Occupied	2,262	68.0%
With Mortgage	1,624	71.8%
Without Mortgage	638	28.2%
Renter Occupied	1,065	32.0%

Source: U.S. Census Bureau, 2010.

Table 4
Renters by Age of Householder - 2010

	Units	% Share
Less than 55 years	822	77.2%
55-64 years	79	7.4%
65-74 years	47	4.4%
75-84 years	52	4.9%
85+ years	65	6.1%
More than 55 years	243	22.8%
Total Renters	1,065	100.0%

Source: U.S. Census Bureau, 2010.

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Table 5
Owners by Age of Householder - 2010

	Units	% Share
Less than 55 years	1,124	49.7%
55-64 years	404	17.9%
65-74 years	325	14.4%
75-84 years	298	13.2%
85+ years	111	4.9%
More than 55 years	1,138	50.3%
Total Owners	2,262	100.0%

Source: U.S. Census Bureau, 2010.

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Table 6
Washington Terrace: Owner Occupied Units by Race and Ethnicity - 2010

	Units	% Share
Owner-occupied housing units	2,262	100.0%
White alone householder	2,035	90.0%
Black or African American alone householder	33	1.5%
American Indian and Alaska Native alone householder	3	0.1%
Asian alone householder	29	1.3%
Native Hawaiian and Other Pacific Islander alone householder	4	0.2%
Some Other Race alone householder	1	0.0%
Two or More Races householder	16	0.7%
Hispanic or Latino	141	6.2%

Source: U.S. Census 2010.

Table 7
Washington Terrace: Renter Occupied Units by Race and Ethnicity - 2010

	Units	% Share
Renter-occupied housing units	1,065	100.0%
White alone householder	825	77.5%
Black or African American alone householder	37	3.5%
American Indian and Alaska Native alone householder	11	1.0%
Asian alone householder	12	1.1%
Native Hawaiian and Other Pacific Islander alone householder	4	0.4%
Some Other Race alone householder	3	0.3%
Two or More Races householder	21	2.0%
Hispanic or Latino	152	14.3%

Source: U.S. Census 2010.

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Table 8
Washington Terrace: Permits Issued for Residential Units by Type

	Single Family	Town Homes	Condo	Apartment	Manuf	Total
2000	12	2	0	0	0	14
2001	8	0	0	0	0	8
2002	6	4	0	0	0	10
2003	7	6	0	0	0	13
2004	18	0	0	0	0	18
2005	4	0	0	0	0	4
2006	5	2	0	12	0	19
2007	1	0	0	0	0	1
2008	0	0	0	0	0	0
2009	0	2	0	0	0	2
2010	1	0	0	0	0	1
2011 June	1	0	0	0	0	1
Total	63	16	0	12	0	91

Source: Bureau of Economic and Business Research, University of Utah.

Figure 1
Washington Terrace: Residential Construction by Type of Unit

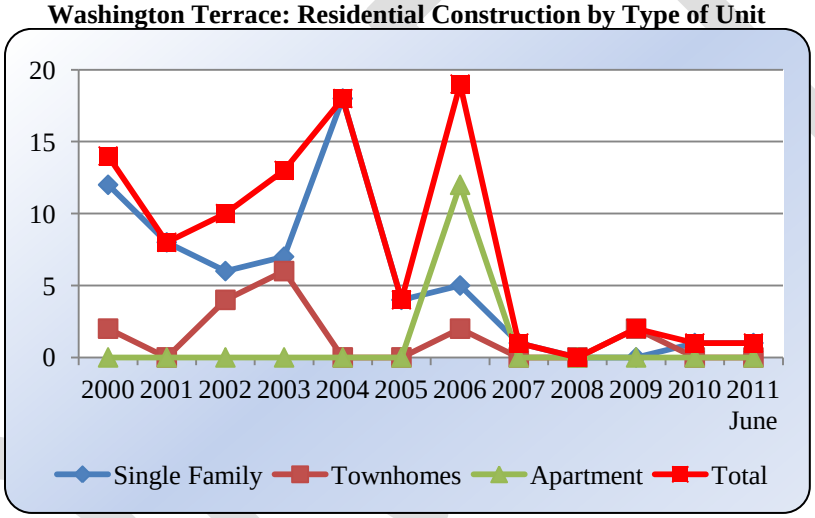

Figure 2
Washington Terrace: Percent Share of Residential Units by Type 2000-2010

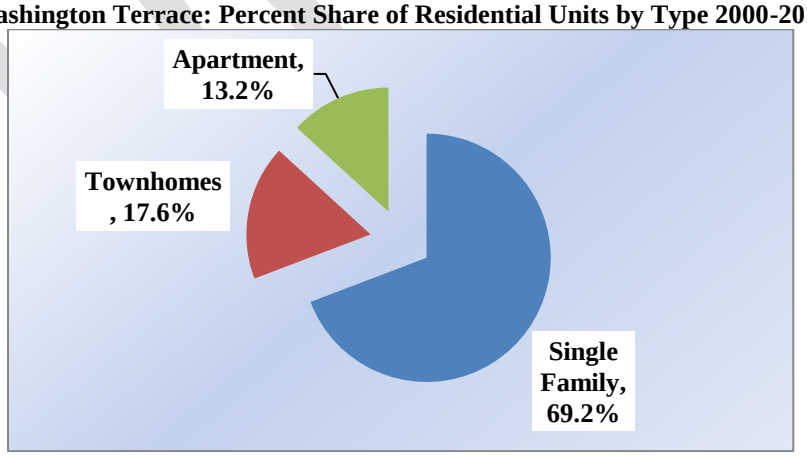

Table 9
Washington Terrace: Median Sales Price of Existing Homes and Condos

	Median Sales Price Home	Median Sales Price Condo
2005	$113,580	$95,000
2006	$122,000	$118,500
2007	$137,500	$110,700
2008	$139,900	$155,000
2009	$134,900	$180,000
2010	$132,750	$185,000
2011	$124,000	$120,000

Source: Wasatch Front Regional MLS.

Table 10
Washington Terrace: Homes Sold That Were Affordable to Low (50% AMI) and Moderate Income (80% AMI) Households

	Total Sales	Home <$120,000*	Home <$200,000**
2007	116	52	107
2008	118	17	103
2009	88	12	81
2010	80	25	73
2011	67	34	65
Total	469	140	429

**$120,000 affordable to 50%AMI; **$200,000 affordable to 80% AMI*
Source: Wasatch Front Regional MLS.

Table 11
Washington Terrace: Percent of Homes Sold That Were Affordable to Low and Moderate Income Households

	% Homes <$120,000	% Homes <$200,000
2007	44.8%	92.2%
2008	14.4%	87.3%
2009	13.6%	92.0%
2010	31.3%	91.3%
2011	50.7%	97.0%
Total	29.9%	91.5%

Source: Wasatch Front Regional MLS.

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Table 12
Washington Terrace: Condominiums Sold That Were Affordable to Low and Moderate Income Households

	Total Sales	Condo <$120,000*	Condo <$200,000**
2007	20	11	16
2008	28	16	22
2009	17	7	13
2010	15	4	10
2011	8	2	6
Total	88	40	67

**$120,000 affordable to 50%AMI; **$200,000 affordable to 80% AMI*
Source: Wasatch Front Regional MLS.

Table 13
Washington Terrace: Percent of Condominiums Sold That Were Affordable to Low and Moderate Income Households

	% Condo <$120,000	% Condo <$200,000
2007	55.0%	80.0%
2008	57.1%	78.6%
2009	41.2%	76.5%
2010	26.7%	66.7%
2011	25.0%	75.0%
Total	45.5%	76.1%

Source: Wasatch Front Regional MLS.

Table 14
Washington Terrace: Short Sales and REO Sales

	Short Sales*	REO Sales**	Combined Short Sales & REO Sales	Total Home Sales	SS & REO Sales as Percent of Total
2008	0	2	2	88	2.3%
2009	3	2	5	76	6.6%
2010	8	8	16	80	20.0%
2011	5	4	9	41	22.0%

*Short sales defined as sale in which proceeds from selling the property will fall short of the balance of debt on the property. Lien holders accept less than owed.
**REO is defined as foreclosed real estate owned (REO) by a financial institution.
Source: Wasatch Front Regional MLS.

Table 15
Washington Terrace: Median Sales Price of Short Sale and REO Homes

	Short Sales	REO Sales	All Sales
2008	$0	$118,500	$139,900
2009	$110,000	$132,500	$134,900
2010	$125,500	$134,560	$132,750
2011	$95,000	$115,950	$124,000

Source: Wasatch Front Regional MLS.

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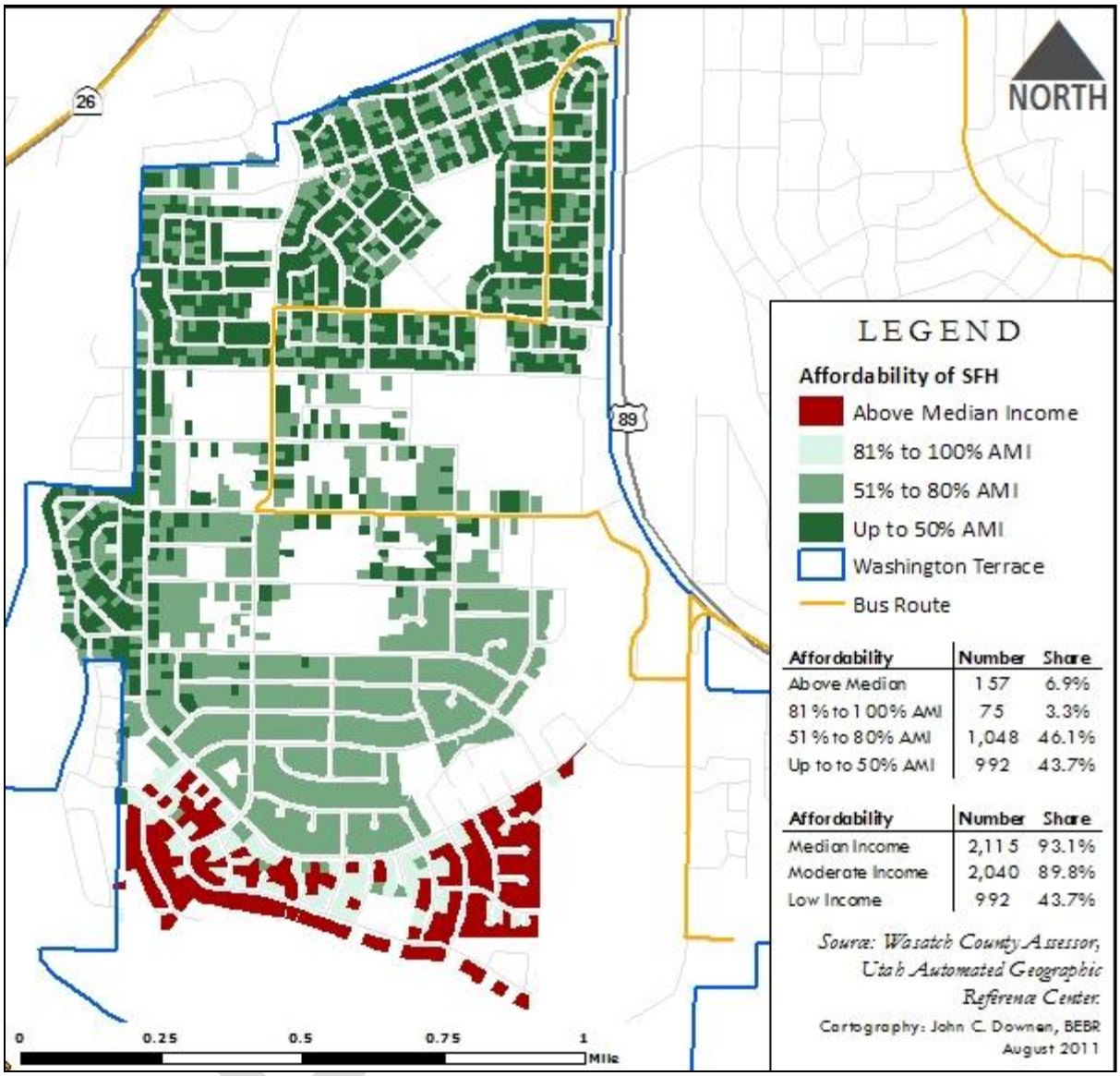
Map 1
Washington Terrace: Geographic Distribution of Affordable Single-Family Homes



Section 2.2.10 West Haven

Demographic Trends and Characteristics

West Haven's leads all cities in the rate of population increase during the past decade. The population of West Haven has increased from 3,976 to 10,272, a 158 percent increase *Table 1*.

Other demographic characteristics of West Haven include:

¶The population of West Haven is the youngest of any of the nine study cities. The median age in 2010 was 27.8 years, a slight decline from 28.3 year in 2000. Only 5.4 percent of the population is over 65 years of age, reflecting the fact that West Haven is a new city, with 70 percent of all housing units built in the past ten years. Consequently, there are no old timers to pull up the median age. The share of those 19 years and younger is high at 38 percent compared to 32.9 percent for the county and 34.8 percent for the state.

¶The number of households in the city in 2010 totaled 3,200, an increase of 182.9 percent in ten years. Rather surprisingly the average size of households declined from 3.52 to 3.21.

¶The minority population of West Haven increased by over 600 percent in the past ten years, rising from 198 individuals in 2000 to 1,417 in 2010. Despite this dramatic increase the minority share of the population is still well below the countywide share of 21.9 percent.

Table 1
West Haven: Demographic Characteristics

	2000	2010	Chg.	Weber County	State of Utah
Population	3,976	10,272	158.4%	17.7%	23.8%
Median Age	28.3	27.8	-1.8%	30.7	29.2
65 years and older	295	558	89.2%	---	---
Percent 65 years and older	7.4%	5.4%		10.1%	9.0%
19 years and younger	1,621	3,905	140.9%	---	---
Percent 19 years and younger	40.8%	38.0%		32.9%	34.8%
Households	1,131	3,200	182.9%	19.9%	25.2%
Average Household Size	3.52	3.21	-8.8%	2.9	3.1
Minority Population*	198	1,417	615.0%	---	---
Percent Minority Population	5.0%	13.8%		21.9%	19.6%

**Minority population includes those of the following races: black, American Indian, Asian, Native Hawaiian and other Pacific Islanders and other race. Hispanic is an ethnicity denoted by origins or identification with Spanish or Portuguese speaking countries. Hispanics are included in minority count.*

Source: U.S. Census Bureau, 2000 SF1 and 2010 SF1.

Employment Trends and Characteristics

Employment in West Haven in 2009 was 2,820. The most dominant employment sector was construction with 717 jobs accounting for 25 percent of all jobs in the city. By 2011 it is almost certain that construction jobs in the city have fallen well below 600, however no recent employment data are available at the city level. Retail trade, manufacturing and leisure

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and hospitality are the other major employment sectors. The average wage rate in West Haven of $34,690 is very close to the average wage rate for the county of $34,176.

Table 2
West Haven: Employment Characteristics 2009

	Number of Firms	Employment	Share of Employment	Average Wage
Mining	0	0	0.0%	$0
Construction	84	717	25.4%	$45,205
Manufacturing	20	387	13.7%	$37,467
Trade, Trans & Utils	56	428	15.2%	$37,350
Information	D	D	D	D
Financial Activities	D	D	D	D
Professional & Business Services	33	245	8.7%	$46,549
Health Services	11	170	6.0%	$23,055
Leisure & Hospitality	22	341	12.1%	$11,838
Other Services	32	196	7.0%	$30,224
Government	6	291	10.3%	$28,994
Total	288	2,820	100.0%	$34,690

D = nondisclosure.
Source: Utah Department of Workforce Services.

Housing Market Characteristics, Trends and Affordability

In 2010 the inventory of residential units in West Haven was 3,324 units Table 3. Ninety-six percent of these units were occupied. Owner occupied units accounted for only 76 percent of all occupied units while renter occupied units represented 24 percent of the housing inventory. Renters in West Haven are non-Senior households. Eighty-four percent of all renters are younger than 55 years. Sixteen percent of renters are over 55 years old, whereas 25 percent of all homeowners are 55 years or older Tables 4-5. The number of owners under 55 years of age is by far the lowest among the study cities. Typically, 40-45 percent of owners are over 55 years old.

Other housing market characteristics include:
¶Whites comprised 91 percent of all homeowners in West Haven. Hispanics own nearly 6 percent of all owner occupied units. Very few other minority households own homes in West Haven *Table 6*. Eighty-three percent of the 761 renter households are white households. Hispanics account for 11 percent of renter households *Table 7*.

¶Since 2000 West Haven has issued 1,132 permits for single-family homes, 429 permits for apartments and 112 permits for condominiums *Table 8 and Figures -1-2*. New home construction has fallen from a high of 265 units in 2006 to 53 units in 2010, a decline of 80 percent.

¶New home construction in West Haven is generally priced above the affordable range. In the past two years, however prices of new homes have been much more affordable below $200,000, which is affordable for moderate income families (80 percent AMI). At current interest rates a moderate income household should be able to afford a home priced at $200,000 or less. Of the 1,195 new homes sold since 2005, over 250 were affordable to

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moderate income households *Table 9*. No new homes in West Haven were affordable to low income households. In the past five years no new homes have been built for $120,000 or less, a price affordable to households at 50 percent of AMI.

¶The sales data for existing homes shows that twenty-four percent of all homes sold were affordable to the moderate income household. Of the 657 homes sold 160 were affordable to households at 80 percent AMI *Table 10-12*. For low income households less than one percent only three homes were affordable to low income households (50% AMI). Over the past five years 184 existing condominiums were sold in West Haven. Ninety-seven percent of these condominium units were affordable to a moderate income household and 19 percent or 35 units were affordable to low income households *Tables 13-14*.

¶Housing prices in West Haven fell by 24 percent in three years *Table 10*. The sample of homes sold is relatively small but sold data do provide an indication of the direction of housing prices. Housing prices are declining in part due to short sales and foreclosed properties. Short sales and foreclosures account for as much as 25 percent of all home sales *Table 15*. These properties are heavily discounted and push the median sales price down. Median sales price of REO and short sales in 2011 were $197,250 and $200,000 respectively *Tables 16*.
¶
Map 1 shows the distribution of affordable single-family housing in West Haven. The information in this map was provided by the assessor's office and based on property tax valuations.

Table 3
West Haven: Housing Inventory Profile - 2010

	Units	% Share
Total Units	3,324	100.0%
Occupied	3,200	96.3%
Vacant Units	127	3.8%
Owner Occupied	2,439	76.2%
With Mortgage	2,147	88.0%
Without Mortgage	292	12.0%
Renter Occupied	761	23.8%

Source: U.S. Census Bureau, 2010.

Table 4
Renters by Age of Householder - 2010

	Units	% Share
Less than 55 years	643	84.5%
55-64 years	46	6.0%
65-74 years	20	2.6%
75-84 years	18	2.4%
85+ years	34	4.5%
More than 55 years	118	15.5%
Total Renters	761	100.0%

Source: U.S. Census Bureau, 2010.

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Table 5
Owners by Age of Householder - 2010

	Units	% Share
Less than 55 years	1,826	74.9%
55-64 years	353	14.5%
65-74 years	168	6.9%
75-84 years	70	2.9%
85+ years	22	0.9%
More than 55 years	613	25.1%
Total Owners	2,439	100.0%

Source: U.S. Census Bureau, 2010.

Table 6
West Haven: Owner Occupied Units by Race and Ethnicity - 2010

	Units	% Share
Owner-occupied housing units	2,439	100.0%
White alone householder	2,229	91.4%
Black or African American alone householder	15	0.6%
American Indian and Alaska Native alone householder	6	0.2%
Asian alone householder	28	1.1%
Native Hawaiian and Other Pacific Islander alone householder	3	0.1%
Some Other Race alone householder	1	0.0%
Two or More Races householder	23	0.9%
Hispanic or Latino	134	5.5%

Source: U.S. Census 2010.

Table 7
West Haven: Renter Occupied Units by Race and Ethnicity - 2010

	Units	% Share
Renter-occupied housing units	761	100.0%
White alone householder	632	83.0%
Black or African American alone householder	18	2.4%
American Indian and Alaska Native alone householder	7	0.9%
Asian alone householder	7	0.9%
Native Hawaiian and Other Pacific Islander alone householder	3	0.4%
Some Other Race alone householder	0	0.0%
Two or More Races householder	11	1.4%
Hispanic or Latino	83	10.9%

Source: U.S. Census 2010.

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Table 8
West Haven: Permits Issued for Residential Construction by Type of Unit

	Single Family	Town Homes	Condo	Apartment	Manuf	Total
2000	52	0	0	0	0	52
2001	46	0	0	133	0	179
2002	58	0	0	0	0	58
2003	96	0	0	0	0	96
2004	129	0	0	0	0	129
2005	153	0	0	0	0	153
2006	265	0	0	0	0	265
2007	165	0	0	0	0	165
2008	41	0	49	276	0	386
2009	52	0	44	0	0	96
2010	53	0	15	0	0	68
2011	22	0	4	0	0	26
Total	1,132	0	112	429	0	1,673

Source: Bureau of Economic and Business Research, University of Utah.

Figure 1
West Haven: Residential Construction by Type of Unit

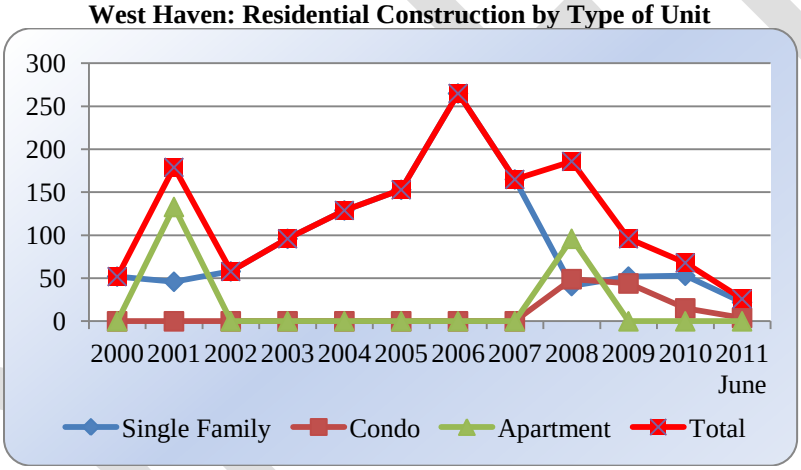

Figure 2
West Haven: Percent Share of Residential Units by Type 2000-2010

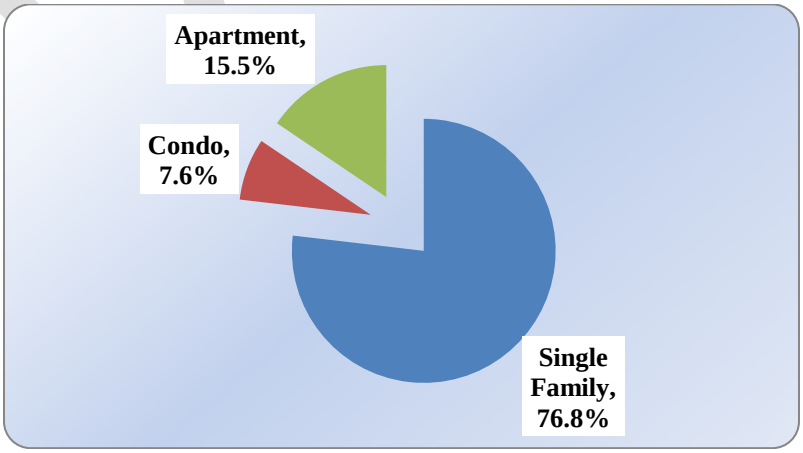

Table 9
West Haven: Price Characteristics of New Homes Sold

	2005	2006	2007	2008	2009	2010
New Homes Sold	129	197	297	276	186	110
Median Price of New Homes	$209,482	$279,032	$237,500	$213,750	$185,204	$186,111
Number Homes Sold < Median	65	99	149	138	93	55
Number Homes Sold <$200,000	54	32	0	42	107	69
Percent Homes Sold for <$200,000	41.8%	16.2%	0.0%	15.0%	57.5%	62.7%

Source: New Reach.

Table 10
West Haven: Median Sales Price of Existing Homes and Condos

	Median Sales Price Homes	Median Sales Price Condos
2007	$257,545	$112,494
2008	$289,900	$138,345
2009	$262,558	$164,529
2010	$219,650	$138,125
2011	$218,500	$119,000

Source: Wasatch Front Regional MLS.

Table 11
West Haven: Homes Sold That Were Affordable to Low (50% AMI) and Moderate Income (80% AMI) Households

	Total Sales	Home <$120,000*	Home <$200,000**
2007	178	2	47
2008	149	0	22
2009	139	0	20
2010	105	0	40
2011	86	1	31
Total	657	3	160

**$120,000 affordable to 50%AMI; **$200,000 affordable to 80% AMI*
Source: Wasatch Front Regional MLS.

Table 12
West Haven: Percent of Homes Sold That Were Affordable to Low and Moderate Income Households

	% Homes <$120,000	% Homes <$200,000
2007	1.1%	26.4%
2008	0.0%	14.8%
2009	0.0%	14.4%
2010	0.0%	38.1%
2011	1.2%	36.0%
Total	0.5%	24.4%

Source: Wasatch Front Regional MLS.

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Table 13
West Haven: Condominiums Sold That Were Affordable to Low and Moderate Income Households

	Total Sales	Condo <$120,000*	Condo <$200,000**
2007	20	18	20
2008	48	2	47
2009	58	0	55
2010	38	4	37
2011	20	11	19
Total	184	35	178

**$120,000 affordable to 50%AMI; **$200,000 affordable to 80% AMI*
Source: Wasatch Front Regional MLS.

Table 14
West Haven: Percent of Condominiums Sold That Were Affordable to Low and Moderate Income Households

	% Condo <$120,000	% Condo <$200,000
2007	90.0%	100.0%
2008	4.2%	97.9%
2009	0.0%	94.8%
2010	10.5%	97.4%
2011	55.0%	95.0%
Total	19.0%	96.7%

Source: Wasatch Front Regional MLS.

Table 15
West Haven: Short Sales and REO Sales

	Short Sales*	REO Sales**	Combined Short Sales & REO Sales	Total Home Sales	SS & REO Sales as Percent of Total
2008	2	0	2	139	1.4%
2009	13	10	23	108	21.3%
2010	18	7	25	105	23.8%
2011	11	16	27	66	40.9%

*Short sales defined as sale in which proceeds from selling the property will fall short of the balance of debt on the property. Lien holders accept less than owed.
**REO is defined as foreclosed real estate owned (REO) by a financial institution.
Source: Wasatch Front Regional MLS.

Table 16
West Haven: Median Sales Price of Short Sale and REO Homes

	Short Sales	REO Sales	All Sales
2008	$294,000	$0	$262,558
2009	$245,000	$304,500	$252,500
2010	$239,500	$199,900	$219,650
2011	$200,000	$197,250	$218,500

Source: Wasatch Front Regional MLS.

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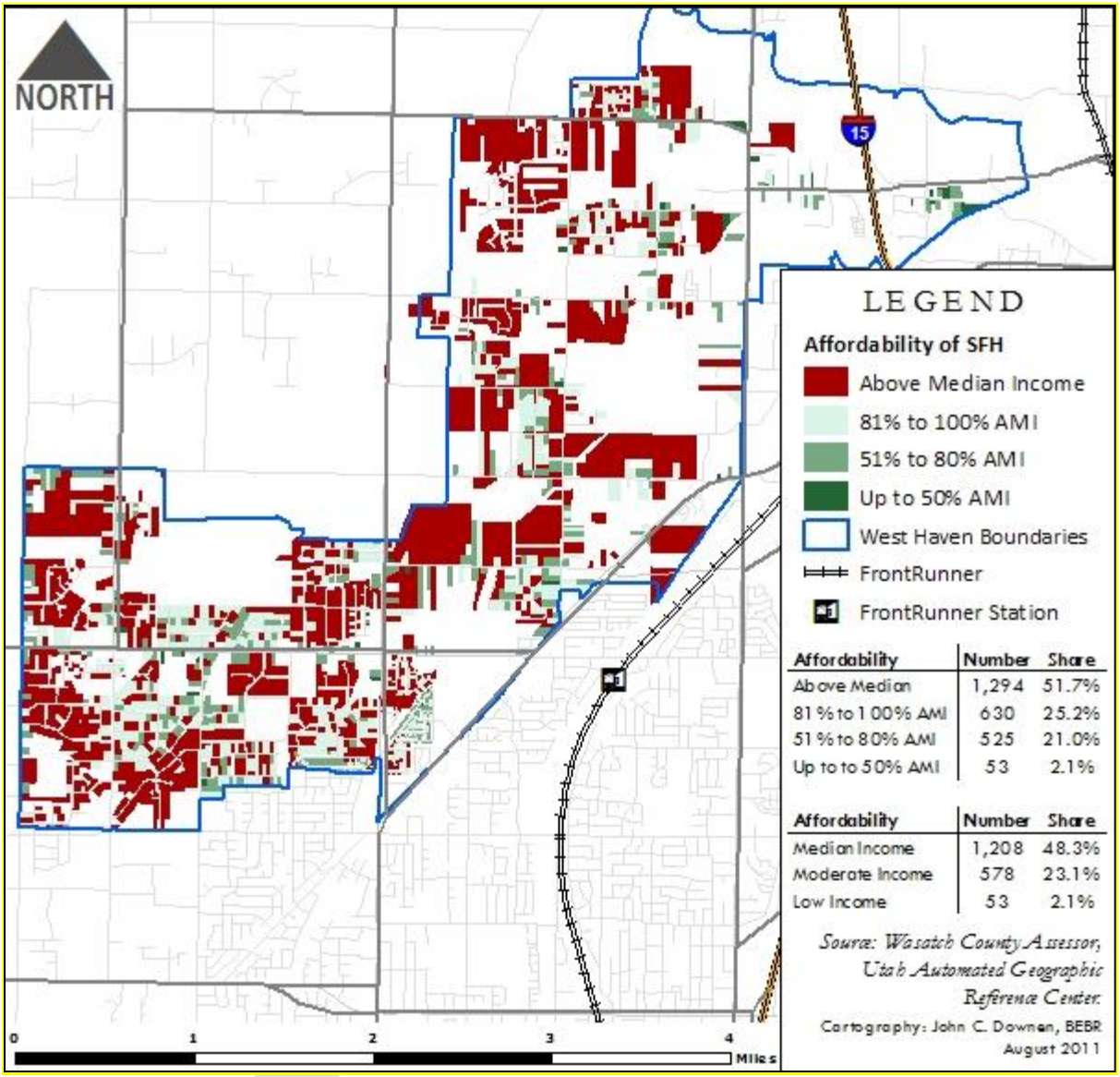
Map 1
West Haven: Geographic Distribution of Affordable Single-Family Homes



Section 3: Community Assessment & Planning Elements

Section 3.1 Community Input and Stakeholder Feedback

Included in this section are the outcomes of meetings with community planners, key stakeholders as well as interviews with housing providers and social service agencies regarding special needs populations. With these final elements, the meat of this section are the goals, objectives and policies that each participating city established as well as joint goals created for County-wide programming. The section highlights achievable goals and builds upon prior plans while taking into account regional growth trends in both the economic development and housing arenas with accompanying gaps analysis and demand modeling. Each participating jurisdiction and/or municipality's community assessment and planning elements are presented here.

Section 3.2 Discussion and Findings

Neighborhood Stabilization

There has been substantial production of new housing throughout Weber County and yet notable decline in some older neighborhoods. Participating Weber County and Municipal staff report that local code enforcement efforts have been historically effective in addressing occasional complaints. The cause of long term destabilization is typically due to the lack of maintenance of absentee owners, the change in disposable income of those aging in place or who become disabled. The last roof top survey was conducted nearly ten years ago and since that time no jurisdictions report having a current roof top survey indicating the condition of its housing stock. Many benefits can be derived from conducting an updated comprehensive survey of single family housing stock, its condition and available lots which can assist in planning for future neighborhood code enforcement, rehabilitation, in-fill activities, creation of homebuyer down payment, closing cost assistance and educational programs to promote housing opportunity for those below 80% of AMI. A sample document has been provided to the workgroup so it might be adapted for use utilizing an internship program with Weber State University.

Community planners, stakeholders, local non-profits as well as the Weber Housing Authority (WHA) have a demonstrated history of success in community restoration activities such as this and have collectively prioritized expanded capacity of such for single family emergency repair and rehabilitation as their primary objective in the coming two years. Implementation efforts are already underway on this goal. Outside of the Ogden City limits, the WHA provides emergency home repair loans of up to $10,000 and down payment assistance of up to $5,000 per household through CDBG funding to nearly 50 households per year. A formal grant submission is presently pending with the Association of Governments for 2013 implementation of emergency home repairs, rehabilitation and down payment assistance.

In addition, Ogden City is currently working to model best practices from their existing programming "Own in Ogden" (rehabilitation and in-fill development) with the goal of enabling the Weber Housing Authority to: 1) update existing policies; 2) create a broader

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based service delivery system; 3) raise more funding for the proposed expansion through a more diversified set of governmental and private sources; and 4) examine partnership structures with other non- and for-profit developers to conduct future in-fill development projects.

Photo 3: Massey Manor, Ogden

Additional research into adoption of both a 'fit premise' and a 'good landlord program', or something like them should also be pursued to bring non-performing single- and multi-family rental properties up to code and to assist in maintaining those properties over time as an asset for local citizens in need of access to affordable housing. Many of these neighborhoods are located near or have easy access to public transportation where employment centers are already located. Additional land use and transportation mapping will enable the processes to move forward in the most expeditious and economically feasible manner throughout Weber County.

Housing Education Opportunities

Citizens living throughout Weber County need to be able to access important housing-related educational opportunities whether they are renters or home-buyers. All jurisdictions are presently served by two locally based HUD approved home-ownership educators, including Cornerstone Financial Education and Utah State University Extension Services. As a goal of this plan, it is proposed that the Weber Housing Authority facilitate the creation of increased access to education and training on a variety of different relevant topics. These topics will include financial literacy, credit counseling, homebuyer education, foreclosure prevention, home care and maintenance, home rehabilitation, accessibility, and 'visitability.' The creation of partnerships with qualified training providers including Weber State University, Assist Inc. and others will be the key in providing expanded educational opportunities.

A community resource tool has been written in English and Spanish as part of this planning process and will be used to inform the public about housing resources. Participating jurisdictions have set forth a mutual objective to maintain and post both fair housing and financial housing assistance information on their web-sites, distribute it to other social service and housing agencies and to seek coordinated political and financial administrative support for the Weber Housing Authority as it takes on this and other roles on their behalf.

Multi-Family Development & Housing Opportunity

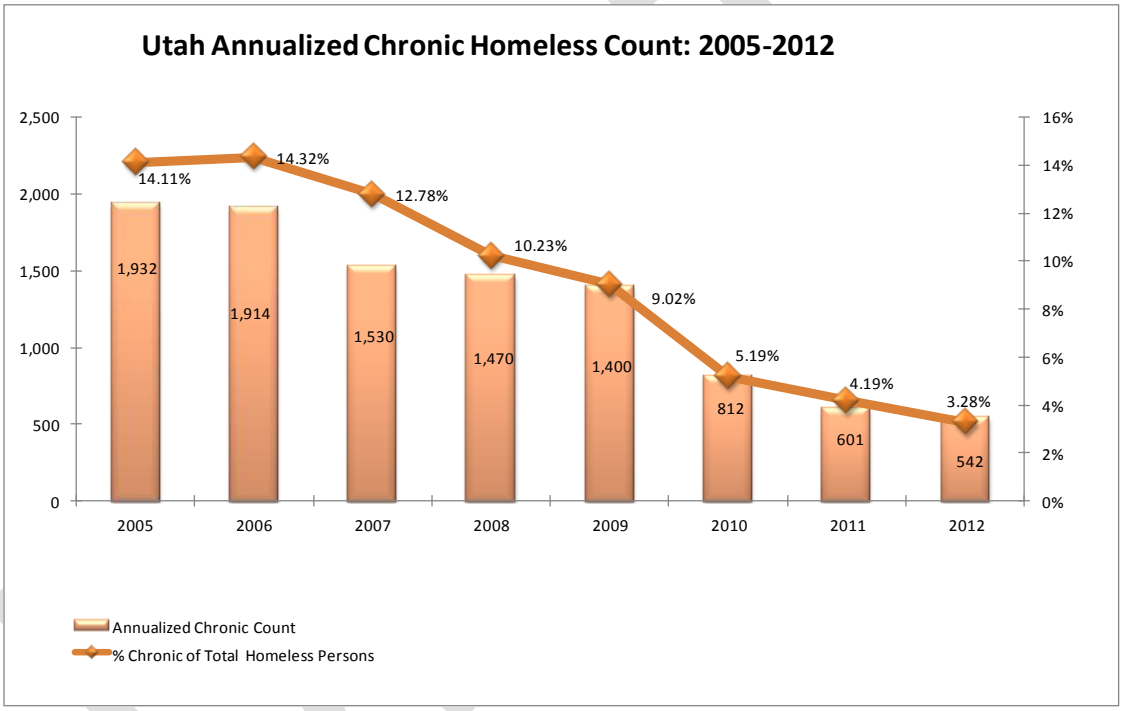
Weber County and participating jurisdictions recognize that while there appears to be an ample supply of affordable housing stock at this time in most areas, that the need for the creation of new diversified housing opportunities in strategic locations will still be needed to serve moderate-, low- and very-low income households as the community continues to grow. Weber County communities are currently served by numerous non-profits and two local housing authorities including the Housing Authority of Ogden City and the Weber Housing Authority.

The table below provides a summary of: 1) the gross number and distribution of existing affordable multi-family units by type which were detailed previously in Section 2 by participating jurisdictions; 2) a listing of new development activities now in process which were not yet approved at the time of the James Wood market study but are set forth in the goals later in this section; and 3) identifies affordable rental housing stock held by local realty companies which consistently offers rents in the affordable price range, but which is not accounted for in the gaps analysis:

Multi-Family Housing Type	Number of Units	Distribution
Existing		
HUD 811, Disabled Housing	33	2 properties; both located in Ogden.
HUD 202, Senior Housing	570	10 properties; 9 located in Ogden and 1 in Washington Terrace.
LIHTC, Multi-Family	1,825	28 properties; of which 200 units located in South Ogden, 192 units located in West Haven and 44 units located in Washington Terrace.
Privately Owned 2-plus units, Multi-Family	200	Multiple small property listings managed by local realty companies with rents targeting those at 80% or less of area median income (up to 30% of incomes; per affordability standards); located county-wide.
New		
LIHTC, Multi-Family	102	2 properties under construction in 2013; 64 units at the Station in Pleasant View and 38 units at the Lomond View Senior Apartments in Ogden.
Note: This accounts for 302 additional moderate-income targeted units than are accounted for in the James Wood analysis; 200 of which should come out of existing demand modeling and 102 which are reflected under goals in process.		

It is recommended that the mapping projects undertaken identify existing housing, and both the type and potential locations for the development of new single- and multi-family housing for purchase and for rent according to the needs analysis specified in this plan.

It is further recommended that an effort be made to work with local landowners, non- and for-profit developers to locate single family housing for sale primarily within strategically targeted neighborhoods and on infill lots in keeping with their primary revitalization objectives. Once land use maps have been completed, it is recommended that participating jurisdictions continue to put forth cooperatively prioritized single- and multi-family project activities in conjunction with the Weber Housing Authority to jointly seek and provide leveraged funding, as well as to create RFQs for specific sites to attract qualified local developers and contractors with which to partner.



Housing for persons with Special Needs

The Weber County and Participating Jurisdictional Housing Plan recognizes the need to plan for the housing needs of persons with special circumstances. This housing plan specifically researched and addresses the needs of the elderly, victims of domestic violence, persons with mental illness, persons with physical disabilities, veterans and the homeless or persons at risk of becoming homeless. The goal of this plan is to specify project priorities based on need, funding availability, related subsidized housing application timelines and underwriting constraints. Economic efficiencies can be found in furthering cross-jurisdictional financial support for the expansion and upkeep of existing facilities that presently serve special needs populations. The goals set forth herein seek to support existing pipeline projects and create new partnerships; for example the Lantern House project which seeks to relocate and expand the capacity of the community to meet the needs of homeless persons in Weber County.

Homeless and Domestic Violence Victims: The local Homeless Coordinating Committee carries out planning for the needs of the local homeless population. It has prepared and is carrying out a homeless plan (in conjunction with the State's 10 Year Plan to End Chronic Homelessness) for the elimination of homelessness especially the chronically homeless population. There are approximately 285 homeless persons in Weber County, 26 of whom are considered chronically homeless and only 6 who remain unsheltered. Of the total, 91 represent families with minor children. A limited number of these persons have some disabilities. Unfortunately, a significant number of persons in the Weber County area become temporarily homeless due to episodes of domestic violence.

Local homeless populations are housed temporarily in transitional housing and then permanent housing is found in dispersed rental properties throughout Weber County.

Your Community Connection the primary provider of housing and counseling for victims of domestic abuse provided 7,550 nights of shelter stay in 2012. This equates to safety and shelter for 454 women and children (281 women and 167 children), all of whom were temporarily homeless. Most of these victims were families with dependent children, however the agency reports some men do seek assistance and are also provided with housing resource and referral. Your Community Connection has 28 shelter beds and 9 transitional housing units. Last year they served 25 families (26 adults and 47 children) through the transitional housing program for an equivalent of 9,248 nightly stays. Homeless families can affordably rent these units and live in them for extended periods of time while receiving counseling, seeking employment and other educational opportunities which will help with long term family stabilization.

Weber County has numerous providers of shelter services including Homeless Veterans Fellowship, Ogden Housing Authority, Ogden Rescue Mission, St. Anne's, Weber Housing Authority and Your Community Connection. A broad based effort has been underway to expand local homeless services. The newest project called the Lantern House intends to break ground later this year or in early 2014. This new development along with limited but incremental capacity of less than 5% of all future awarded subsidized rental housing set-asides will help meet long term demand.

Housing for the Disabled: Per federal law, 5% of all newly constructed subsidized housing units must be accessible. The number of accessible units presently available in Weber County is not known. There is clear consensus that a common tracking method would be helpful on a county wide basis and might be best maintained through the Weber Housing Authority. All new multi-family developments will provide accessible housing features in the future, but those are likely to be limited in number. Special Needs housing providers were interviewed, those who had housing acquisition or development goals all report having placed those efforts on hold for one-two years, while the remainder indicated having no plans to develop in the coming five year window. Internal waiting lists remain stable and client housing needs assessments show a growing demand, however restrictions on state funding has meant most families will continue to keep disabled family members at home or in their present living accommodations.

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This year's point in time study on homeless persons did not call out figures for those with mental illness, however historical trends would indicate it will remain high. Housing Authorities and other housing providers indicates they will continue to maintain existing housing and have ample options available to continue to meet both the housing and health care needs of their clients. There were no specific developmentally disabled set-aside units reported. However a new partnership between Turn Community Services and St. Benedict's will add a few set-aside units this coming year.

Photo 4: Victoria Ridge Retirement Community, Ogden

Elderly Housing: There are currently approximately 24,137 persons (10.2% of the population) living in Weber County over the age of 65. Of those it is assumed that about _____% are living on fixed incomes (social security). This translates to about ___ persons over the age of 65 in need of affordable housing. There are presently just ___ units of affordable housing for seniors in Weber County. In October of this past year the occupancy of those properties was 97% or effectively full given turn-overs. The properties do maintain a waiting list. There is some pent up demand for housing for those with even lower incomes which would be eligible candidates for a new HUD202 property. The natural change in housing choice across the life cycle whether out of necessity due to changing income or health issues from aging in place often drives movement from single family residences into rental housing and other supportive living environments. A dynamic community plan seeks to assure a variety of housing types and price points are available to meet citizen needs over time. HUD202 funding is done on a competitive application process annually. Such a project could help meet the gap for affordable senior housing in the market. Considerations for a successful application include a project market study to size the project, specific site location amenities, proximate access to transportation, shopping and health care; as well as an independent or joint non-profit or housing authority sponsorship and local financial subsidy to score the essential points for a funding award.

Persons Being Released from Incarceration: The Weber County Jail estimates that approximately 700-750 individuals are incarcerated there on any given day; of which approximately 300 beds are generally part of the community service and work programs. Corrections staff report that approximately 95% or more of the persons leaving incarceration have housing available to them upon release. The remaining 5% of the persons leaving incarceration have typically severed support system relationships and are technically homeless upon release. Temporary services are coordinated for short term hotel nights until other housing referrals or placements can be made with shelter systems throughout the state. In addition, the Northern Utah Community Correctional Center (NCUU) takes inmates upon referral from the State Board of Pardons as part of the Prison Stabilization Program efforts with sex, drug and environmental structure offenders. Weber Human Services helps these individuals with case management, housing and employment resource/referral. Housing resource and referral information has been updated by the Weber Housing Authority in English and Spanish for staff of all these programs to utilize in counseling individuals upon release.

Incarceration Figures for Davis County

Facility	Incarceration Figures
Weber County Jail (Kiesel Facility)	888 beds
Northern Utah Community Correctional Center	154 beds

Youth Aging Out of Foster Care: The Utah Division of Child and Family Services (DCFS) staff report that 40 plus children between 17-18 years old aged out of foster care placements across Weber County in 2012. Of those, nearly half were in need of housing assistance and continuing case management services, which are available to them up to the age of 21. DCFS reports the need for placements has remained stable over the past several years as greater focus has been put on helping children achieve permanency with a local family. Of those who do move out, many decide to stay in the area for family support or educational purposes. Housing can generally be found in the surrounding area for them when they are employed and able to pay their own rent. No municipal figures were disclosed separately from these figures. Rental subsidies most often need to be provided and rates must be flexible for these persons as they seek job skills and gainful employment opportunities leading to long term stabilization. Current projections indicate a continuing need for 20 placements per year. As many market rate units at affordable price points are typically found in less desirable neighborhoods, it is believed that apartment set asides in existing and new subsidized multi-family rental housing development projects could be used for these purposes and will likely result be safer and result in better outcomes for these older teens. Many of these teens do however continue to struggle due to limited income and poor or no credit.

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Implementation of New Housing-Based Policies and Ordinances
Weber County and participating jurisdiction planners have determined through the planning process that there is a continuing need to evaluate, create and adopt new ordinances, policies and procedures, as applicable, related to housing. This plan calls out the use of the Wasatch Front Regional Council's model form based planning tool kit which was completed in late 2012 and provides several draft policies and ordinances for the consideration of local planning commissions as part of this evaluation. It is recommended that each jurisdiction evaluate the adoption of both a 'Fit Premise' and 'Good Landlord Program' or like programming, assess and/or update the need for rehabilitation and in-fill design standards, and research the creation and potential adoption of 'visitability' guidelines for all publicly subsidized housing activities.

Ordinances should enable a variety of types of future housing to be cited with reasonable access to commercial, health, public transportation and employment services.

Section 3.3 Housing Plan

Section 3.3.0 Introduction and Overview for All Areas
The following discussion highlights achievable "**over-arching**" goals, objectives and policies for participating jurisdictions within Weber County; building upon prior general and moderate-income housing plans while taking into account future economic trends with accompanying housing gaps analysis and demand modeling. The information presented here reflects local emphasis on regionalized planning and is summarized for management purposes in a timeline management tool in the appendices. The rest of this Section 3.4 brings forth detailed goals by individual jurisdictions.

Per federal law, 5% of all newly constructed subsidized housing units must be accessible.

Goals, Objectives and Policy Recommendations

Goal 1: Single Family
Seek to make the improvement and maintenance of existing single family housing stock a priority; while facilitating new in-fill construction in keeping with neighborhood design standards and community sustainability.

- Objective: Determine the current mix and condition of 1-4 unit owner and non-owner occupied single family housing types located within each participating jurisdiction.
    - Policy A: Within one year of plan adoption, accurately inventory and map in-fill lots and 1-4 unit owner and non-owner occupied single family housing stock by type, price, square footage and condition into a usable data base to determine target housing type(s) for programmatic focus in all participating jurisdictions.
    - Policy B: Review and adopt design standards, explore financial and technical assistance resources and partnerships to leverage for renovation or build out of

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new housing of the target type(s) while promoting housing choice and maintaining affordability .

1. Conduct lot surveys and map potential in-fill and re-use sites.
2. Conduct a roof top condition survey.
3. Identify and promote homeowner support programs for demonstrated needs such as: rehab education, down payment assistance, closing costs, and/or soft seconds for households at or below 80% of area median income.
4. Analyze usage of RDA, Community Development Block Grant, financial institution, corporate and charitable funding in support of expanded rehabilitation programs and services.
5. Work with the Weber Housing Authority to create cross-jurisdictional housing resource marketing materials and make them available in both English/Spanish for residents and property owners across Weber County. Programs should encompass but not be limited to: homebuyer education, closing cost and down payment assistance, emergency home repair, rehabilitation and weatherization.
6. Work with the Weber Housing Authority to explore the feasibility of a HUD 203K partnership with the Home Depot or other interested parties.
7. Work with the Weber Housing Authority to create a volunteer service program to facilitate targeted housing and neighborhood preservation projects in participating jurisdictions.

Goal 2: Multi-Family.
Seek to maintain the overall quality of existing multi-family housing stock and affordable rental housing opportunities, by facilitating the mix of new construction and in-fill in keeping with neighborhood design standards and community sustainability.

- Objective: Within one year of plan adoption accurately inventory and map in-fill lots and multi-family housing stock by type, rental rate, square footage and condition into a usable data base to determine target housing type(s) for programmatic focus in all participating jurisdictions.

    - Policy: Encourage enactment of a program like or similar in scope to the Good Landlord Program and review city ordinances to assure the ability to enforce maintenance of these facilities as a long term community asset in participating jurisdictions.

- Objective: Preserve and maintain existing multi-family properties, promote in-fill and new site development in keeping with local market demand, neighborhood design standards and community sustainability.
    1. Conduct a lot survey.
    2. Conduct roof top condition surveys.

3. Identify and promote multi-family supportive financial resources and educational partnerships for demonstrated needs at or below 30% of the area median income, such as: RDA funding prioritization for development of affordable special needs, senior and multi-family housing as well as leveraged grants or services for educational programming delivery for residents at or below 30% of the area median income.
4. Work across participating jurisdictions to map existing zoning and housing concentrations to better facilitate long term geographic de-concentration of affordable rental housing and targeted use of funds impacting project set-asides to help meet low- and very-low income future housing demand.
5. Seek to provide cross jurisdictional funding support of senior housing project partnership applications targeting those at or below 30% of the area median income (HUD202); of up to 60 units in a single-, multi-phased or disbursed project(s) sites.
6. Seek to provide cross jurisdictional funding support of multi-family housing project partnership applications targeting those at or below 30% of the area median income (Low-income Housing Tax Credits); with emphasis on getting more than the required 5% set asides.
7. Bi-annually assess sub-market data and investigate the need for creating partnership opportunities with for-profit, non-profit and quasi-governmental providers of services for special needs populations, including those for the disabled; mentally ill; persons released from incarceration; veterans; victims of domestic violence; and youth aging out of foster care.
8. Continue to assess and re-prioritize cross jurisdictional housing project priorities for the coming 1-5 year horizon.
9. Complete the housing barriers analysis enabling completion of the comprehensive database for future planning purposes.

Goal 3: Tools

Participating jurisdictions will take action to implement on the following coordinated research and planning tools, including: land use mapping, form based ordinance assessments, housing stock inventory and condition, rehab and in-fill design standards, consideration of future 'visitability' policies related to subsidized housing, creation of a bi-lingual housing resource and referral marketing materials, upgrading the WHA web-site and setting up municipal web-sites linkages to ease access to information by the general public.

Goal 4: Monitoring

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Participating jurisdictions will continue to monitor market data for all housing sectors, regulatory barriers and RDA project proposal priorities every two years and update the moderate income housing plan as needed for state reporting compliance.

Photo 5: Duplex in rural Taylor community

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Section 3.3.2 Federal, State and Local Resources99

Weber County Jurisdictional "Tax Increment Financing Housing Set-Aside Funds" Source: Utah Department of Education for August 1996 through September 2011					
	Date/Approval Budget Submission	Project Name	Housing Tax Increment	Funding Availability	Project End Date
1	12/07/99	RDA Ogden City, American Can Redevelopment Project Area	$2,508,898	2003	2014
2	11/13/00	RDA Ogden City, Wall Avenue Redevelopment Project Area	$972,298	2004	2019
3	05/03/01	RDA Ogden City, West 12th Street Economic Development Project Area	$3,949,846	2001	2011
4	08/14/01	RDA South Ogden City, Granite Pointe Economic Development Project Area	$169,243	2001	2006
5	10/11/01	RDA Ogden City, Hinckley Drive Economic Development Project Area	$1,375,674	2000	2015
6	07/10/02	RDA Ogden City, Ogden River Redevelopment Project Area	$3,000,000	2002	2017
7	03/14/05	RDA Riverdale City, 550 West Redevelopment Project Area	$1,028,636	2005	2020
8	05/05/05	RDA Riverdale City, West Bench Redevelopment Project Area	$2,606,659	2005	2020
9	09/30/05	RDA Pleasant View City, Pleasant View Business Park Economic Development Project Area	$6,067,057	2005	2017
10	07/18/07	RDA Weber County, Manlove Economic Development Project Area	$180,725	2007	2017
11	09/22/10	RDA Ogden City, East Washington Urban Renewal Project Area	$3,367,110	2012-2016	2031
12	10/13/12	RDA Weber County, Little Mountain Economic Development Project Area	$27,815	2012	2016

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Weber County, Participating Jurisdiction MIHP Funding Resources

General Fund Appropriation for Housing Projects: Participating jurisdictions can consider future allocations of general funds to assist in the implementation of key elements of this moderate income housing plan, particularly prioritized activities related to the gaps analysis findings within homeless, low-income and special needs populations.

CRA and EDA Funding: Participating jurisdictions can consider future allocations of Community Redevelopment Areas (CRA) and Economic Development Areas (EDA) to assist in the implementation of key elements of this moderate income housing plan, particularly prioritized activities related to the gaps analysis findings within homeless, low-income and special needs populations. These geographic designations require that 20% of the expected tax increment be used to support affordable housing activities.

Other Federal and State Funding Sources

Community Development Block Grant & HOME Funding (CDBG & HOME): Participating jurisdictions can consider future applications for CDBG and/or HOME funding to assist with expansion of single family housing rehabilitation, multi-family and special needs housing projects identified in the moderate income housing plan.

Department of Housing and Urban Development (HUD) 202/811 Program Funding: In addition to the CDBG and HOME program funds, additional specific HUD funds are available on a competitive "Super Notice of Funding Availability" (NOFA) basis. Section 202 funds are available for housing projects targeted toward low-income senior citizens. Section 811 funds are available for accessible housing with disabled persons. Both programs provide grants and low interest loans to maximize affordability. Participating jurisdictions can consider support of future applications by community partners that meet housing needs identified in the moderate income housing plan.

Low Income Housing Tax Credit Program (LIHTC): Utah Housing Corporation administers the tax credit program allocation process in Utah. Project funding is provided from this fund on a competitive application basis; private syndicators provide the funds and in turn receive tax benefits for their investments. The funds are not calculated in the debt service to projects but rather act as direct equity. Applications are presently received only once per year by UHC. The competition for funds is arduous but it is suggested that participating jurisdictions through their many development partners plan for the application of tax credits for specific housing plan projects as identified in the ten year pipeline and continue to assess the market for needs thereafter to determine future feasibility patterns throughout Weber County.

Federal Home Loan Bank of San Francisco: Participating jurisdictions can consider supporting community partner funding applications as appropriate to annual FHLB criteria for rental housing project proposals aligned with the moderate income housing plan over the ten year planning horizon.

Olene Walker Housing Loan Fund (OWHLF): Funds from both the Utah State Legislature and the HOME Program from the U.S. Department of Housing and Urban Development are administered by the staff of the OWHLF. These funds, especially when matched with LIHTC funding, can make it financially feasible to create housing available to low-income residents throughout Weber County. These funds are primarily low interest loans that can be deferred or can be repaid in a variety of ways. Funds are not available for first position large long-term debt; however, these funds are often the key tool to make projects affordable for targeting incomes below 40% of AMI in a shared second position. There will need to be applications for OWHLF projects in Weber County as appropriate to viable projects over the next ten years for typical project costs including predevelopment, acquisition, construction financing and limited gap financing of long term debt. It should be noted that program guidelines are re-established on an annual basis and must therefore be tracked closely for impacts on priority projects in the moderate income housing plan.

Private Activity Bond Program: This program is administered by the State of Utah Division of Housing and Community Development and has funding available annually. PAB funds have not typically been used for affordability projects due primarily to

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underwriting requirement differences. However, in certain instances when rents can target the 80% of AMI level or for home purchase properties, PAB funding could become a viable alternative for Weber County and its development community in the future.

Private Funding Partnerships: The primary source of private funding for workforce housing includes funds from local financial institutions under the Community Reinvestment Act (CRA), with the exception of credit unions that are not mandated to do so under this set of federal guidelines. Institutions set forth their own plans annually – there is no prescribed funding level mandated but rather institutions conduct needs analysis and establish internal goals/objectives. These plans include lending, investments, and services within their regulatory footprint. Typical activities include affordable housing, small business lending and financial educational services for consumers. The Utah Community Reinvestment Corporation (UCRC) is the primary agency through which many of these multi-family funds flow. Funds for single family and educational activities are most often obtained directly from local community banks.

As noted, there are different kinds of financial institutions available to communities for housing related funding.

- Limited purpose banks are not physically found in most communities. They do not offer retail branching for checking or savings accounts, but do have significant CRA funding resources to loan to municipalities and nonprofits for projects with obvious community benefits.

- Community banks are also available for partnerships and most often play a lead role in providing CRA funds for projects of high community priority. Creating partnerships with all local banks with offices or service footprints in the community is an important component of every housing plan and its success over time.

- Regional and National Banks can also be partners in developing housing projects. Most banks of this type are interested in loaning funds for real property acquisition, predevelopment costs (market studies, architectural and engineering designs, etc.) and traditional construction financing. Some even act as multi-family delegated underwriters.

Section 202 funds are available for housing projects targeted toward low-income senior citizens.

Credit Unions: Credit Unions with offices in the community should also be invited to participate in helping to fund housing projects. While not subject to the federal CRA requirements they are often willing to participate with loan funds to help communities create housing opportunities and are excellent partners in consumer education initiatives. Weber County has several well established credit unions that could be educated in advance about its housing plan and later be contacted, as project financing or consumer education programming is expanded.

Foundations: Foundations, many of which but not all, are located along the Wasatch Front Corridor, post specific areas of interest and application requirements annually. They generally must be consulted directly, therefore understanding key leadership roles and

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building relationships which support their understanding of the housing plan are critical as these are often the leveraged matched funding essential to a successful project outcome. Other regional and national foundations should be explored annually for changing criteria; your local nonprofit and/or housing authority(s) may have access to such data sources already. The Utah Non-Profits Association produces a foundation guidebook which can be consulted for criteria applicable to local activities of all kinds.

Small Businesses and Corporations: The moderate income housing plan will benefit greatly from the support of key stakeholders such as local businesses and professional service organizations. These local partners can play an important role in providing in-kind service or product donation as well as monitory donations. Businesses and corporations can also provide volunteer time to critical housing supportive services such as assisting citizens in their efforts to become financially more independent.

Section 3.3.3 Community Partners

POTENTIAL COMMUNITY PARTNERS FOR PLAN IMPLEMENTATION
Archway – Youth Services
Assist
Catholic Community Services
Center for Behavioral Health of Ogden
Cornerstone Financial Education
Danville Development
Kier Apartments
Neighborhood Nonprofit Housing Corporation
Northern Utah Health Education
Ogden Housing Authority
Ogden Weber Chamber of Commerce
Ogden Weber Applied Technology Center
Safe Harbor – Domestic Violence Shelter
St. Anne's Center
TURN Community Services
Utah Department of Workforce Services Division of Housing & Community Development Olene Walker Housing Loan Fund
Utah Department of Human Services
Utah Independent Living Center
Utah Non Profit Housing Corporation
Utah Housing Corporation
Utah State University Extension Services
Wasatch Front Regional Council
Weber County – Home, CDBG and Other Programs
Weber Housing Authority
Weber Senior Center(s)
Your Community Connection

Section 3.4 Participating Jurisdiction Individual Plans

Section 3.4.0 Introduction

What follows are short background pieces and goal statements for each participating jurisdiction starting with Weber County followed by jurisdictions in alphabetical order. Regulatory barriers checklists are also included.

Section 3.4.1 Weber County

Weber County spans both the west and east sides of the Wasatch Mountains – known both as the Wasatch Front and Wasatch Back. The County is comprised of a number of jurisdictions as well as two regions of Unincorporated Weber County: the Ogden Valley and West Central Weber County. Weber County population was 231,236 in the 2010 Census and is older (30.7) and has more minority population (21.9 percent) than the state average. Hispanics also make up 16.7 percent of the County population as compared to 13 percent statewide. The following profile will be divided into three sections as follows: Weber County and Unincorporated Weber County divided into the two regions of Ogden Valley and West Central. Please note that four jurisdictions chose not to participate in this planning project: Farr West, Harrisville, Marriott-Slaterville, and Riverdale. Huntsville and Uintah towns are not required to have a moderate income housing plan. The town of Uintah does have a moderate income housing plan but chose not to participate in this project. Therefore, County-wide housing issues and needs do not include data from these communities.

Ringed by mountains, Ogden Valley is a spectacular setting and recreational opportunities coupled with its proximity to the urban Wasatch Front have spawned unprecedented growth pressures.

Community Information:

According to 2010 census data, Weber County employment is focused primarily in three areas: retail trade, manufacturing and health care. Average wage in Weber County is estimated at $34,176 which is only 88.3 percent of the statewide average, $38,700. While the population for Weber County as a whole has an older average age of 30.7, the age of the population in Unincorporated Weber County is even older at 32. Total population in the unincorporated areas is 14,074 increasing slowly over the past ten years as did the minority population, which makes up 7.3 percent of the total population as compared to 19.6 percent statewide and 21.9 percent in all of Weber County.

Unincorporated Weber County: Ogden Valley

Ogden Valley is a rural, mountain valley located on the backside of the Wasatch Range, approximately 10 miles east of Ogden. Ringed by mountains, its spectacular setting and recreational opportunities coupled with its proximity to the urban Wasatch Front has spawned unprecedented growth pressures. Ogden Valley, at 5,000 feet in elevation, has an agricultural heritage. In appearance, it remains an agricultural, mountain valley, with Pine View Reservoir in its lower reaches, and incorporated Huntsville its largest (and only

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incorporated) town. Ogden Valley has a rural character that is treasured by current residents. Surrounding mountains provide a range of recreational opportunities, including three major ski resorts and abundant wildlife resources.

Residents often travel to Ogden to shop; many also work there. Traffic in and out of the Valley is generally light during the weekdays even though a number of residents commute to Ogden for work. Although traffic increases considerably with the weekend influx of recreationists it flows relatively smoothly. Agriculture is a prominent feature of the Valley, the air is often filled with the low rumble of a tractor mowing hay. Residents may see monks from the monastery checking their beehives for the sweet, sticky honey they sell in their small store. Dairy cows graze on the thick green grass in the Valley meadows. Alfalfa sways in the gentle breezes rolling across the fields.

Moderate Income Housing Goals:
Goal 1: Maintain the quality of existing single family housing stock and affordable homeownership opportunities.

- Implementation Strategies: facilitate the mix of new construction in keeping with neighborhood design standards and community sustainability; support the Weber Housing Authority emergency home repair program to assist in housing maintenance for moderate to low income home owners and encourage the development of urban housing development in established cities and towns in order to protect the agricultural lands and provide open space within the unincorporated areas of Weber County.

Goal 2: Maintain the quality of existing multi-family housing stock and affordable rental housing opportunities.

- Implementation Strategies: facilitate the mix of new construction in keeping with neighborhood design standards and community sustainability; encourage the development of urban housing development in established cities and towns in order to protect the agricultural lands and provide open space within the unincorporated areas of Weber County; develop cluster and node ordinances that will allow for mixed type of housing choices in compact areas consistent with the General Plan locations to preserve agricultural lands and open spaces and develop and adopt design standards for the nodes and mixed use communities.

Goal 3: Provide housing choices in neighborhoods that will allow residents to live in the same neighborhood for their entire life-cycle.

- Implementation Strategies: support the Weber Housing Authority's role in developing mixed use housing projects resulting in additional housing opportunities; where mixed use development occurs provide a variety of housing types; require resorts to comply with the Destination and Recreation Resort zone provisions to establish a seasonal workforce housing plan and provide appropriate numbers of housing for employees and investigate the potential for adding accessory dwelling units as an allowed use in the zoning ordinance.

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Goal 4: Update and or put in place the necessary tools enabling the community to track the: 1) mix of existing housing stock, 2) the condition of existing housing stock, 3) delivery of existing housing education made available to the public, 4) the availability of local resources enabling single and multi – family rehabilitation and or new construction which facilitates access and affordability for special needs populations.

- Implementation Strategies: maintain land use inventory maps and analysis to track land use and housing and the transitioning of various land uses; establish a mechanism to track housing condition of the existing housing stock, including multi-family and single family residences and conduct a survey of how other communities are tracking their housing stock in order to determine the most efficient and effective way to track housing stock and condition in unincorporated Weber County.

Goal 5: Seek to monitor market data and barriers over time for all housing sectors to assure prioritization and implementation in keeping with moderate income housing plan compliance every two years.

- Implementation Strategy: conduct a housing barriers analysis as part of the two year update of the moderate income housing plan. Coordinate this effort with the Weber Housing Authority.

West Central Weber County is a predominantly rural landscape that stretches to the Great Salt Lake and includes agricultural fields, farmsteads, dairies, ranching operations, pasture lands and sparsely-spaced homes.

Unincorporated Weber County: West Central

The population in West Central Weber County represents approximately two percent of total County population. The area is a predominantly rural landscape that stretches to the Great Salt Lake. It includes large agricultural fields that change with the seasons, farmsteads and sparsely spaced homes, as well as dairies and ranching operations on pasture land and less productive lands. The agricultural lands are bounded on the western edge by relatively undeveloped land, much of it remaining in the grasslands and salt/alkali pans characteristic of the Great Basin Desert landscape. Industrial uses are sparse, but dominant in the area of Little Mountain. Plain City borders the northern edge, the Weber River and the communities of Plain City, Marriott-Slaterville, and West Haven bound the eastern edge, and Hooper City borders the southern edge of West Central Weber County. It is an open landscape with broad, beautiful views back to the Wasatch Mountains in the east. It has a sense of quiet, country living, and strong community organization that centers on family and education.

The rural pattern of development that exists in West Central Weber County means that some community services are not readily available within the community. There is a current lack of public parks and a trail system, and virtually no commercial services such as grocery, neighborhood services, or government facilities. Within the overall context of preserving rural character and quality of life, residents would like to plan for areas where such services can occur with little impact to those qualities that are so cherished.

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A majority of homes – both newly constructed and existing unit sales – are not affordable to low and moderate-income households in Unincorporated Weber County.

Photo 6: Ogden Valley Home

Statement of Need:
The housing in Unincorporated Weber County is less affordable as compared to the rest of the County. Only 16 percent of existing sales were affordable to moderate-income households. Therefore, the need for pro-active affordable housing planning is higher in unincorporated areas than many of the County's jurisdictions however this is not unusual for the mostly rural areas. It makes for a unique circumstance where there are few areas that can support this type of development. Over the next five years, Unincorporated Weber County will need to encourage that at minimum one-quarter of all units built are affordable to low and moderate-income.

Almost all of the housing in Unincorporated Weber County is single family residential with the exception of a few resort-type condominiums in the Ogden Valley and a few duplexes in the western part of the county. Both the Ogden Valley and West Central General Plans identify the need to preserve agricultural lands and open space. Resort projects in the Ogden Valley are to address 'the issue of employee housing.' Weber County cities provide the bulk of urban services with the exception of the Uintah Highlands neighborhood.

Unincorporated Weber County: West Central
Goal 1: Maintain the quality of existing single family housing stock and affordable homeownership opportunities.

- Implementation Strategies: facilitate a mix of new construction in keeping with neighborhood design standards and community sustainability; support the Weber

Housing Authority in re-establishing an emergency home repair program to assist in housing maintenance for moderate to low income home owners.

Goal 2: Maintain the quality of existing multi-family housing stock and affordable rental housing opportunities.

- Implementation Strategies: facilitate a mix of new construction in keeping with neighborhood design standards and community sustainability; encourage the development of urban housing development in nodes; develop cluster and node ordinances that will allow for mixed type of housing choices in compact areas consistent with the General Plan locations to preserve the remaining agricultural lands and open spaces and develop and adopt design standards for the nodes and mixed use communities.
-

Goal 3: Provide housing choices in neighborhoods that will allow residents to live in the same neighborhood for their entire life-cycle.

- Implementation Strategies: support the Weber Housing Authority's role in developing mixed use housing projects resulting in additional housing opportunities; where mixed use development occurs provide a variety of housing types and investigate the potential for adding accessory dwelling units as an allowed use in the zoning ordinance.

Goal 4: Update and or put in place the necessary tools enabling the community to track the: 1) mix of existing housing stock, 2) the condition of existing housing stock, 3) delivery of existing housing education made available to the public, 4) the availability of local resources enabling single and multi – family rehabilitation and or new construction which facilitates access and affordability for special needs populations.

- Implementation Strategies: maintain land use inventory maps and analysis to track land use and housing and the transitioning of various land uses; establish a mechanism to track housing condition of the existing housing stock, including multi-family and single family residences and conduct a survey of how other communities are tracking their housing stock in order to determine the most efficient and effective way to track housing stock and condition in unincorporated Weber County.

Goal 5: Seek to monitor market data and barriers over time for all housing sectors to assure prioritization and implementation in keeping with moderate income housing plan compliance every two years.

- Implementation Strategy: conduct a housing barriers analysis as part of the two year update of the moderate income housing plan. Coordinate this effort with the Weber Housing Authority.

County-wide Goals: Weber County Multi-Jurisdictional Planning Team

- **Collaboration of Housing Goals**: continue to have collaboration between Weber County and the cities within the county to accomplish common housing needs and goals.

- **Single Family Housing Goals:** preserve existing housing stock and conduct infill development as a primary focus; work with local jurisdictions to develop new outreach materials for rehabilitation; explore partnerships to leverage available resources to expand program impact via Home Depot 203K, financial institutions, foundations and municipal funding strategies and create a Volunteer Service Programs; and map future infill and re-use sites.

- **Multi-Family Housing Goals:** Promote Fair Share Housing and work on geographic de-concentration and project set asides to address future demand/needs for housing affordable to households at 30 percent of AMI and seek to collectively support applications and provide funding for priority community-wide housing development activities to meet future market demand and identify priority projects for next one to five years for households at 40 to 80 percent of AMI.

- **Miscellaneous Additional Goals:** Utilize collaboration and sustainability as a driving implementation force; conduct housing dispersion, commercial nodes and land use mapping for Master Planning analysis; use life-cycle philosophy; conduct roof-top surveys; establish educational resources in English and Spanish hosted centrally by Weber County Housing Authority; use a "put a face on it" strategy as a community education and marketing campaign; jointly sponsor education initiatives through local municipal councils; consider implementation of Good Landlord Program and seek to monitor market data and barriers over time for all housing sectors to assure prioritization and implementation in keeping with moderate income housing plan compliance every two years.

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Weber County Regulatory Barriers Analysis

Barriers Questionnaire	No	Yes
#1. Active and Adopted Moderate Income Housing Plan? If the answer is no go to question #4		X
Response: Weber County is in the process of updating the plan.		
#2. Has your community updated your moderate income housing plan with the last two years?	X	
#3. Does your housing plan provide estimates of the projected housing needs for a 5 year period or longer?		X
#4 Do your housing needs projections specify the type and density of housing needed as well as recommended locations based on zoning?	X	
Response: Plan states how many units are needed for the Ogden Valley and the Western part of the County.		
#5. Prepared a comparison of zoning ordinances and development and subdivision regulations.	X	
Response: The two ordinances are compatible		
#6. Do your current ordinances set minimum building size stipulations?		X
Response: The home has to be a minimum of 20 feet wide.		
#7. Are impact fees calculated based on actual capital investment directly related to the type of project proposed especially moderate-income housing projects?		X
Response:		
#8. Do you provide waivers of impact fees and/or other fees for projects that provide moderate-income housing consistent with this plan?		X
Response: The County Commission can waive impact fees for moderate income housing projects.		
#9. Rehabilitation Projects – does the application of building codes make allowances to encourage different levels of rehabilitation to be performed on a voluntary basis on existing structures?	X	
Response:		
#10. Is manufactured housing allowed in residential zones and is subject to the same standards as other housing types?		X
Response: There is a minimum standards for all single family dwellings		
#11. Has a review been conducted in the past two years of the regulatory barriers currently existing?		X
Response: Currently on going		
#12. Do you provide allowances for the modification of infrastructure standards or new technologies to decrease these costs for moderate-income housing projects?		X
Response: As determined by the County Engineer. We do allow cluster and PRUD which could reduce infrastructure		
#13. Has the city adopted an expedited application and approval process for moderate-income housing projects?	X	
Response: However, if the application meets the requirement for an administrative approval process		
#14. Has the city adopted a time limit for the review and approval of moderate-income housing? Is there a penalty attached?	X	
Response: All applications are treated the same		
#15. Have modified parking requirements been adopted for affordable housing projects?		X
Response: The Planning Commission can adjust or modify parking requirements.		
#16. Have special public hearing requirements been adopted to educate the public and to expedite the approval process for affordable housing developments?	X	
Response: No special hearings are needed but could be held at the behest of the authorities or the applicant.		

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Section 3.4.2 Hooper City

Introduction:
Hooper City covers 11.7 square miles on the west side of Weber County and bordering the Great Salt Lake. In fact, Fremont Island in the Great Salt Lake is included within the City's boundary. The City is quite young and was part of Unincorporated Weber County until November of 2000.

Community Information:
Hooper City was first called Muskrat Springs and later Hooperville – named for Captain William H. Hooper, an early Mormon pioneer and Utah delegate to Congress. In the past ten years, the population has doubled totaling 7,218 today. Unlike many of Weber County's other jurisdictions, Hooper City's population is getting younger. The median age in the 2000 Census was 31.3 and in 2010 it was 30.5. The decline in age is most likely due to an increase in young families who've been attracted to the city by the affordability of detached single-family housing.

Minority population has increased significantly from 60 individuals in the 2000 Census to over 600 in 2010, however at 8.4 percent of total city population it remains low relative to other areas of the state. Hooper City is primarily residential with a low number of employment centers within the city. The employment that exists is primarily government and some construction. Therefore, average wages are pretty low at $29,195 as compared to $34,173 in Weber County.

In Hooper City, close to half of all new homes constructed and existing unit sales are affordable to moderate-income households.

Homeownership rates in Hooper City are very high at 94 percent as compared to the State at 70 percent and only six percent of housing units are rentals. Close to half of all new home construction and existing unit sales are affordable to moderate-income households.

Statement of Need:
While Hooper City has a good balance of for sale units that are affordable to a broad range of household incomes, it will be important to make sure some new rental units and/or condominiums are developed in the future. Rental units and condominiums are usually priced at affordable rates for lower income households. And many low and very-low income households are not ready to own, so Hooper City needs to increase the number of rental property options. There is a need for close to 600 rental units to meet current demand for units affordable to low, very-low, and extremely-low-income households which are members of Hooper City's community. It is important to note that many units in this price range exist in surrounding jurisdictions and in unincorporated areas of Weber County, so the need is not as pressing as it could be. However, Hooper City will need to assist in addressing this need in the near future with a special focus on ensuring that 200 units be developed within city limits

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Photo 7: Rural Housing in Weber County

Moderate Income Housing Goals:
Goal 1: Ensure that existing zoning and codes encourage low and moderate-income housing development.

- Implementation Strategies: Complete the Regulatory Barriers Analysis Checklist; Evaluate current zoning and codes to identify barriers to the production of moderate-income housing; complete a map of existing zoning and current unit mix; ensure that areas are available for high density development while preserving existing community characteristics and make changes to ordinances as is feasible.

Goal 2: Collaborate with surrounding jurisdictions and provide access to community housing and educational resources.

- Implementation Strategies: host a City-wide housing information open house; establish relationships with other cities; establish referral network with e.g. State Division of Housing and Community Development; establish relationship with Weber Housing Authority (WHA), Modern-Income Housing Committee and establish relationships with housing-oriented non-profit organizations and developers.

Goal 3: Provide housing choices in Hooper City that will allow residents to live in the Hooper for their entire life-cycle.

- Implementation Strategies: create zoning and general plan use to facilitate 10 new multi-family units (or up to 1/3 of all new units) units per year in a mix of: i) Senior Housing—25% of all new multi-family units including potential patio home and/or HUD 202, ii) Rental Housing as 50 percent of all new multi-family units, and iii) Low-moderate income housing via mixed-use and multi-income neighborhood and subdivision development; ensure that a minimum of ten percent of all single and multi-family units are ADA compliant; locate multi-family units within a half-mile of mass transit corridors and to attract economic development and participate in other Weber County sponsored quality assessment and home maintenance and down-payment assistance programs.

Goal 4: Maintain the quality of existing single and multi-family housing stock.

- Implementation Strategies: support the Weber Housing Authority emergency home repair program and put tools in place to enable the City to track housing trends and existing unit conditions, ie. current mix of housing types and condition of existing units.

Goal 5: Maintain country-living atmosphere throughout the City.

- Implementation Strategies: ensure the inclusion of entrances to the city; utilize housing cluster ordinance (Open Space conservation ordinance); preserve open space and farmland and encourage micro (urban) and macro farming.

Goal 6: Design and maintain updated Moderate Income Housing Plan (MIHP).

- Implementation Strategies: designate areas for housing options (see also country-living goal); identify barriers to implementation such as sewer capacity and other regulatory barriers, such as lot size (have allowed mom in law, and cluster); consider use of RFP for patio homes; host a City-wide housing information open house; integrate updated MIHP into General Plan and set aside budget amount of $5,000 per year to assist in carrying out MIHP and/or economic development that supports the goals of the MIHP.

Goal 7: Preserve Historic Homes in highest condition

- Implementation Strategies: identify historic homes such as Fowers home, Child's home, etc. and refer homeowners to Weber County Housing Authority repair program and other programs to preserve existing affordable housing stock.

Community Resources for Meeting Housing Goals:
The primary need to meet the above housing goals is for staffing assigned to review existing housing and quantity and conditions, determine the feasibility for partnering with Weber Housing Authority to expand housing options and review existing ordinances to ensure they encourage moderate-income housing development. A small amount of resources will be designated from the general fund for assisting in carrying out the Housing Plan. Hooper City will achieve these through their current staff and budget.

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Section 3.4.3 North Ogden

North Ogden Introduction:
North Ogden lies at the north end of Ogden City sharing a boundary along 1500 North Street. It lies in the north-central section of Weber County approximately 40 miles north of Salt Lake City. The City is surrounded on two sides by the Wasatch Mountains and, situated along the Lake Bonneville bench it commands a panoramic view of the Salt Lake Valley. For close to 100 years North Ogden was a small rural community and in 1940 it began growing due to accelerated economic growth in Weber County, primarily due to development of Hill Air Force Base.

Community Information:
North Ogden did not have an easy beginning. Disputes between Native Americans and Mormon Pioneers were ever present and then General Johnson arrived to "take over the Utah Territory". North Ogden held onto its rural agricultural nature much longer than many neighboring communities. In the mid-1800's grist mills and canning companies were established taking advantage of local crops and orchards. Today, the basis of North Ogden's employment is retail trade and government which are sectors that pay lower wages. Average wages are $24,970 which is significantly lower than Weber County which is $34,173.

A fair percentage of housing in North Ogden – both new and existing – is affordable to moderate-income households and nearly 100 percent of condominiums sold in recent years.

Today, North Ogden's population is estimated at 17,357 based on the 2010 Census. The City has become primarily residential – a bedroom community with most residents employed outside the city limits. North Ogden is bordered by Ogden City, Harrisville City, Pleasant View City and the Wasatch-Cache National Forest.

North Ogden is 50 percent built out and was experiencing active development in the years prior to the economic slowdown. It has some of the most desirable existing and future building lots in the county and the city has grown in population by 16 % over the last decade. North Ogden is viewed by many as one of the most desirable because of its location and physical environment and remains a destination for upscale home development.

North Ogden's population is growing older with a current median age of 32.9, up from 29.5 in the 2000 Census. This is likely due to a population that is aging-in-place with little in-migration of newcomers. As is true of other Weber County communities, the minority population has increased significantly in the past 10 years – from 576 to 1,491 – but still remains relatively low as a percentage of the overall population – 8.6 percent.

A fair percentage of housing in North Ogden - new construction and existing units – is affordable to moderate-income households. In addition, nearly 100 percent of all condominiums sold in the past five years were affordable to low-income households. The City has a good base of affordability from which to project future housing programming.

Statement of Need:

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Photo 8: Liberty Junction, Ogden

While many of the housing units in North Ogden are affordable to a wide variety of household incomes, it is important to note that there is need for access to additional rental units that are priced in a range that is affordable to low, very-low and extremely-low income households – upwards of 1,500 units are needed. It is important to note that many units in this price range exist in surrounding jurisdictions and in unincorporated areas of Weber County, so the need is not as pressing as it could be. However, North Ogden will need to assist in addressing this need in the near future with a special focus on the development of 250 units within city limits.

Moderate Income Housing Goals:

Goal 1: Continue to preserve areas within the city for a mix of dwelling types.

- Implementation Strategies: Ensure that specific areas within the city remain zoned for a variety of housing types; evaluate General Plan guidelines for land use regarding housing needs and ensure zoning ordinances are non discriminatory.

Goal 2: Evaluate transportation plan and transportation systems for all citizens

- Implementation Strategies: Review existing public transit to determine how each sector of the population is being served; as growth occurs, encourage development of additional public transportation amenities; review public pedestrian access to the city commercial areas to determine adequacy or potential need for enhancements and encourage additional public transit throughout the city.

Goal 3: Survey existing housing assistance programs for city residents.

- Implementation Strategies: continue to work with Weber Housing Authority to utilize Section 8 Vouchers; evaluate the feasibility of instituting new programs for home ownership repair for citizens meeting the moderate income guidelines and evaluate senior citizen housing needs within the city.

Community Resources for Meeting Housing Goals:
The primary need to meet the above housing goals is for staffing assigned to evaluate current housing and transportation needs and conditions, determine the feasibility for partnering with the Weber Housing Authority to expand housing options and review existing ordinances to ensure they encourage moderate-income housing development. North Ogden will achieve these through their current staff.

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North Ogden City Regulatory Barriers Analysis

Barriers Questionnaire	No	Yes
#1. Active and Adopted Moderate Income Housing Plan? If the answer is no go to question #4		X
Response:		
#2. Has your community updated your moderate income housing plan within the last two years?		
#3. Does your housing plan provide estimates of the projected housing needs for a 5 year period or longer?	X	
#4 Do your housing needs projections specify the type and density of housing needed as well as recommended locations based on zoning?		X
Response:		
#5. Prepared a comparison of zoning ordinances and development and subdivision regulations.		X
Response		
#6. Do your current ordinances set minimum building size stipulations?	X	
Response:		
#7. Are impact fees calculated based on actual capital investment directly related to the type of project proposed especially moderate-income housing projects?		X
Response:.		
#8. Do you provide waivers of impact fees and/or other fees for projects that provide moderate-income housing consistent with this plan?	X	
Response:		
#9. Rehabilitation Projects – does the application of building codes make allowances to encourage different levels of rehabilitation to be performed on a voluntary basis on existing structures?	X	
Response:		
#10. Is manufactured housing allowed in residential zones and is subject to the same standards as other housing types?		X
Response:		
#11. Has a review been conducted in the past two years of the regulatory barriers currently existing?	X	
Response:		
#12. Do you provide allowances for the modification of infrastructure standards or new technologies to decrease these costs for moderate-income housing projects?	X	
Response:		
#13. Has the city adopted an expedited application and approval process for moderate-income housing projects?	X	
Response		
#14. Has the city adopted a time limit for the review and approval of moderate-income housing? Is there a penalty attached?		
Response:		
#15. Have modified parking requirements been adopted for affordable housing projects?	X	
Response:		
#16. Have special public hearing requirements been adopted to educate the public and to expedite the approval process for affordable housing developments?	X	
Response:		

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Section 3.4.4 Ogden

Introduction:
Ogden City, also known as *Junction City* because of its century old role as the junction of the transcontinental railroad, is the heart of northern Utah and the Weber County seat of government and business. Ogden is nestled against the Wasatch Mountains, with fantastic views of the Great Salt Lake located to the west. The Ogden and Weber Rivers flow through the city on their way to the Great Salt Lake. The city is the largest of 15 cities located in Weber County and the population and employment center of the county is downtown Ogden. Elevations in Ogden range between 4,300 and 5,200 feet above sea level, with local mountains soaring to 9,500 feet. Ogden enjoys four distinct seasons. Temperatures average in the mid-80s during July, the hottest month of the year. January, the coolest month, has average temperatures in the mid-20s.

Community Information:
Known first as Brownsville, Ogden changed its name when the City was incorporated on February 6th, 1851, in honor of brigade leader of the Hudson Bay Company Peter Skene Ogden who had been in the region a decade earlier. From 1851 to 1870, Ogden was a small agrarian community with a population in 1860 of 1,463 people. With the establishment of the transcontinental railroad in 1869, Ogden vied with Corrine and won to become the junction of the Union Pacific and Central Pacific railroads which meant that all passengers, baggage and shipping changed trains in Ogden as they traveled east or west and then later north and south across the nation. Becoming *Junction City* changed the character of Ogden and lead to growth, development and importance as a business and economic center. The local chamber of commerce adopted the motto, *You can't get anywhere without coming to Ogden!*

Ogden City is the center for business and government in Weber County and for much of northern Utah. Employment continues to be on the rise, with the City ranking #10 in the nation for jobs created in 2008.

In 2010, the U.S. Census showed Ogden's population at 82,702 with a median age of 28.6 years and an average household of 2.72 persons. Downtown Ogden has daytime population of 8,500, and there are over 114,500 people living within a 10 minute drive of downtown. Population for the State of Utah sits at over 2.5 million, with well over half of the State's population residing along the Wasatch Front. Ethnic and racial minorities make up over 20% of Ogden's population, the largest minority group being Hispanic, followed by African Americans, Asians, American Indian/Alaska Native, and Native Hawaiian or other Pacific Islander.

Ogden is the center for business and government in Weber County and for much of northern Utah. Employment continues to be on the rise, with Ogden being ranked #10 in the nation for jobs created in 2008. More than 60 percent of the jobs in Weber County are located in Ogden and the primary industry by far is government – Federal, State and Local in Hill Air Force Base, Weber State University, Weber County and Ogden City. Manufacturing makes up the second highest industry. Average wage in Ogden is $37,325, the highest of any area in Weber County and close to the State average wage of $38,059.

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Ogden had 77 % of the county's population in the 1940's and 50's and the housing stock was a mixture of apartments and single family homes typical of the urban environment of that time. This existing housing stock and new construction that has taken place since then accounts for the wide variety of housing types and many units that are affordable to a wide variety of income levels, including low and moderate-income households. The older housing stock found in the City also is one of the reasons Ogden has the lowest homeownership rate in all of Weber County with 58 percent of all occupied units being owner-occupied and 42 percent occupied by renters.

Statement of Need:
Ogden does not have a substantial need for additional affordable housing units. Ogden has 43.2% of the housing units in the county but has 76% of the tax credit units and 89% of the of the deep subsidy HUD units of the county. Ogden's concerns are not the need to provide more affordable housing but to find ways to deal equitability with the impacts of the disproportionate amounts of low income housing which has taxation, sales tax and service draws on the community. The housing concern is that due to the age and condition of the housing stock, many low and moderate-income households may be living in substandard conditions. The need in Ogden is for improved conditions, in all affordable housing units in general, but more particularly in the rental housing stock. These aging factors of structures even carries over into the nontraditional extreme low income housing found in the homeless shelters and transitional housing units found in Ogden and nowhere else in the country.

However, due to the age and condition of the housing stock, many low and moderate-income households may be living in substandard conditions. The need in Ogden is for improved conditions, in all affordable housing units in general, but more particularly in the rental housing stock. The market sector with the greatest need will be for units that are affordable to extremely-low-income households or those at less than 30 percent of AMI.

Moderate Income Housing Goals:
Goal 1: Improve the quality of housing stock.

- Implementation Strategies: over the next five years rehabilitate and upgrade 60 units of existing housing stock to alleviate conditions of blight and provide additional affordable housing opportunities through the purchase, rehabilitation and resale of dilapidated and vacant housing stock, mainly from HUD inventory targeting the East Central Community; enable low and moderate income homeowners to stay in their homes by providing 15 home repair loans and improve the quality of rental housing that was originally built as rental housing by providing 12 rental rehabilitation loans.

Goal 2: Expand homeownership opportunities.

- Implementation Strategies: over the next five years enable low and moderate income families to buy a home by providing down-payment assistance to 250 homebuyers through the Own in Ogden program targeting Harrison Blvd in the east, Ogden River on the north, 36th Street to the south and Ogden City boundaries on the west and ensure the homeownership success for new homebuyers by providing education on purchasing and maintenance of homes.

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Goal 3: Increase the supply of decent affordable housing.

- Implementation Strategies: over the next five years and through the Infill Housing Development program utilize vacant land and dilapidated housing units to create 20 new affordable housing units for owner-occupant homebuyers and support efforts of nonprofit housing developers to create new affordable housing units in three new housing development projects.

Community Resources for Meeting Housing Goals:
The Ogden City Consolidated Plan provides for $2,499,929 for housing program implementation during the fiscal year July 2012 to June 2013. This is derived from the HUD entitlement grants of CDBG and HOME ($1,356,610), along with other local funds ($1,143,319). The plan is implemented by the Community Development Division of Ogden City.

Photo 9: St. Benedict's Manor, Ogden

Ogden City Regulatory Barriers Analysis

Barriers Questionnaire	No	Yes
#1. Active and Adopted Moderate Income Housing Plan? If the answer is no go to question #4		X
Response:		
#2. Has your community updated your moderate income housing plan with the last two years?		X
#3. Does your housing plan provide estimates of the projected housing needs for a 5 year period or longer?		X
#4 Do your housing needs projections specify the type and density of housing needed as well as recommended locations based on zoning?	X	
Response: It is based more on areas that need improvement. The existing zoning allows for densities and types so the plan talks more about opportunities available.		
#5. Prepared a comparison of zoning ordinances and development and subdivision regulations.		X
Response		
#6. Do your current ordinances set minimum building size stipulations?	X	X
Response: We have one general community where there are minimum building sizes where we have had an overconcentration of small sizes that have brought down the stability of the neighborhood.		
#7. Are impact fees calculated based on actual capital investment directly related to the type of project proposed especially moderate-income housing projects?	X	
Response:.		
#8. Do you provide waivers of impact fees and/or other fees for projects that provide moderate-income housing consistent with this plan?	X	
Response:		
#9. Rehabilitation Projects – does the application of building codes make allowances to encourage different levels of rehabilitation to be performed on a voluntary basis on existing structures?		X
Response:		
#10. Is manufactured housing allowed in residential zones and is subject to the same standards as other housing types?		X
Response:		
#11. Has a review been conducted in the past two years of the regulatory barriers currently existing?		X
Response:		
#12. Do you provide allowances for the modification of infrastructure standards or new technologies to decrease these costs for moderate-income housing projects?	X	
Response: We look at all new technologies as being equal for all types of development and if it works it works for everyone.		
#13. Has the city adopted an expedited application and approval process for moderate-income housing projects?	X	
Response We treat all applications the same and try to have reviews done within 10 working days which we feel is expedited.		
#14. Has the city adopted a time limit for the review and approval of moderate-income housing? Is there a penalty attached?	X	
Response: See the comment above. There is no penalty attached other than a poor performance review for the person reviewing the project.		
#15. Have modified parking requirements been adopted for affordable housing projects?	X	X
Response: Only for senior housing projects		
#16. Have special public hearing requirements been adopted to educate the public and to expedite the approval process for affordable housing developments?	X	
Response:		

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Section 3.4.5 Plain City

Introduction:
Plain City is a rural community situated approximately eight miles northwest of Ogden, Utah in Weber County. The City was incorporated in 1944 and a total population of 5,476 was counted in the 2010 U.S. Census.

Plain City housing stock is primarily single family homes and the homeownership rate is very high at 94 percent.

Community Information:
As is true in many Utah communities, the population of Plain City is growing older. Current median age is 30.3 which is up from 27.1 in the 2000 Census. Also similar to many Weber County communities, the minority population continues to grow, currently standing at 262 and just 4.8 percent of total City population.

Plain City is primarily a residential community with a total of 370 nonfarm jobs. Employment is dominated by government and construction and average wage is well below average Weber County wage for an individual: $28,586 as compared to $34,176.

Plain City has a very high owner-occupancy rate – 94 percent. Statewide, the percentage is 70 percent. Most of the housing stock is single family dwellings with the exception of a few duplexes, triplexes and basement apartments or accessory units. New construction of singe family units is becoming cost prohibitive for low and very-low-income households. Fewer of the new homes are affordable for low and moderate-income households as well.

Statement of Need:
Although Plain City currently has an adequate mix of affordable housing, there is a need for additional rental units priced at affordable rents for low, very-low and extremely-low-income households. While the surrounding jurisdictions provide such units, Plain City will want to ensure that a mix including those prices be incorporated in the future.

Moderate Income Housing Goals:
Goal 1: Ensure that existing zoning and codes encourage low and moderate-income housing development.

- Implementation Strategies: Complete the Regulatory Barriers Analysis Checklist; Evaluate current zoning and codes to identify barriers to the production of moderate-income housing; complete a map of existing zoning and current unit mix; ensure that areas are available for high density development while preserving existing community characteristics and make changes to ordinances as is feasible.

Goal 2: Coordinate with Weber Housing Authority for new development.

- Implementation Strategies: Consult with the Weber Housing authority to determine the feasibility of locating a small low and moderate-income rental property in Plain City and ensure that vouchers and other Housing Authority programs are available to Plain City low and moderate-income households.

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Goal 3: Establish a community-based program to educate on the value of moderate-income housing.

- Implementation Strategies: Work with the Weber Housing Authority to develop education materials, flyers and hand-outs; conduct training sessions with all incoming City Council and Planning Commission members and develop an education program for the general public on the value of a mix of housing types and prices.

Community Resources for Meeting Housing Goals:
The primary need to meet the above housing goals are for staffing assigned to conduct surveys and track planning and building permit activity. Plain City will achieve these through their current staff.

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Section 3.4.6 Pleasant View City

Introduction:
Pleasant View City, which was founded in 1851, and incorporated on August 27, 1945, currently has over 8,000 residents. Nestled at the base of Mount Ben Lomond in northern Weber County, the City is best known for its beautiful mountain views and highly desirable residential areas. With several hundred acres of undeveloped land positioned in ideal locations throughout the city, Pleasant View also offers tremendous opportunities for commercial and industrial development. Due to its unique layout, the City's desirable residential areas and prime commercial areas are protected from encroaching on one another.

Pleasant View has a homeownership rate of 92 percent and renters make up the balance

Community Information:
The city's scenic beauty and "pleasant view" are enhanced by its sense of community and commitment to provide consistent, high-quality public services for residents, businesses and visitors. The first settlers were not concerned with community boundaries. The town was likely named by Wilford Cragun, the first white child born in the settlement. It is said that Wilford looked over the community and remarked that it had a "pleasant view'. Pleasant View was one of the first rural communities in the state to have a local railroad or streetcar service.

The population of Pleasant View is aging with median age increasing from 31.5 years in 2000 to 34.1 years in 2010. The minority population increased from 147 to 836 persons in the same time period, however it remains fairly low for the region – 10.5 percent as compared to 21.9 percent for Weber County. Household income in Pleasant View 2007 – 2011 is $85,245 as compared to Weber County at $54,666.

Statement of Need:
Pleasant View's residential housing stock is primarily owner-occupied making up 92 percent of all households. Renters make up the balance of eight percent. While existing housing is affordable to a range of incomes including some to low-income households, there remains a need for additional units – both rental and for sale housing – that are affordable to low and very-low-income households.

Even though Pleasant View City's current market continues to be supportive of large lot and large home developments, the City still contains a significant number of affordable homes. Affordable homes are found in mobile home parks and higher density projects already approved that in total exceed the minimum levels of affordable housing per jurisdiction promoted by the State. Pleasant View City is currently in need of close to 500 units for low, very-low and extremely-low-income households. While many units can be found in surrounding areas, many of these units need to be built through new construction and redevelopment efforts within City limits.

Moderate Income Housing Goals:
Goal 1: Maintain existing ratio of affordable and market units.

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- Implementation Strategies: Review planning and building permit applications to document the development of a balance of units to maintain current ratio of affordable units; review ordinances to ensure that there are no barriers to new and/or redevelopment of affordable units and provide education on the value of balanced growth.

Goal 2: Explore the need for and economic feasibility of a closer partnership with Weber and/or Ogden Housing Authority or creation of a separate Housing Authority.

- Implementation Strategies: Conduct a cost-benefit analysis of contracting with neighboring Housing Authorities (Weber or Ogden City) as well as creation of a new Housing Authority for Pleasant View City and the functions to be evaluated include, administration of Economic Development Agency housing funds, provision of dislocation assistance, creation of rehabilitation options, promotion of volunteerism, establishing partnerships with agencies and organizations for provision of services to housing clients and foster the creation of new housing structures and programs.

Goal 3: Establish a housing database.

- Implementation Strategies: Conduct a survey of available infill lots and likely redevelopment sites; create mapping tools to show relation between likely redevelopment site, infill lots and current residential and commercial development activity, zoning, residential tracks by income and housing types such as single family and multi-family and identify potential partners for rehabilitation and new construction on vacant lots.

Goal 4: Continue to address regulatory barriers.

- Implementation Strategies: Continue to work on implementation of zoning and regulatory changes addressed in General Plan goals and revise General Plan as well as create Master Plan if needed.

Goal 5: Establish education program.

- Implementation Strategies: Redesign website and enhance affordable housing information; create informational handouts and provide training to City Council and Planning Commission.

Community Resources for Meeting Housing Goals:
Pleasant View will use existing staffing resources to meet most of the above housing goals. Following the cost-benefit analysis of partnership vs. establishment of a housing authority, additional City resources may be required to achieve subsequent goals. Creation of new or rehabilitated housing targeted to low, very low and extremely low-income households will require solicitation of State and Federal assistance.

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Pleasant View City Regulatory Barriers Analysis

Barriers Questionnaire	No	Yes
#1. Active and Adopted Moderate Income Housing Plan? If the answer is no go to question #4		X
Response: Incomplete analysis performed		
#2. Has your community updated your moderate income housing plan with the last two years?		X
#3. Does your housing plan provide estimates of the projected housing needs for a 5 year period or longer?	X	
#4 Do your housing needs projections specify the type and density of housing needed as well as recommended locations based on zoning?	X	
Response: #2- Only a statement of adoption. #3 No estimates only statement od status. #4 No analysis, no specifics as there is not now any need		
#5. Prepared a comparison of zoning ordinances and development and subdivision regulations.		X
Response There is sufficient density allowance in specified areas and zones for affordable housing. TOD and RM allowances are on the books.		
#6. Do your current ordinances set minimum building size stipulations?	X	
Response: Not beyond the minimum building code requirements		
#7. Are impact fees calculated based on actual capital investment directly related to the type of project proposed especially moderate-income housing projects?	X	
Response:. Based strictly on cost per user		
#8. Do you provide waivers of impact fees and/or other fees for projects that provide moderate-income housing consistent with this plan?	X	
Response: Fees are based on overall usage on a per unit basis – no allowance for cost of unit is included in calculations		
#9. Rehabilitation Projects – does the application of building codes make allowances to encourage different levels of rehabilitation to be performed on a voluntary basis on existing structures?	X	
Response: Equal treatment is desired and expected. Care is taken to apply only relevant and appropriate codes.		
#10. Is manufactured housing allowed in residential zones and is subject to the same standards as other housing types?		X
Response: No difference in treatment is allowed.		
#11. Has a review been conducted in the past two years of the regulatory barriers currently existing?	X	
Response: Currently ongoing – the most applicable requirements have been modified and adopted – others are still under review.		
#12. Do you provide allowances for the modification of infrastructure standards or new technologies to decrease these costs for moderate-income housing projects?	X	
Response: PUDs allow for modification of zoning and infrastructure standards.		
#13. Has the city adopted an expedited application and approval process for moderate-income housing projects?	X	
Response: Ours is efficient and streamline for all types of projects and we do not differentiate.		
#14. Has the city adopted a time limit for the review and approval of moderate-income housing? Is there a penalty attached?	X	
Response: We approve as fast as is practical and within statutes- if it's ready we approve.		
#15. Have modified parking requirements been adopted for affordable housing projects?	X	
Response: Why? The standard is not prohibitive for such projects and vehicles are prevalent for all income levels in our experience.		
#16. Have special public hearing requirements been adopted to educate the public and to expedite the approval process for affordable housing developments?	X	
Response: ? No special hearings are needed but could be held at the behest of the authorities or the applicant.		

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Section 3.4.7 Roy

Roy Introduction:
Roy is a fairly compact community located approximately two miles southwest of Ogden City, 30 miles from Salt Lake City, and directly west of Hill Air Force Base. A fairly urbanized setting with few remaining open spaces and/or agricultural areas, Roy has easy access to I-15, as well as to I-84. It is a prime location for commercial development and with close access to large employers, it is also home to many employees of the region's largest employers.

Community Information:
Since the incorporation of Roy in 1937, the city has grown from a population of 998 (1940 Census) to 36,884 persons (2010 Census). Past and current growth of Roy can be attributed to its location relative to large nearby employment centers, which are easily accessible from the city. Some of these are Hill Air Force Base, the Freeport Center, Internal Revenue Service, Defense Depot and the Ogden City Industrial Park. Readily available municipal services, facilities, and the availability of land for development to the west of the existing city core, have made Roy attractive to growth.

Roy City has a variety of housing options, many of which are affordable to low and moderate-income households.

The population of Roy is getting older with current median age at 30 and the minority population has increased by 136 percent between 2000 and 2010. Employment for Roy is not dominated by one or more sectors, but is rather spread among retail trade, professional and business services, government, health care and leisure and hospitality. The average wage is $23,696 which is quite a bit below the Weber County average for an individual, $34,176.

Roy has an extensive system of parks of various sizes, locations and types of facilities. This system includes neighborhood and community parks with and without organized league play. Complementing open spaces and parks are visual resources. Scenic corridors and vistas offer city residents the opportunity to view the natural environment without man-made intrusions. Protecting open space provides regional environmental, economic, social, educational, and recreational benefits. Some of these benefits are more quantifiable than others, but they all have an influence on the lives of present and future generations.

Statement of Need:
Roy has a wide variety of housing options, many of which are affordable to low and moderate-income households. However, in most recent years, no newly constructed homes were affordable to very-low income households. Roy's homeownership rate is lower than other Weber County cities and with current affordable housing stock in need of repair, a down-payment assistance and/or acquisition and rehab assistance for low-income homebuyers would be helpful in raising the ownership rates. Although Roy has many affordable rental properties, there continues to be a need for additional rental units, especially units that are affordable to very-low and extremely-low income households and those persons with special needs such as Senior Citizens and persons with disabilities.

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Moderate Income Housing Goals:
Goal 1: Ensure that existing zoning and codes encourage low and moderate-income housing development.

- Implementation Strategies: Complete the Regulatory Barriers Analysis Checklist; Evaluate current zoning and codes to identify barriers to the production of moderate-income housing; complete a map of existing zoning and current unit mix; ensure that areas are available for high density development while preserving existing community characteristics and make changes to ordinances as is feasible.

Goal 2: Update community housing demographics to be consistent with current market forces and declining valuations.

- Implementation Strategies: Use American Housing Survey and real estate sales data to determine current status of housing market and current valuations for existing properties.

Goal 3: Establish rehabilitation and repair programs for existing housing stock.

- Implementation Strategies: Conduct roof-top survey to determine existing housing quality and conditions; inventory housing rehabilitation and repair needs; enforce zoning and code ordinances; establish a Good Landlord program and research and adopt new residential design standards to facilitate rehabilitation and future land uses.

Goal 4: Continue to encourage a mix of housing types and price levels.

- Implementation Strategies: Work with planning staff to review planning activity and building permit requests to ensure that there continues to be a mix of housing types in the pipe-line and at a variety of price levels and map remaining land uses and potential land use conversations as necessary.

Goal 5: Work with Weber County and other jurisdictions to facilitate regional housing planning.

- Implementation Strategies: Build on planning group exercise by working with core group members to begin regional planning efforts; establish "fair share" agreements with neighboring communities to distribute the low and very-low income rental properties throughout the region and .

Goal 6: Establish resource and information assistance programs.

- Implementation Strategies: Create a web-based housing resource and referral service in partnership with Weber Housing Authority; explore the feasibility of a down-payment assistance program as well as acquisition and rehab for low-income homebuyers and determine likely sources of funding.

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Goal 7: Support the development of new affordable housing.

- Implementation Strategies: Explore affordable housing options that include construction of new units, utilization of existing units and renovation of sub-standard units to meet the housing needs of special needs populations such as Seniors, persons with disabilities, persons living with HIV Aids, persons aging out of foster care and veterans.

Community Resources for Meeting Housing Needs:
The primary need to meet the above housing goals is for staff assigned to track various planning/visioning functions, oversee planning activities, and ensure that new units that come through planning are in the target range of affordability. Roy staff can achieve most of this with current staffing. Additional funding might be available through Federal and State HUD and housing programs for units and programs targeted to very low income households.

Photo 10: Assisted Living, Roy

Section 3.4.8 South Ogden City

Introduction:
South Ogden City is a community approaching build-out. With a current population of over 16,000, the community is largely surrounded by its municipal neighbors—Ogden (to the north and east), Riverdale (northwest), Washington Heights (west), and Uintah (south) in each direction. As such, few parcels of vacant land available to create new places and neighborhoods. It is the fourth-largest city in Weber County and is easily accessed from several major routes, including Highway 89 (Washington Blvd.), Riverdale Road and Harrison Blvd.

Community Information:
The origins of South Ogden as a community date back to 1848 when lands previously owned by the Mexican government were acquired by the United States. The resulting settlement became known as "Burch Creek", named in honor of Daniel Burch, Jr., one of the first pioneers to settle in the area. The farming community was known for its open fields, rounded hills, and springs of sparkling, clear water. Little development took place until after 1890, when change slowly took effect, with lots being subdivided in what is now the northern part of the City. As time passed, "Burch Creek" became known as South Ogden.

Modern historical development of South Ogden, as a suburban community was spurred by FHA- approved housing in 1949 and its easy access to major employment centers including Hill Air Force Base and Ogden City. Consequently, the City experienced its largest growth spurt in the 50's. From 1950 to 1970, South Ogden grew at a rate two to three times faster than Weber County. The general population is getting younger and the minority population is growing – nearly doubling in the past ten years.

Commercial development grew as well with many of the current businesses locating in the City's major business district after 1960. Today, health care and private education (for-profit universities) make up 24 percent of all employment in the city, followed closely by leisure and hospitality including restaurants. The average wage was $27,628 for an individual.

South Ogden has developed a well-balanced housing supply in type and cost.

Statement of Need:
The City has developed a well-balanced housing supply in type and cost. The need is to preserve and stabilize the existing housing mix in order to sustain the current desirable balance of demographics. The General Plan has identified existing areas that need commercial and residential redevelopment and this is the City's focus for the future. There is opportunity to enhance the tax base and update the old neighborhoods.

There is a supply of housing for all income groups that want housing with the exception of the lowest income households and those persons with special needs. Current affordable housing units don't turn over often and the stock of units is aging – many units are in need of repairs and upgrades. Because the City is close to build-out, some of the gaps will have to be considered in conjunction with redevelopment planning. The need and location should also be evaluated on a county-wide basis and how the City can participate.

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Moderate Income Housing Goals:
Goal 1: Continue to ensure a balance of affordable existing housing stock.

- Implementation Strategies: Invest in neighborhood infrastructure upgrades and repairs; work with the Weber Housing Authority to identify home repair and rehabilitation resources for very-low income households; redevelop old neighborhoods and add mixed use commercial and residential as identified by the General Plan and redevelopment processes.

Goal 2: Include affordable housing goals in redevelopment planning.

- Implementation Strategies: Use these study findings to inform the redevelopment planning process and match identified housing needs with existing programs and related services.

Goal 3: Review all current ordinances in anticipation of including low-cost housing in new redevelopment efforts.

- Implementation Strategies: Complete a local barriers study and determine which if any ordinances need to be changed to expedite the inclusion of very –low income rental units in future redevelopment efforts; identify ordinance changes and begin the process for completing the changes in anticipation of redevelopment planning.

Goal 4: Refine 2008 housing plan goals.

- Implementation Strategies: Review the 2008 housing goal to establish a loan fund for rehabilitation of aging housing stock for low and moderate income households; assess housing stock to determine the extent of need for repairs and rehabilitation of homes owned by low and moderate-income households and analyze the feasibility of establishing a city-based program to meet this goal.

Community Resources for Meeting Housing Goals:
The City has a record and will continue to utilize all planning, funding, and political resources available for this work. Development processes in place have reacted favorably in the past and existing ordinances have proven to be very good to produce a balanced and market ready housing product. Some new ordinances have been studied in anticipation of redevelopment needs but will be more detailed and refined as plans are prepared and needs are identified.

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South Ogden City Regulatory Barriers Analysis

Barriers Questionnaire	No	Yes
#1. Active and Adopted Moderate Income Housing Plan? If the answer is no go to question #4		X
Response: Completed in 2008. Moderate Income Housing Plan Biennial reports were submitted the State of Utah in May 2010 and October 2011.		
#2. Has your community updated your moderate income housing plan within the last two years?	X	
#3. Does your housing plan provide estimates of the projected housing needs for a 5 year period or longer?		X
#4 Do your housing needs projections specify the type and density of housing needed as well as recommended locations based on zoning?		X
Response:		
#5. Prepared a comparison of zoning ordinances and development and subdivision regulations.	X	
Response		
#6. Do your current ordinances set minimum building size stipulations?	X	
Response: Residential and similar building sizes are controlled primarily through minimum building setbacks, maximum heights, and maximum density limitations. Multi-family unit sizes are not stipulated in allowed uses, although they could be as part of conditional use permits.		
#7. Are impact fees calculated based on actual capital investment directly related to the type of project proposed especially moderate-income housing projects?	X	
Response:		
#8. Do you provide waivers of impact fees and/or other fees for projects that provide moderate-income housing consistent with this plan?	X	
Response:		
#9. Rehabilitation Projects – does the application of building codes make allowances to encourage different levels of rehabilitation to be performed on a voluntary basis on existing structures?	X	
Response:		
#10. Is manufactured housing allowed in residential zones and is subject to the same standards as other housing types?	X	
Response:		
#11. Has a review been conducted in the past two years of the regulatory barriers currently existing?	X	
Response:		
#12. Do you provide allowances for the modification of infrastructure standards or new technologies to decrease these costs for moderate-income housing projects?	X	
Response:		
#13. Has the city adopted an expedited application and approval process for moderate-income housing projects?	X	
Response: South Ogden City application and approval process is efficient and responsive to all projects.		
#14. Has the city adopted a time limit for the review and approval of moderate-income housing? Is there a penalty attached?	X	
Response:		
#15. Have modified parking requirements been adopted for affordable housing projects?	X	
Response:		
#16. Have special public hearing requirements been adopted to educate the public and to expedite the approval process for affordable housing developments?	X	
Response:		

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Section 3.4.9 Washington Terrace

Introduction:
Ideally located between two of Utah's population centers - Salt Lake City and Ogden - Washington Terrace City has all the advantages of a smaller community in close proximity to the goods, services, educational, professional, and cultural opportunities of larger metropolitan areas. With an estimated population of nearly 10,000, Washington Terrace covers an area of approximately four square miles.

Established in the 1940's as a temporary military housing project, Washington Terrace quickly grew into a full service city. After the war, because of its ideal location and beauty, the families elected to stay, and the city of Washington Terrace continued to grow and expand, until it finally became the city it is today. Selected as one of the best places to live in North America, this region is rich in a variety of activities whether your goal is to rest, revive, recreate, or relocate.

Community Information:
Utah has one of the most diverse economies in the country and for several years has ranked among the top states for job growth, population growth, and personal income growth per household. Washington Terrace and Weber County are vital figures in this progressive business equation. With two elementary schools, one junior high, and one high school, as well as the Weber District School Offices all within the city limits, Washington Terrace has a school for every child. Additionally, Washington Terrace is served by a number of state-of-the-art higher education institutions.

Washington Terrace is an important component in Utah's top ranking in job, population and personal income growth.

The vision and goal of the City's elected and appointed officials, residents, and staff are to provide a balanced community in which a variety of housing choices are available for residents and those who desire to live in the city. Also, the City wants to continue to provide opportunities within or in close proximity for education, employment, shopping and recreation.

Washington Terrace wants to maintain the quality of life that it is known for and still have the community available to all who desire to reside in it. The desire of the city is to provide for housing that adheres to high property maintenance standards. The enforcement of such standards shall be maintained for all properties regardless of their market value.

Statement of Need:
The City's desire, as mentioned above, is to provide housing options for all sectors of the community while responding to an extremely complex set of economic, social and psychological impulses. Since 2007, 92 percent of all homes sold were affordable to moderate-income households: 429 affordable to households earning 80 percent of AMI and 140 affordable to low income households – those earning 50 percent of AMI. Similarly, 76 percent (67 units) of the condominium market were affordable to households earning 80 percent of AMI and of those, 40 units were affordable to households earning 50 percent of

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AMI. The conclusion is that there are a generous amount of properties available for low and moderating income households thus meeting the requirements of state code. Of the over 1,000 rental properties, very few are affordable to low, very low and extremely low income households. However, there are sufficient affordable units county-wide to meet current needs.

Moderate Income Housing Goals:

Goal 1: Ensure that low and moderate income housing is included in all community planning and visioning processes.

- Implementation Strategies: Incorporate housing goal statements into the annual visioning and planning process conducted by the Mayor and City Council – ensuring that housing is included in their vision for the community, organizational philosophy and Core Values of providing quality public services; ensure that the executive body works closely with the legislative body to identify specific measurable strategies and vision to guide future housing development.

Goal 2: Maintain the ratio of affordable single-family housing stock and quality development opportunities by facilitating a mix of new construction.

- Implementation Strategies: Support the Weber Housing Authority's role in developing mixed-use housing projects resulting in additional housing opportunities to meet low and very-low-income housing needs over time and track planning activity to ensure that development is occurring that is affordable to a wide variety of income levels.

Goal 3: Evaluate City zoning and codes to identify barriers over time for all housing sectors to assure prioritization and implementation is in compliance with the moderate income housing plan every two years.

- Implementation Strategies: Conduct a housing barriers analysis to review subdivision zoning and codes and establish guidance for future development; coordinate this effort with the Weber Housing Authority and review General Plan and community maps to specify areas and plans for housing, recreation, employment, open space, educational opportunities and traffic and pedestrian flows and.

Goal 4: Provide assistance for home repairs and rehabilitation of older housing stock.

- Implementation Strategies: Conduct a thorough review of age and current condition of all housing stock within the City and work with the Weber Housing Authority to identify potential resources for assisting low income homeowners with upgrades and repairs.

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Community Resources for Meeting Housing Goals:
Washington Terrace City has very limited resources and at this time does not have adequate funds to assist in covering costs for housing construction or rehabilitation. The primary need to meet the above housing goals is for staff assigned to track various planning/visioning functions, oversee planning activities, and ensure that new units that come through planning span affordability. Washington Terrace staff can achieve most of this with current staffing. Additional funding assistance might come through Federal and State HUD and housing programs for units targeted to very low income households.

Photo 11: Housing in Rural Weber County

Washington Terrace Regulatory Barriers Analysis

Barriers Questionnaire	No	Yes
#1. Active and Adopted Moderate Income Housing Plan? If the answer is no go to question #4		X
Response:		
#2. Has your community updated your moderate income housing plan with the last two years?		X
#3. Does your housing plan provide estimates of the projected housing needs for a 5 year period or longer?		X
#4 Do your housing needs projections specify the type and density of housing needed as well as recommended locations based on zoning?		X
Response:		
#5. Prepared a comparison of zoning ordinances and development and subdivision regulations.		X
Response		
#6. Do your current ordinances set minimum building size stipulations?		X
Response:		
#7. Are impact fees calculated based on actual capital investment directly related to the type of project proposed especially moderate-income housing projects?		X
Response:.		
#8. Do you provide waivers of impact fees and/or other fees for projects that provide moderate-income housing consistent with this plan?	X	
Response:		
#9. Rehabilitation Projects – does the application of building codes make allowances to encourage different levels of rehabilitation to be performed on a voluntary basis on existing structures?	X	
Response:		
#10. Is manufactured housing allowed in residential zones and is subject to the same standards as other housing types?		X
Response:		
#11. Has a review been conducted in the past two years of the regulatory barriers currently existing?		X
Response:		
#12. Do you provide allowances for the modification of infrastructure standards or new technologies to decrease these costs for moderate-income housing projects?		X
Response:		
#13. Has the city adopted an expedited application and approval process for moderate-income housing projects?	X	
Response		
#14. Has the city adopted a time limit for the review and approval of moderate-income housing? Is there a penalty attached?		X
Response: **—With no penalty**		
#15. Have modified parking requirements been adopted for affordable housing projects?	X	
Response:		
#16. Have special public hearing requirements been adopted to educate the public and to expedite the approval process for affordable housing developments?		X
Response:		

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Section 3.4.10 West Haven

Introduction:
In 1990, residents of Kanesville and Wilson – two farming communities founded in the mid 1800's – voted to combine into the City of West Haven to guard against encroaching development from neighboring communities and preserve their unique rural assets. On July 1 of 1991, West Haven was incorporated as a municipal corporation with a population of 2,171. Today, the population is just over 10,000.

Community Information:
West Haven is located 35 miles north of Salt Lake City and just west of the Wasatch Mountains in Northern Utah. The confluence of the Weber and Ogden rivers is located inside the northeastern corner of the city. Ogden City borders the city on the east and on the south and west by Roy and Hooper City . To the west and north are the rural communities of Taylor and Marriott.

West Haven represents a balance of exceptional community assets and beautiful natural resources. Local residents value both the community as well as its natural assets. The community holds annual celebrations each year commemorating the history of the community. The West Haven Day Celebration was established in 1991 which occurs on the third Saturday of June each year. West Haven City Park was established in 1994 on 40 acres. Today, the community has a beautiful park that has become the hub for many and varied activities such as family reunions, rodeos, children playing, and many other sports. In the same year, a city-wide recreation program was developed. And in 1998 the City established the River Parkway Trail using a grant as well as matching funds from local donors.

West Haven's population is younger than in surrounding areas – a median age of 27.8 based on 2010 census. Minorities make up 14% of the population. Employment is dominated by jobs in construction, manufacturing, trade, transportation and utilities and average wages are just over $34,000 for an individual.

West Haven represents a balance of exceptional community assets as well as natural resources.

One of the main concerns of the citizens of West Haven has been and continues to be, how to maintain a rural atmosphere throughout the community. While realizing that some development is inevitable - and in fact necessary to keeping the community viable and vital - they are invested in maintaining and protecting the rural atmosphere. To that end General Plans have emphasized site-specific development which includes maintaining and preserving unique characteristics of any given piece of land and using methods of development that minimize site disturbance.

Statement of Need:
Historically, most of the housing stock in West Haven City is detached single family units. Housing prices meet the needs of a variety of household incomes and many units are affordable to moderate income households – thus meeting the requirements of state codes. Of the close to 800 rental properties, very few are affordable to low, very low and extremely low income households. However, there are sufficient affordable units county-wide to meet current needs.

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One notable issue was found in tracking building permits to determine the history and future of residential construction. West Haven used different categories than other Weber County jurisdictions. The system of building permit reporting is now being adjusted to match surrounding areas so that residential development can be compared to other Weber County areas. The numbers reflected in the Housing Market Assessment are somewhat different from the actual numbers tracked by West Haven City, maintaining that 468 apartments, 418 townhomes and 50 manufactured homes have been developed since 2001.

Moderate Income Housing Goals:

Goal 1: Maintain the quality of single-family housing stock and affordable homeownership opportunities by facilitating the mix of new construction in keeping with neighborhood design standards and community sustainability.

- Implementation Strategies: Support the Weber Housing Authority emergency home repair program to assist in housing maintenance for moderate to low-income homeowners and encourage urban-style development into areas of West Haven in order to protect agricultural land and/or open space in other areas.

Goal 2: Maintain the quality of existing multi-family housing stock and affordable rental housing opportunities by facilitating the mix of new construction in keeping with neighborhood design standards and community sustainability.

- Implementation Strategies: Encourage urban-style development into areas of West Haven in order to protect agricultural land and/or open space in other areas; develop cluster and node ordinances that will allow for a variety of housing choices in compact areas consistent with the General Plan locations to preserve agricultural lands and open space and develop and adopt design standards for the nodes and mixed-use areas.

Goal 3: Provide housing choices in neighborhoods that will allow residents to remain within their neighborhood for their life-cycle.

- Implementation Strategies: Support the Weber Housing Authority's role in developing mixed-use housing projects resulting in additional housing opportunities to meet low and very-low-income housing needs over time; provide a variety of housing choices for a variety of income levels where mixed-use development occurs and investigate the potential for adding accessory dwelling units as an allowed used in the zoning ordinance.

Goal 4: Update and/or put in place the necessary tools enabling the community to track the: 1) mix of existing housing stock, 2) the condition of existing housing stock, 3) delivery of available housing education, 4) the availability of local resources enabling single and multi-family rehabilitation and/or new construction which facilitates access and affordability for special needs populations.

- Implementation Strategies: Maintain land-use inventory maps and analysis to track land use and housing and the transitioning of various land uses; Establish a mechanism to track housing condition of the existing housing stock, including multi-family and single family residences and survey how other communities track housing

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stock to determine the most efficient and effective way to track the housing stock and conditions in unincorporated Weber County.

Goal 5: Monitor market data and barriers over time for all housing sectors to assure prioritization and implementation are in compliance with the moderate income housing plan every two years.

- Implementation Strategies: Conduct a housing barriers analysis as part of the two year update to West Haven's moderate income housing plan and coordinate this effort with the Weber Housing Authority.

Goal 6: Monitor building permit reporting to ensure it matches other Weber County jurisdictions.

- Implementation Strategy: Review the permit reporting process and adjust and maintain a tracking system that matches the categories utilized by other Weber County jurisdictions.

Community Resources to Meet Housing Goals:

The primary need to meet the above housing goals are for staffing assigned to track various changes in reporting, oversee planning activities, and ensure that new units are located in appropriate areas. West Haven will achieve these through their current staff.

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West Haven Regulatory Barriers Analysis

Barriers Questionnaire	No	Yes
#1. Active and Adopted Moderate Income Housing Plan? If the answer is no go to question #4		X
Response: WHC is in the process of updating		
#2. Has your community updated your moderate income housing plan with the last two years?	X	
#3. Does your housing plan provide estimates of the projected housing needs for a 5 year period or longer?		X
#4 Do your housing needs projections specify the type and density of housing needed as well as recommended locations based on zoning?		X
Response: This new housing plan will identify these needs with locations and deal with density limitations where present. The city will also be looking at optimal locations for moderate-income housing.		
#5. Prepared a comparison of zoning ordinances and development and subdivision regulations.		X
Response Parts were updated in 2010; this will be reviewed as we update the general plan this next year.		
#6. Do your current ordinances set minimum building size stipulations?	X	
Response: size restrictions are no longer in place; there is height restrictions		
#7. Are impact fees calculated based on actual capital investment directly related to the type of project proposed especially moderate-income housing projects?		X
Response:.		
#8. Do you provide waivers of impact fees and/or other fees for projects that provide moderate-income housing consistent with this plan?		X
Response: Projects may apply based on need.		
#9. Rehabilitation Projects – does the application of building codes make allowances to encourage different levels of rehabilitation to be performed on a voluntary basis on existing structures?		X
Response: Building permit process		
#10. Is manufactured housing allowed in residential zones and is subject to the same standards as other housing types?		X
Response:		
#11. Has a review been conducted in the past two years of the regulatory barriers currently existing?		X
Response: This year 2012		
#12. Do you provide allowances for the modification of infrastructure standards or new technologies to decrease these costs for moderate-income housing projects?		X
Response: By Application		
#13. Has the city adopted an expedited application and approval process for moderate-income housing projects?	X	
Response: No apparent need to expedite the process		
#14. Has the city adopted a time limit for the review and approval of moderate-income housing? Is there a penalty attached?	X	
Response: Same as above		
#15. Have modified parking requirements been adopted for affordable housing projects?		X
Response: Planning Commission has the ability to modify		
#16. Have special public hearing requirements been adopted to educate the public and to expedite the approval process for affordable housing developments?	X	
Response: WHC has a regular meeting process of two meetings per month for both the Planning and City Council. No apparent need.		

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Section 4: Appendices

Section 4.1 10 Year Plan

Weber County Participating Jurisdictions "Over-Arching 10 Year MIHP Timeline"										
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Single Family										
Neighborhood SF Roof Top & Lot In-Fill Studies	Create Student Internship Study Proposal with Weber State University	Conduct Roof Top Study	Conduct Lot In-Fill Study	Prioritize Scope of Work with Community Input	X	X	X	X	Update	X
Rehab Assistance by WHA	Best Practice Exchange Ogden City & Weber Housing Authority Policy & Procedure Development For $50k Allocation; Loan Size and #/Units TBD Make Application for CDBG Emergency Home Repair Funding	Explore Leveraged Funding to Expand Rehab Lending throughout Weber County Explore HUD203k Program Expansion/Usage throughout Weber County	Update Implementation Strategy w/Participating Jurisdictions and Maintain Funding Application Cycles	X	X	X	X	X	X	X
Crown Homes by WHA	Application Award Identify 4 Lots & Purchase	Build	Occupy	Assess Continuing Need	X	X	X	X	X	X

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Track Single Family Permitting Impact on MIHP	X	X	X	X	X	X	X	X	X	X
Multi-family										
Neighborhood MF Roof Top & In-Fill Studies	Create Student Internship Study Proposal with Weber State University	Conduct Roof Top Study	Conduct Lot In-Fill Study	Prioritize Scope of Work with Community Input	X	X	X	X	Update	X
Track Multi-family Market Rate HUD Guarantee (70-120% AMI) Impact on MIHP	X	X	X	X	X	X	X	X	X	X
Track Senior HUD 202 Project (Less than 30% AMI) Impact on MIHP	X	X	Earliest Potential Application Window by WCA/Partner	X	X	X	X	X	X	X
Track Senior Acquisition/Rehab (Tax Credit–45% AMI below)	X	X	X	X	X	X	X	X	X	X
Track Multi-family Tax Credit (55% or Less AMI) Impact on MIHP	X	X	X	X	X	X	X	X	X	X
Other										
Housing Barriers Transportation Infrastructure	X	X	Update w/ Wasatch Choice 2040	X	X	X	X	X	X	X
Form Based Codes	Draft Document	Coordinated Review by Participating Jurisdictions	X	X	X	X	X	X	X	X
Map Zoning & Housing Concentrations	X	X	Update w/ Wasatch Choice 2040	X	X	X	X	X	X	X
Housing Education &	Housing Authority	Housing Authority Web-	X	X	X	X	X	X	X	X

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Resource Info Materials English/Spanish	Resources List Translation, Printing and Distribution	Site Upgrade and Jurisdictional Linkages								
Down Payment & Closing Cost Assistance	Maintain Funding 40 Families	Plan Update & Funding Requests for DPA/CC	X	X	X	X	X	X	X	X
Monitor Submarkets Biannual MIHP Update	Multi-Jurisdiction Plan Completion and Adoption	Create Multi-Jurisdiction Work Team for Implementation	Bi-Annual Report	X	Bi-Annual Report	X	Bi-Annual Report	X	Bi Annual Report	X

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Pre-Planning Meeting Goals Discussion & Notes

Goal 1
Seek to maintain the quality of existing single-family housing stock and affordable homeownership opportunities, by facilitating the mix of new construction and in-fill in keeping with neighborhood design standards and community sustainability.

Goal 2
Seek to maintain the overall quality of existing multi-family housing stock and affordable rental housing opportunities, by facilitating the mix of new construction and in-fill in keeping with neighborhood design standards and community sustainability.

Goal 3
Seek to update and/or put in place the necessary tools enabling the community to track the: 1) mix of existing housing stock, 2) the condition of existing housing stock, 3) delivery of existing housing education made available to the public, 4) the availability of local resources enabling single- and multi- family rehabilitation and/or new construction which facilitates access and affordability for special needs populations.

Goal 4
Seek to monitor market data and barriers over time for all housing sectors to assure prioritization and implementation in keeping with moderate income housing plan compliance every two years.

Discussion Goal 1: Single Family

Lots of big homes- future maintenance

Market

Cost of innovation

Impact to neighborhood

Older home styles, e.g., small kitchen

Demo- building new, how does that impact

Age of housing stock

Renovations

Programs to renovate

W. Valley programs - hire architect to provide design

Partnerships- U of U

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Connotations of affordable housing

Housing choice for a life time

Places for kids to come back to

Main level homes

Why do alternatives make sense for the long run

Disability- consideration for design- incentives (density)- mix of housing types

Trend ownership to rental- cities can't force ownership

More cars on street

Pleasantview - attitude on mother-in-law apartments seems positive

Size of lots- too much to maintain

Infill opportunities for transition- potential for losing homes

Speculator opportunities

Zoning for multi-family; presently no incentives to have mixed housing apart from standard zoning separations- provide more options

Discussion Goal 2: Multi Family

Roy:

Rehabilitation, neighborhood stabilization/ renovation

Retain density areas

West Haven:

Maintain type/location 10 years= seniors/small multi family/ single family rental/ accessory dwellings?

Good Landlord

Odgen/ W. Terrace:

Large homes- conversions? Livability? Inv/condition updates.

Zoning-Barriers Uses changing over time

Infill uses? overlay zones

Disabilities- group homes

Rehab

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Considering mixed use incentives

Strong enforcement programs

Pleasant View:

Transportation often decides use

Large lots 2 per acre, maybe 3

Need for political will/education

TOD Zone?

Mixed use aligned with general plan

Cluster with open space/ townhouse-condo-cluster-new types

132 apartments, 55 town homes 2700 North

(The remainder of the communities concurred with these ideas…)

Discussion Goal 3: Necessary Tools

Seek to update and/or put in place the necessary tools enabling the community to track:

1.) Mix of existing housing stock

2.) Condition of existing housing stock

3.) Delivery of existing housing education made available to the public

4.) The availability of local resources enabling single and multi-family rehabilitation and/ or new construction which facilitates access and affordability of special needs populations.

Window/windshield/rooftop surveys

Stakeholders

Use and expand funds at Weber County Housing Authority for rehabilitation purposes

Create handouts for citizens on the resources available

Create a contact list of people who we talk to

Use GIS to map housing stock characteristics

Good Landlord Program

Fit Premise Program

Educate the public landlord and renters

List rentals that are in complaint/compliance

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Code enforcement

Good land use program may be used to kept an element out of a city

Buy in

Focus groups

Modify the RDA rules to buy homes to be owned by the city that could be rented as public housing

Cities to be able to foreclosed homes that are to be owned by the city

Using city crews to fix foreclose homes that are to be owned by the city

Try to get bus routes

Zoning tools to allow multi-family homes in other parts

Census information

Allow mixture of housing in cities-educate the public why it makes sense

Look at what other communities have done

Create housing cluster

Be more proactive

Walkable community

Discussion Goal 4:

Overarching collective goal/Single Multi standardized tools/ Shared projects- common goals

Citizens advisory committee

Collaborative group/diffuse responsibility for the unpopular

Standardized reporting

Community involvement and education

Measurable check-off points and goals

Council of Govt's - model of cooperation

Accountability to city council

Potential Statements re: overarching goal

Affirmatively furthering affordable housing

Housing choice for a lifetime

HUD's "6 Living Principles"

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Partnering collaboratively w/ housing authority from community not developers planning

Good stuff already happening- tell that story

Supporting each other across communities

Draft a set of jobs, transportation, priority projects, with reference to location

Get other non-participating communities to join in

Work collectively on annual data updates and housing ordinance change proposals

Jurisdictional mapping to create baseline information for future development

Goal here is to promote buy-in for the creation of future projects and prioritize necessary resources

Centralize and standardize data collection analysis - "How?"

Discussion Prioritization by Break Out Group:

Group 1:

Maintain Single Family as owner occupied housing stock

Opportunities- mix new- infill

Housing Choice for a lifetime

Neighborhood design and sustainability considerations

Educate and Market information on the life cycles of homes and other housing types

Track Trends/Create Incentives/Identify Infill Opportunities & Best Practices

Group 2:

Tools: Survey Condition of Housing Stock/Mapping&Zoning/ Enabling Uses/ New Development & Re-Use/Maintenance, Enforcement, Rehab/Good Landlord Program

Proactive Role: selecting project activities, citing them and sponsoring with joint financial support

Special Needs: working collectively across county; making this a financial priority

Group 3:

Identify existing conditions of community and document them

Educate public on the benefits of mixed housing and quality of life for community

Create zoning tool to enable planned mixed housing

Weber County Housing Needs Assessment

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Final Goals Setting Meeting for "All Municipalities Together"

Single Family:

- Housing Stock preservation and in-fill as the primary focus
- Develop new market outreach materials for rehabilitation with local municipalities
- Explore partnerships to leverage available resources to expand the program impact
  - Home Depot 203K partnership as
  - Financial Institution, Foundation and Municipal funding strategy
  - Create Volunteer Service Projects
- Map future In-fill and re-use sites

Multi-Family:

- 30% or Less AMI Housing
  - Promote Fair Share Housing
  - Work on geographic de-concentration and project set asides to address future demand
- 40-80% AMI Housing
  - Seek to Collectively Support Applications & Provide Funding for priority Community Wide Housing Development Activities to meet future market demand
  - Identify Priority Projects for coming 1-5 years

Other:

- Driving Implementation Forces – Collaboration & Sustainability
- Housing Dispersion, Commercial Nodes & Land Use Mapping for Master Planning Analysis
- Life Cycle Philosophy behind
- Roof Top Survey
- Educational Resources in English and Spanish hosted centrally by WCHA
- "Put a Face on It" as a community education and marketing campaign
- Jointly sponsor education initiatives through local municipal councils
- Consider Implementation of Good Landlord Program
- Seek to monitor market data and barriers over time for all housing sectors to assure prioritization and implementation in keeping with moderate income housing plan compliance every two years

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Housing Plan
Outline to be filled in by each jurisdiction
(See page 21-22 of the guidebook)

Introduction:
Your plan should begin with some general information about the community and where this housing plan fits in with prior housing and/or general plans. You might also include who did the primary work on this plan.

Community Information:
General statement – a paragraph or two about the community and current demographics – (see page 21 of the *Guidebook*): _____

_____

_____

_____

_____

_____

_____

_____

Statement of Need:
See page 22 of the *Guidebook*: What are the current housing gaps in your community? Who cannot afford to live there?

_____

_____

_____

_____

Sample:

1. Need to expand and increase housing services to community members with special needs and those earning less than 50% of AMI.
2. Develop infill properties and rehabilitate existing properties to maintain the current stock of affordable single family homes.

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Moderate Income Housing Goal Statement:
This statement will be based on the gaps listed above and what your community wants to achieve.
_____

_____

_____

Sample:

Goal 1. Seek to maintain the quality and quantity of existing affordable single family housing stock

- Conduct lot survey.
- Conduct roof top condition survey.
- Update the inventory of developable infill properties
- Identify properties needing rehabilitation.

Goal 2. Identify the profile of the special needs population as well as those households with incomes below 50% of AMI

- Work with community assistance programming partners to identify the number and profile of special needs population
- Conduct an inventory of existing services
- Identify number and profile of households with incomes below 50% of AMI

What Community Resources Exist to Meet Housing Needs:
See Item 3 on page 22 of the *Guidebook* – Identify those programs and services that currently exist in your community to meet housing needs: _____

_____

_____

_____

_____

What Resources are Available to Expedite the Plan:
See examples in Section 4 on page 22 of the *Guidebook*: _____

_____

_____

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_____

_____

_____

Sample:

1. **General Fund appropriations for housing**
2. **Community Development Block Grant Funding (CDBG)**
3. **HOME funds from Department of Housing and Urban Development (HUD)**
4. **Low Income Housing Tax Credit Program (LIHTC)**
5. **Federal Home Loan Bank**
6. **Olene Walker Housing Loan Fund (OWHLF)**
7. **Private Funding Partnerships**

How will Community Members be Involved in Plan Development?:
Including business community, school districts, special districts and the general public…

_____

_____

_____

_____

_____

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		Desired Outcome	Timeline	Coordinator
	Identify Benchmarks			
	Policy			
	Housing Development			
	Code changes			
	Support Programs			
	Partnerships			
	Project-Based Priorities			
1				
2				
3				
4				
5				

Housing Inventory Condition Survey Tool

The table provided below is a tool that can be used to evaluate the condition of each housing structure as Acceptable, Deteriorated, Dilapidated, or Unacceptable. Criteria are defined following.

Sample Form	Total Units	Acceptable	Deteriorated	Dilapidated	Unacceptable
Single Family					
Duplex					
Four-Plex					
Mobile/Manufactured					
Multi-family					
Other					
Special Needs					
Total Units					

Legend:

"Acceptable" indicates a well-maintained structure with no major repairs necessary; it has no cracked, broken, or missing windows, storm windows, or screens; doors are functional; electric and/or gas utilities are connected; exterior appearance average or better.

"Deteriorated" indicates an appearance worse than average, bordering on shabby, but no obvious signs of structural problems. Minor repairs are needed such as trim paint but no windows are missing or broken; soffit/facia may be mis-aligned or broken in a few places; window or door screens and storm doors may be missing; fencing may be broken.

"Dilapidated" indicates an aesthetically unattractive dwelling needing major repairs, but it is feasible to repair the structure into acceptable condition. The roof may need major repair; siding may need replacement; trim paint may be significantly chipped or cracked; a few windows may be broken, cracked, or missing; whole sections of fence and gates may be broken down or missing.

"Unacceptable" indicates an aesthetically unattractive dwelling which either needs such extensive repairs that the investment would apparently exceed the market value of the repaired structure, or suffers irreparable structural faults. The structure has a roof that is sagging or missing sections such that complete roof replacement is necessary; walls may be sagging; the foundation may be crumbling; the dwelling may not have code-compliant utility connections; trim, fascia, and soffits are unfinished, deteriorated or missing. Also rated as "unacceptable" are structures which are in poor condition AND are pre-1976 mobile homes; recreational vehicles or other types of temporary housing being used as permanent housing; or are multiple units patch-worked together, e.g., a pre-1976 mobile home attached to an accessory structure. In essence, unacceptable housing units do not meet any current building code requirements for a Certificate of Occupancy and no sensible investment could make them code-complaint and fit for human occupancy.

Section 4.4 Special Needs Interview Notes

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Weber Housing Authority

Emergency Shelter

St. Anne's Shelter
137 West Binford (2650 Wall Avenue)
(801)-621-5036
Temporary shelter beds
Hot lunch served at noon

Ogden Rescue Mission
2781 Wall Avenue
(801)-399-3058
Temporary shelter beds
Dinner served at 6:45pm

Your Community Connection
2261 Adams Avenue
(801)-394-9456
Transitional Housing
Domestic Violence Shelter
Clothing Vouchers/Food bags with ID

Safe Harbor (Davis County)
(801)-444-3191
Transitional Housing
Domestic Violence Shelter

Emergency Food

SHARE for Families (with children)
Monday-Friday 8:30-12:30 am
(801)-399-5046

Ogden/Weber Community Action Partnership
3159 Grant Avenue
(801)-399-9281

Salvation Army
2635 Grant Avenue
621-3580
Furniture/Clothing vouchers
Food boxes

Low Income Housing

Ogden Housing Authority
1100 Grant Avenue
(801)-627-5851

Weber County Housing Authority
237 26th Street, Suite E220
(801)-399-8691

Kier Management Group
3710 Quincy Avenue
(801)-621-3390

Davis Housing Authority
352 South 200 West #2
(801)-546-6142 or (801)-451-2587

Homeless Veterans Fellowship
541 23rd Street
(801)-392-7662

Other Resources

Catholic Community Services
2504 F Street
(801)-394-5944

Workforce Services
480 27th Street
(801)-626-0300

Red Cross
2955 Harrison Blvd
(801)-627-0000

HEAT Program
(801)-394-9774

Crime Victims Reparation
350 East 500 South #200
Salt Lake City (801)-238-2360

Office of Recovery Services
2540 Washington Blvd.
(801)-626-3475

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Lista de recursos

Refugios de Emergencia

St. Anne's Shelter
137 West Binford (2650 Wall Avenue)
(801) 621-5036
Camas temporales de refugio
Almuerzo caliente se sirve al mediodía

Ogden Rescue Mission
2781 Wall Avenue
(801) 399-3058
Camas temporales de refugio
La cena se sirve a las 6:45 pm

Your Community Connection
2261 Adams Avenue
(801) 394-9456
Alojamiento de transición
Refugio de Violencia Doméstica
Cupones de ropa y bolsas de comida con identificación

Safe Harbor (Davis County)
(801) 444-3191
Alojamiento transitorio
Refugio de Violencia Doméstica

Ayuda Alimentaria de Emergencia

SHARE for Families (con niños)
Monday-Friday 8:30-12:30 am
(801) 399-5046

Ogden/Weber Community Action Partnership
3159 Grant Avenue
(801) 399-9281

Salvation Army
2635 Grant Avenue
(801) 621-3580
Cupones para ropa y muebles
Cajas de comida

Vivienda de Bajos Ingresos

Ogden Housing Authority
1100 Grant Avenue
(801) 627-5851

Weber County Housing Authority
237 26th Street, Suite E220
(801) 399-8691

Kier Management Group
3710 Quincy Avenue
(801) 621-3390

Davis Housing Authority
352 South 200 West #2
(801) 546-6142 or (801) 451-2587

Homeless Veterans Fellowship
541 23rd Street
(801) 392-7662

Otros Recursos

Catholic Community Services
Servicios Comunitarios Católicos
2504 F Street
(801) 394-5944

Workforce Services
480 27th Street
(801) 626-0300

Red Cross
2955 Harrison Blvd
(801) 627-0000

HEAT Program
(801) 394-9774

Reparación y Asistencia a Víctimas de Delitos
350 East 500 South #200
Salt Lake City (801) 238-2360
Office of Recovery Services
2540 Washington Blvd.
(801) 626-3475

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Harrisville Housing Plan

DRAFT

Marriott-Slaterville Housing Plan

DRAFT

Riverdale Housing Plan

DRAFT

Uintah Housing Plan

DRAFT

Section 5: Glossary of Terms

The less-than-market-rate housing arena typically involves the unique terminology c government initiated or government-backed financing, the Department of Housing and Urba Development (HUD), Rural Development (RD), and other industry-specific language. Th definitions of some common affordable housing terms and tools include the following:

Accessory Dwelling Units – A smaller dwelling unit built on a parcel that already has a primary dwelling unit. These are sometimes referred to as a "mother-in-law" apartment.

Adjusted Gross Income (AGI) – Gross income minus adjustments to income.

Affordable Housing – Federal and State policies consider housing to be affordable when housing costs consume no more than 30 percent of gross annual household income; this standard particularly applies to households earning less than 80 percent of Area Median Income. Rental housing costs include rent, water, gas, and electric payments. Ownership housing costs include mortgage, taxes, insurance, water, sewer, gas, electric payments and home owner association fees.

Area Median Income (AMI) – The income level of households in a community where half the households of the same size earn more than the AMI and half earn less than the AMI. Each year the federal government designates the AMI for a community for households of 1-8 people. Many affordable housing programs use AMI to determine household eligibility. In 2008, the AMI for a family of four in Grand County was $49,800 (www.hud.gov).

Attainable Housing -- Housing affordable to a household earning more than 80 percent and up to 120 percent of Area Median Income.

Community Land Trust (CLT) – A non-profit organization recognized by the U.S. Department of Housing and Urban Development [HUD]. A CLT acquires land through purchas or donation, then allows housing units to be built on the land through ground leases. By removing the cost of land acquisition and restricting occupancy to income eligible households, the CLT reduces the overall cost of construction. This helps keep the housing units affordable.

Community Housing Development Organization (CHDO) – A non-profit organization recognized by HUD. A CHDO develops and/or operates affordable housing projects. A CHDO can access a wider range of public and private financing than other non-profit organizations or government agencies.

Cost Burdened – The federal government has determined that no household should have to pay more than 30 percent of its income for housing including rent, mortgage payments, utilities and home owner association fees. Households paying more than 30 percent are considered cost burdened.

CROWN Program – An affordable home lease-purchase program funded by low income housing tax credits available through Utah Housing Corporation to qualifying families earning up to 60 percent of AMI. After the expiration of the 15 year compliance period, the tenants

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occupying the home have the option of purchasing the home for an amount equal to the unpaid balance of the financing sources plus a portion of the original equity invested. Program includes training in personal finance, home maintenance, and repair.

Deed Restrictions – Part of the deed to the property, restrictions can limit how much the property can be sold for (limiting sales only to income eligible buyers) or how much the property owners may charge for rent. This helps keep properties affordable.

Density Bonus – Density bonuses allow developers to increase the number of housing units they may build on a parcel above what is normally allowed in the zone. In exchange, the developer builds a percentage of the units that must remain affordable to income-eligible households.

Development Code Barrier Reduction or Elimination – Modification of local housing development codes to improve land use and reduce housing costs. Many communities are examining local zoning rules to ascertain if there are regulations (excessive setbacks, height limits, road widths, density restrictions, etc.) that make it difficult to build affordable housing.

Doubling Up – More than one household living in the same housing unit.

Employer Assisted Housing Program – In some communities, businesses or government agencies attract and retain key employees by helping them find and pay for housing. Sometimes the help comes in the form of low- or no-interest loans, forgivable loans, or down payment assistance. Employers can develop their own individual programs or join with other employers to pool their money into one fund.

Fair Market Rent (FMR) – Rent level guidelines for the Housing Choice Voucher Program established by HUD for each county in the United States.

Fast-Track Development Process – An expedited project approval process for developments with affordable housing units. Reducing review time can often reduce housing costs. May include "front of the line" policies for reviewing projects.

Fee Deferrals or Waivers – The fees charged to new construction adds to the cost of an affordable housing project. In some instances local government can waive fees, allow developers to pay the fees at a later time, or in some cases pay the fees for the developer, in order to lower the cost of construction.

Household Income – The combined gross income of all residents in a household. Income includes wages and salaries, unemployment insurance, disability payments, and child support. Household residents do not have to be related to the householder for their earnings to be considered part of household income.

Housing Quality Standards -- Building safety standards a unit must meet to qualify for participation in the Housing Choice Voucher Program and other state rental assistance programs.

Housing Rehabilitation Programs – Low interest loans or grants available to low-income property owners and tenants to repair, improve, or modernize their dwellings or to remove health and safety problems.

Housing Trust Fund – A community may collect public and private funding that can be used to subsidize affordable housing projects in that community.

H.U.D – U.S. Department of Housing and Urban Development.

Inclusionary Zoning – The City or County may pass an inclusionary zoning rule that requires private developers of new housing to set aside a percentage of the units for affordable housing. In exchange, the developer is usually allowed to build additional market-rate units above and beyond what is usually permitted in the zone.

Income Eligible Households – Each affordable housing program defines the income range for households eligible to participate in that program.

Land Banking – A strategy for identifying and securing lots and undeveloped tracts of land to support future affordable housing development.

Linkage Fees – Fees charged to developers of new commercial or other non-residential properties to either construct affordable housing or pay into a fund that can be used to construct affordable housing in the community.

Local Match – A local contribution of actual or in-kind funds required to "match" or leverage Federal, State, and other funding. Local matches reflect local commitment to the creation of affordable housing units.

Low Income – Household income between 30 percent and 50 percent of Area Median Income as defined by H.U.D.

Manufactured Home- A factory-built, single family structure designed for long-term occupancy that meets the Federal Manufactured Home Construction and Safety Standards of 1976 42 U.S.C. Sec. 5401), commonly known as the *HUD* (U.S. Department of Housing and Urban Development) *Code*. Such houses are delivered on permanently attached axels and wheels and are frequently referred to as "modular" when constructed in more than one building section.

Mobile Home Conversion from Rental to Resident Ownership – As land prices increase, there is often financial pressure on mobile home park owners to close the parks and convert the properties to more profitable uses. Residents of mobile home parks sometimes can, with help from government agencies and non-profit groups, purchase the mobile home parks they live in, thereby preserving the park for affordable housing use.

Mobile Home Park Loans – The State of Utah and various non-profit affordable housing organizations provide low-interest loans to residents of mobile home parks to purchase the parks.

Moderate Income – Household income between 50 percent and 80 percent of Area Median Income as defined by H.U.D.

Mobile Home- A residential dwelling fabricated in an off-site manufacturing facility designed to be a permanent residence, and built prior to the enforcement of the Federal Manufactured Home Construction and Safety Standards beginning June 15, 1976.

Modular Home- A structure intended for long-term residential use and manufactured in an off-site facility in accordance with the Uniform Building Code (UBC), or the International Residential Code (IRC). This housing type is produced in one or more building sections and do not have permanent, attached axels and wheels.

Mutual Self Help Housing Program – Federally funded rural "sweat-equity" home ownership program for low income families; a group of families collectively construct their homes supervised by a non-profit housing developer. Families contribute at least 65 percent of home construction labor.

Overlay Zone- A special zoning district that may encompass one or more underlying zones and imposes additional requirements beyond the regulations for development in the underlying zone(s). Overlay zones deal with special situations that are not necessarily appropriate for a specific zoning district or that apply to several districts. For example, a provision of an *Affordable Housing Overlay Zone* that covers one or more zones might require that tracts above a specified acreage that are proposed for higher density development would also include a percentage of affordable or low-income housing units.

Public Private Partnerships – Partnerships between local governments, non-profit housing organizations, and the private sector to meet the affordable housing need by bringing additional resources and skills to the process.

Real Estate Transfer Assessment (Voluntary) -- Fees assessed when real estate properties are sold. These fees are then used to subsidize affordable housing programs.

Subsidized Housing – Housing sold or rented at below market values due to government or private contributions.

Tax Abatement on Residential Rehabilitation Improvements – Incentive to improve residential properties through a tax incentive. The increase in property tax assessed value generated by home improvements will not be taxed for a number of years.

Transfer of Development Rights (TDR) -- The removal of the right to develop or build, expressed in dwelling units per acre or floor area, from property in one zoning district, and the transfer of that right to land in another district where the transfer is permitted. The transfer may be made by the sale or exchange of all or a part of the permitted density of one parcel to another.

Very Low Income – Household income below 30 percent of Area Median Income as defined by H.U.D.

Source: Rural Communities Assistance Council