

Moderate Income Housing Plan

February 6, 2026



REQUIREMENTS

The State of Utah requires jurisdictions with over 10,000 residents* to adopt a moderate income housing element of their general plan and provide annual reporting on its implementation.

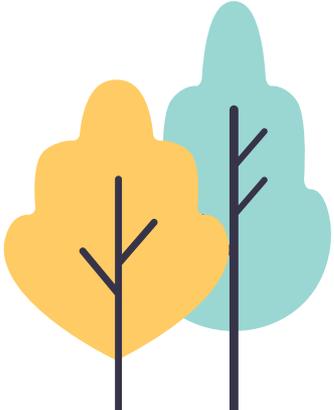


**Cities with over 10,000 residents; and, cities with over 5,000 residents located in a first, second, or third class county.*



GENERAL PLANS

General plans are an advisory guide for land use decisions that will impact the growth of a jurisdiction over time. These comprehensive, long-range plans evaluate the present and future needs of the jurisdiction while also directing the growth and development of that jurisdiction. The general plan must cover land use and transportation and traffic circulation, and for certain jurisdictions moderate income housing and water use and preservation.



MODERATE INCOME HOUSING PLAN

The moderate income housing element of the general plan needs to include an “analysis of how the jurisdiction will provide a **realistic opportunity** for development of moderate income housing within the next five years”.



Moderate income housing is defined as “housing occupied or reserved for occupancy by households with a gross household income equal to or less than 80% of the median gross income for households of the same size in the county in which the housing is located.”

Utah Code 10-20-403



CALCULATING MODERATE INCOME HOUSING

The US Department of Housing and Urban Development (HUD) provides county level data about income limits which can help calculate the appropriate median income for your municipality.

FY 2025 Income Limits Summary

FY 2025 Income Limit Area	Median Family Income Click for More Detail	FY 2025 Income Limit Category Click for More Detail	Persons in Family							
			1	2	3	4	5	6	7	8
Ogden, UT MSA	\$123,100	Very Low (50%) Income Limits (\$) Click for More Detail	42,200	48,200	54,250	60,250	65,100	69,900	74,750	79,550
		Extremely Low Income Limits (\$)* Click for More Detail	25,350	28,950	32,550	36,150	39,050	43,150	48,650	54,150
		Low (80%) Income Limits (\$) Click for More Detail	67,500	77,150	86,800	96,400	104,150	111,850	119,550	127,250

NOTE: **Davis County** is part of the **Ogden, UT MSA**, so all information presented here applies to all of the Ogden, UT MSA.

The **Ogden, UT MSA** contains the following areas: Davis County, UT; Morgan County, UT; and Weber County, UT.



MODERATE INCOME HOUSING EXPLAINED

Moderate income housing is defined by Utah Code as housing occupied by households earning **80% or less of the median** household income. Based on Davis County's median household income of \$123,100, the moderate income threshold is approximately **\$96,400 annually**.



A moderate-income household earning \$96,400 annually can afford approximately **\$2,400 per month** in housing costs (30% of income). Under typical mortgage assumptions, this equates to a home price of **approximately \$375,000–\$400,000**.



By comparison, the current average home price in West Point is approximately **\$640,000**, with monthly costs closer to **\$4,100**, requiring an annual household income of approximately **\$164,000**.

MODERATE INCOME HOUSING DEFINED

MEDIAN HOUSEHOLD
INCOME in COUNTY

\$123,100

MODERATE
INCOME
THRESHOLD

\$96,400

MAX HOUSING
COST

\$2,400/
month

MODERATE
INCOME HOME
PRICE

≈ \$390,000

MODERATE INCOME HOUSING PRICE AND INCOME COMPARISON – West Point

MEDIAN HOUSEHOLD INCOME
\$123,100

MODERATE INCOME THRESHOLD
\$96,400/year

MAX HOUSING COST
\$2,414/month



30-year fixed mortgage,
7.0% interest 10% down payment
Property tax + insurance \approx 1.2% annually
No (or minimal) HOA

Realtor.com — West Point median listing price \approx \$638,695.



Map

4348 W 1825 N #103

West Point, UT 84015

\$415,000

Estimate Mortgage

3

Beds

3

Baths

1,575

Sq. Ft.

Property Facts

Property Features

Schools

Salt Grass
Townhomes



Craythorn Homestead Ph. 6

\$574,900

356 S 4300 W #611, West Point UT 84015

3
BEDS

3
BATHS

1,867
SQFT

\$308
\$/SQFT

0.13
ACRES

2025
BUILT





Hall Haven

\$627,400

339 N 3250 W #12, West Point UT 84015

3
BEDS

2
BATHS

1,798
SQFT

\$349
\$/SQFT

0.16
ACRES

2025
BUILT



Harvest Fields ph 2

\$659,900

1155 S 4475 W, West Point UT 84015

4
BEDS

3
BATHS

2,875
SQFT

\$230
\$/SQFT

0.23
ACRES

2025
BUILT



Wildfire

\$748,800

4669 W 75 N, West Point UT 84015

3
BEDS

3
BATHS

4,001
SQFT

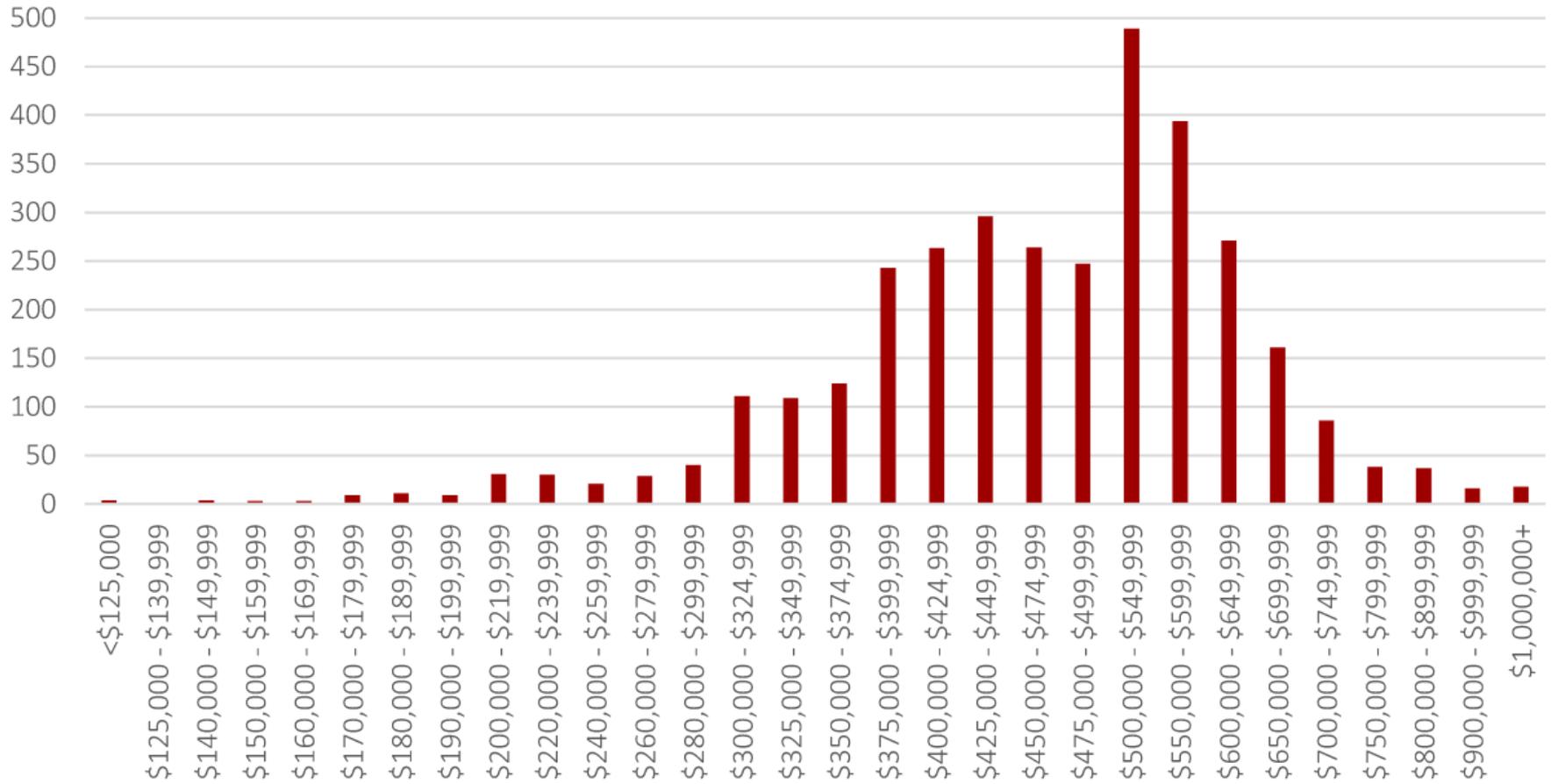
\$187
\$/SQFT

0.28
ACRES

2025
BUILT



Distribution of Units by Assessed Value for West Point, 2022



Source: Utah Geospatial Resource Center and Davis County Assessor's Database, 2022

10-21-201. Moderate income housing plan required.

A moderate income housing plan shall:

- (a) provide a realistic opportunity to meet the need for additional moderate income housing within the municipality during the next five years;
- (b) include a recommendation to implement three or more of the moderate income housing strategies
- (e) include an implementation plan

In drafting the moderate income housing element, the city shall consider the Legislature's determination that municipalities shall facilitate a **reasonable opportunity** for a variety of housing, including moderate income housing:

(A) to meet the needs of people of various income levels living, working, or desiring to live or work in the community; and

(B) to allow people with various incomes to benefit from and fully participate in all aspects of neighborhood and community life;

REPORTING

Cities and counties are required to report on the Moderate Income Housing (MIH) element of their general plan every year.

1st year



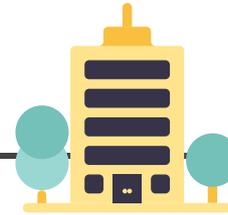
Submit initial report that outlines the chosen strategies

2nd year



Follow-up report detailing the progress made on strategies

Year 3-5



Continue filing annual reports with progress on strategies

29 STRATEGIES

- (A) rezone for densities necessary to facilitate the production of moderate income housing;
- (B) demonstrate investment in the rehabilitation or expansion of infrastructure that facilitates the construction of moderate income housing;
- (C) demonstrate investment in the rehabilitation of existing uninhabitable housing stock into moderate income housing;
- (D) identify and utilize general fund subsidies or other sources of revenue to waive construction related fees that are otherwise generally imposed by the municipality for the construction or rehabilitation of moderate income housing;
- (E) create or allow for, and reduce regulations related to, internal or detached accessory dwelling units in residential zones;
- (F) zone or rezone for higher density or moderate income residential development in commercial or mixed-use zones near major transit investment corridors, commercial centers, or employment centers;
- (G) amend land use regulations to allow for higher density or new moderate income residential development in commercial or mixed-use zones near major transit investment corridors;
- (H) amend land use regulations to eliminate or reduce parking requirements for residential development where a resident is less likely to rely on the resident's own vehicle, such as residential development near major transit investment corridors or senior living facilities;
- (I) amend land use regulations to allow for single room occupancy developments;
- (J) implement zoning incentives for moderate income units in new developments;
- (K) preserve existing and new moderate income housing and subsidized units by utilizing a landlord incentive program, providing for deed restricted units through a grant program, or, notwithstanding Section 10-21-301, establishing a housing loss mitigation fund;
- (L) reduce, waive, or eliminate impact fees related to moderate income housing;
- (M) demonstrate creation of, or participation in, a community land trust program for moderate income housing;
- (N) implement a mortgage assistance program for employees of the municipality, an employer that provides contracted services to the municipality, or any other public employer that operates within the municipality;
- (O) apply for or partner with an entity that applies for state or federal funds or tax incentives to promote the construction of moderate income housing, an entity that applies for programs offered by the Utah Housing Corporation within the Utah Housing Corporation's funding capacity, an entity that applies for affordable housing programs administered by the Department of Workforce Services, an entity that applies for affordable housing programs administered by an association of governments established by an interlocal agreement under Title 11, Chapter 13, Interlocal Cooperation Act, an entity that applies for services provided by a public housing authority to preserve and create moderate income housing, or any other entity that applies for programs or services that promote the construction or preservation of moderate income housing;
- (P) demonstrate utilization of a moderate income housing set aside from a community reinvestment agency, redevelopment agency, or community development and renewal agency to create or subsidize moderate income housing;
- (Q) eliminate impact fees for any accessory dwelling unit that is not an internal accessory dwelling unit as defined in Section 10-21-101;
- (R) create a program to transfer development rights for moderate income housing;
- (S) ratify a joint acquisition agreement with another local political subdivision for the purpose of combining resources to acquire property for moderate income housing;
- (T) develop a moderate income housing project for residents who are disabled or 55 years old or older;
- (U) develop and adopt a station area plan in accordance with Section 10-21-203;
- (V) create or allow for, and reduce regulations related to, multifamily residential dwellings compatible in scale and form with detached single-family residential dwellings and located in walkable communities within residential or mixed-use zones;
- (W) demonstrate implementation of any other program or strategy to address the housing needs of residents of the municipality who earn less than 80% of the area median income, including the dedication of a local funding source to moderate income housing or the adoption of a land use ordinance that requires 10% or more of new residential development in a residential zone be dedicated to moderate income housing;
- (X) create a housing and transit reinvestment zone in accordance with Title 63N, Chapter 3, Part 6, Housing and Transit Reinvestment Zone Act;
- (Y) create a home ownership promotion zone in accordance with Part 5, Home Ownership Promotion Zone for Municipalities;
- (Z) create a first home investment zone in accordance with Title 63N, Chapter 3, Part 16, First Home Investment Zone Act;
- (AA) approve a project that receives funding from, or qualifies to receive funding from, the Utah Homes Investment Program created in Title 51, Chapter 12, Utah Homes Investment Program;
- (BB) adopt or approve a qualifying affordable home ownership density bonus for single-family residential units, as described in Section 10-21-401; and
- (CC) adopt or approve a qualifying affordable home ownership density bonus for multi-family residential units, as described in Section 10-21-402;

MIHP STRATEGIES – A-H

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PRIORITY CONSIDERATION

Priority consideration may be given by UDOT to transportation projects located within cities that qualify if the city's report demonstrates that they made plans to implement five or more moderate income housing strategies, instead of the required three strategies.

WEST POINT CITY MODERATE INCOME HOUSING PLAN STRATEGIES



Rezone for densities necessary to facilitate the production of moderate income housing.



Demonstrate investment in the rehabilitation or expansion of infrastructure that facilitates the construction of moderate income housing.



Create or allow for, and reduce regulations related to, internal or detached accessory dwelling units in residential zones.



Zone or rezone for higher density or moderate-income residential development in commercial or mixed-use zones near major transit investment corridors, commercial centers, or employment centers.



Eliminate impact fees for any accessory dwelling unit that is not an internal accessory dwelling unit



Rezone for densities necessary to facilitate the production of moderate income housing.

Implementation Plan

- The City will facilitate a land swap at 900 South 4500 West between a private property owner and the Davis School District with the property located at 1800 North 4500 West. This swap of land will place the future Jr. High School in a more appropriate location while freeing up land around the future interchange to provide higher density housing. (Year 1-2)
- The City will rezone property located at 4500 W 1800 N to R-4 which will allow for higher density housing. (Year 1-2)
- Update the General Plan and identify areas in the city that would provide greater flexibility for higher density housing. (Year 2-3)



Demonstrate investment in the rehabilitation or expansion of infrastructure that facilitates the construction of moderate income housing.

Implementation Plan

- Invest in the design and construction to expand the sewer along SR-193 and the future area that includes a mixed use of housing types including higher density housing. (Years 1-2)
- Apply for grant funding for the design of the expansion of sewer into areas of the city where only septic systems are used. Septic systems require lots ranging from half-acre to full acre lots. By expanding the sewer in this area, a variety of lot sizes including higher density housing could be made available. (Years 2-5)



Create or allow for, and reduce regulations related to, internal or detached accessory dwelling units in residential zones.

Implementation Plan

- To educate the public on ADU opportunities, the city will provide information through city newsletters and create a dedicated page on the West Point City website. (Year 1)
- Research and determine what city regulations create barriers for ADU's while keeping with the goals and objectives of single-family zoning. This might include height limitations, setbacks and maximum livable space. (Years 1-5)
- Draft and present a text amendment to the Planning Commission, and seek approval from the City Council, to reduce or eliminate at least one item in the code determined to be a barrier to ADUs. (Years 1-5)



Zone or rezone for higher density or moderate-income residential development in commercial or mixed-use zones near major transit investment corridors, commercial centers, or employment centers.

Implementation Plan

- In cooperation with a consultant, the city is conducting a market study analysis of the future interchange of new West Davis Corridor and SR-193 expansion. The purpose would be to identify potential commercial and housing opportunities within this area. (Years 1-2)
- The City is purchasing property around the newly constructed interchange between the West Davis Corridor and the SR-193 expansion. This area is expected to have moderate income housing components. (Years 2-5)



**Eliminate impact fees
for any accessory
dwelling unit that is
not an internal
accessory dwelling
unit**

Implementation Plan

- The City will study this issue during the next few budgetary cycles and analyze the cost benefits and potential impacts. (Year 2-4)
- Draft and present an ordinance to the City Council to eliminate some or all city impact fees for ADU's. (Year 2-4)



SUBSEQUENT REPORT

Cities are required to submit an annual report that documents the progress that has been made to implement each strategy over the past year.

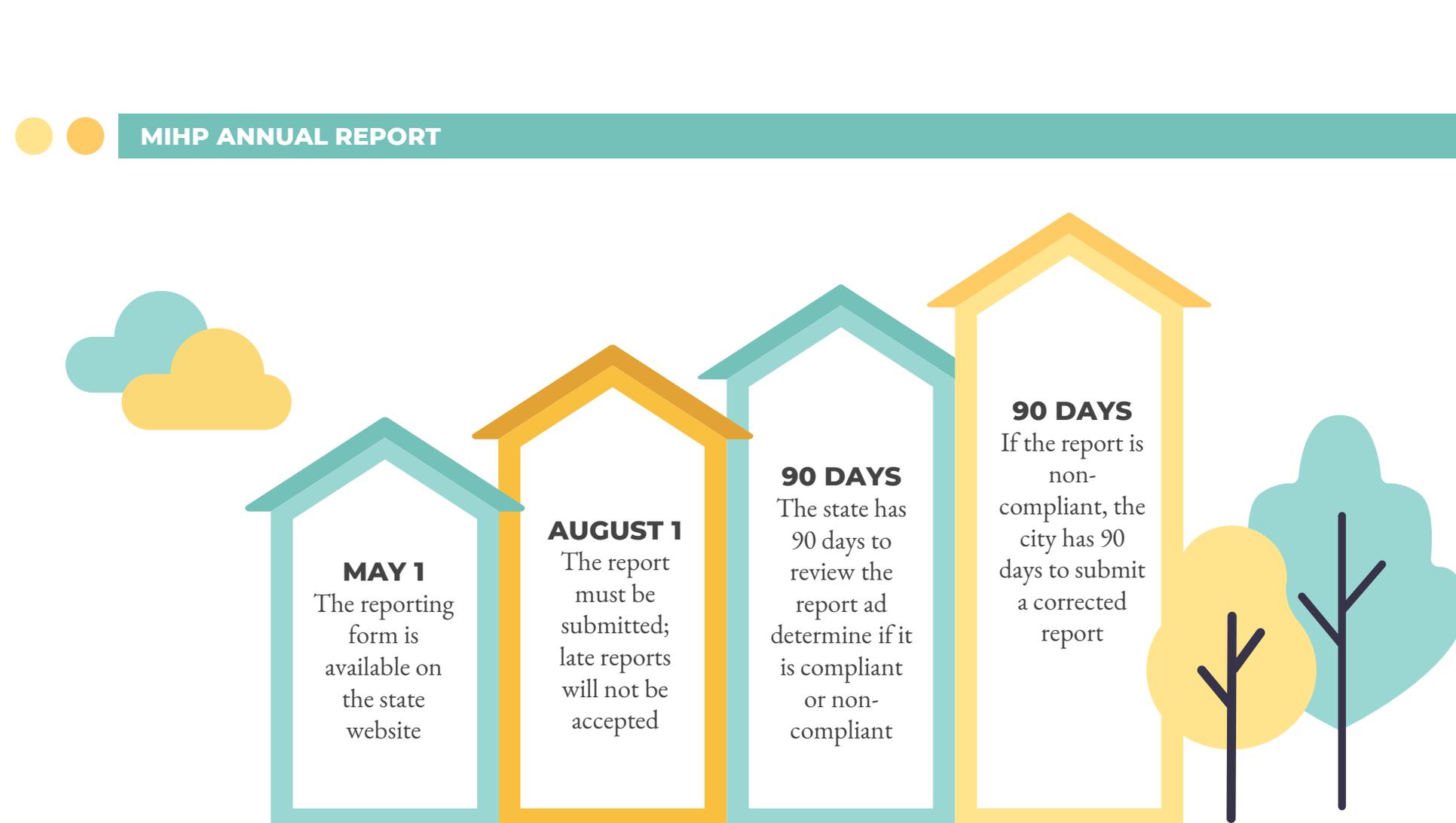


This analysis is self-reported and reviewed by the Housing and Community Development Division.



This exercise can be an opportunity to identify when a strategy is working and whether changes need to be made to the city's implementation plan or strategies.



The graphic features a teal header bar with the text 'MIHP ANNUAL REPORT' and two yellow circles to its left. Below the header, a series of four house-shaped frames are arranged in a row, increasing in size from left to right. The first frame is teal, the second is yellow, the third is teal, and the fourth is yellow. To the left of the first frame are two stylized clouds, one teal and one yellow. To the right of the fourth frame are two stylized trees, one yellow and one teal. The text inside each frame describes a step in the annual report process.

MIHP ANNUAL REPORT

MAY 1

The reporting form is available on the state website

AUGUST 1

The report must be submitted; late reports will not be accepted

90 DAYS

The state has 90 days to review the report and determine if it is compliant or non-compliant

90 DAYS

If the report is non-compliant, the city has 90 days to submit a corrected report



SUBSEQUENT REPORT ELEMENTS



ACTIONS

Research, staff time,
discussions



LAND USE REGULATIONS AND DECISIONS

Actions taken by the PC and
CC



BARRIERS

Residents, public clamor,
supply chain, etc



MARKET RESPONSE

Applications received, lots
approved



ACCESSORY DWELLING UNITS

How many ADUs have been
permitted



ENTITLED UNITS

Units that have been
approved but do not yet have
a building permit



PENALTIES

Communities that do not submit their MIH report are ineligible for:

- Transportation Investment Fund of 2005 & the Transit Transportation Investment Fund.
- State Tax Commission Distribution of Sales and Use Tax to fund Highways.
- Non-compliant communities pay a \$250/day penalty fee and \$500/day for a second consecutive year of non-compliance (Utah Code 10-21-202 and 17-80-202)

SUMMARY



PLAN

Create a realistic opportunity for people of all incomes to benefit from and fully participate in all aspects of neighborhood and community life;



STRATEGIES

Select 3 strategies from the code; 5 for priority funding



IMPLEMENT

Outline specific steps for implementation



MIH is approximately \$96,400/annual income



Moderate Income home price is approximately \$375,000-\$400,000



Annual Report due August 1 each year

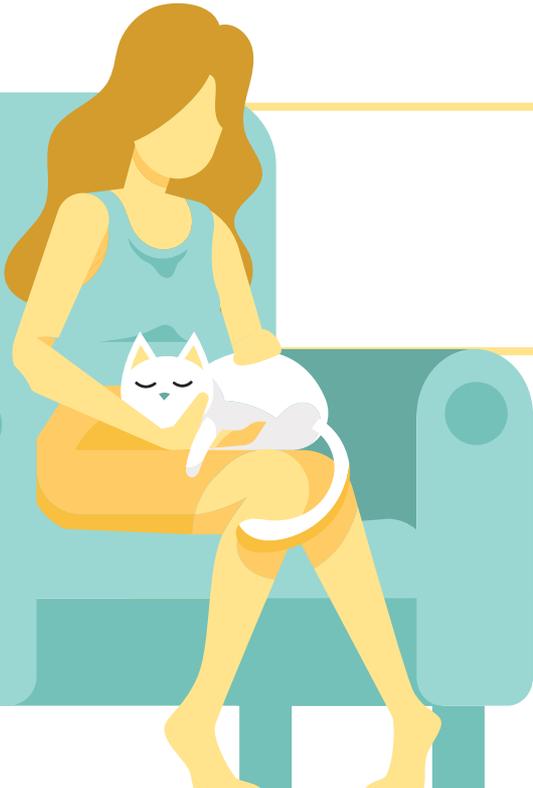


Penalties if report is not submitted or non-compliant

THANKS



BUYER PERSONA PROFILE



INTERESTS

Ecology
Animals
Social causes

INFLUENCES

Social media
Blogs
Trusted people

CAREER

Teachers
Doctors
Engineers

FREE TIME

Photography
Concerts
Traveling

OUR TEAM

JOHN DOE

You can replace the image on the screen with your own



JENNA DOE

You can replace the image on the screen with your own

"Affordable housing" means housing offered for sale at 80% or less of the median county home price for housing of that type.

Utah Code 10-21-101



...and our sets of editable icons

You can resize these icons, keeping the quality.

You can change the stroke and fill color; just select the icon and click on the paint bucket/pen.

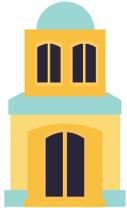
In Google Slides, you can also use Flaticon's extension, allowing you to customize and add even more icons.



POPULATION PROJECTIONS

Population projections versus building permits





ALTERNATIVE ILLUSTRATIONS