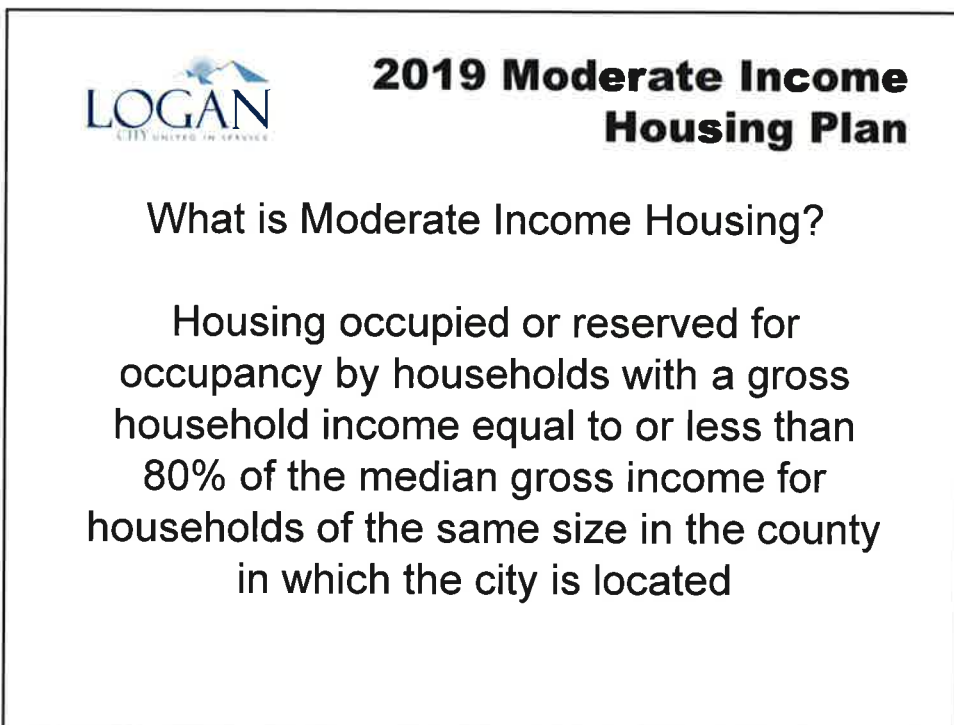
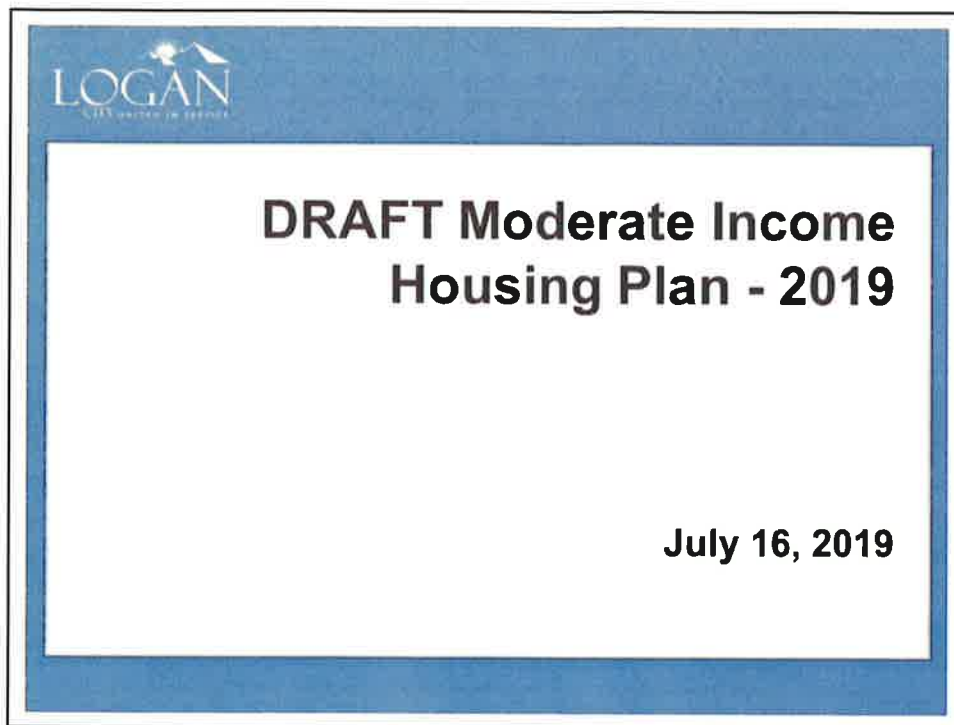






2019 Moderate Income Housing Plan

What is a Moderate Income Housing Plan?

A Plan that provides a reasonable opportunity to meet the need for additional moderate income housing
(10-9a-403(2)(a)(iii))



2019 Moderate Income Housing Plan

Adopt a Moderate Income Housing Plan that:

- Meets the needs of people of various income levels living, working, or desiring to live or work in the: and
- Allows people with various incomes to benefit from and fully participate in all aspects of neighborhood and community life; and
- Includes an analysis of how the municipality will provide a realistic opportunity for the development of moderate income housing with the next five years



2019 Moderate Income Housing Plan

A Moderate Income Housing (MIH) Plan shall include a recommendation to implement **three** or more of the following strategies:

- Rezone for higher densities;
- Rehab/expand infrastructure to encourage construction of MIH;
- Rehab existing uninhabitable housing stock into MIH;
- Waive construction related permit fees for MIH developments;
- Accessory Dwelling Units in residential zones;
- High density mixed-use zones in/near commercial centers, transit areas;
- Eliminate/reduce minimum parking requirements for MIH developments;



2019 Moderate Income Housing Plan

- Single room occupancy developments;
- Zoning and/or tax incentives for MIH in new development;
- Preserve existing MIH long term;
- Reduce impact fees for MIH developments;
- Participate in a community land trust program for MIH;
- Mortgage assistance program for Municipal Employees;
- Partner with an entity Utah Housing Corp., Housing Authority, MPO, Workforce Service, BRAG, etc., to provide MIH;
- Utilize RDA/CDA affordable housing set asides for MIH; and
- Any other program or strategy that addresses MIH.



2019 Moderate Income Housing Plan

What a Moderate Income Housing Plan Does (and Does Not) Do:

- Analyzes housing needs and demographic trends.
- Forces a community to identify regulatory barriers to affordable housing.
- Fulfills a State statutory requirement to promote fair housing.
- Recommends strategies and policies to encourage affordable housing in the community.
- Prevents exclusionary zoning.
- **Does Not** establish a quota for affordable housing for each community.
- **Does Not** commit the City Council to fund or participate in affordable housing projects.



2019 Moderate Income Housing Plan

Summary of Demographic Trends



2019 Moderate Income Housing Plan

Table 1: Logan Population Projections

	2016	2020	2030	2040	2050	2060
1.0% AGR	49,539	51,550	56,944	62,901	69,482	76,751
1.5% AGR	49,539	52,579	61,020	70,816	81,185	93,153
GOMB	49,539	57,057	63,943	76,658	92,987	111,717

Source: Governor's Office of Planning & Budget, 2012 Baseline Projections, U.S. Census Bureau, American Community Survey 2012-2016



2019 Moderate Income Housing Plan

Figure 1: Logan City Population Projections



Source: Governor's Office of Planning & Budget, 2012 Baseline Projections, U.S. Census Bureau, American Community Survey 2012-2016. Note: Population Estimates for Cache County exclude Logan population numbers.



2019 Moderate Income Housing Plan

Table 2: Change in Population of Logan and Surrounding Communities

Jurisdiction	2000	2016	Total Growth	Annual Growth Rate %
Logan	42,670	49,539	6,869	1.0
Hyde Park	2,955	4,277	1,322	2.8
Hyrum	6,316	7,866	1,550	1.5
Millville	1,507	2,017	510	2.1
Nibley	2,045	6,256	4,211	12.9
North Logan	6,132	9,820	3,688	3.8
Providence	4,377	7,122	2,745	3.9
River Heights	1,496	2,059	563	2.4
Smithfield	7,261	10,629	3,368	2.9
Cache County	91,391	118,824	27,433	1.9

Source: American Community Survey 2012-2016



2019 Moderate Income Housing Plan

Table 3: Average Age and Household Size of Logan and Surrounding Communities

	Logan	North Logan	Hyde Park	Smithfield	Providence	River Heights	Nibley	Millville	Hyrum	Cache
Median Age	23.9	25.1	30.2	27.5	31.6	32.3	22.6	30.1	25.1	25.0
HH Size	2.9	3.3	3.6	3.4	3.3	3.1	4.2	3.8	3.9	3.2

Source: American Community Survey 2012-2016



2019 Moderate Income Housing Plan

Table 4: 2016 Age Distribution of Logan and Cache County

2016	Logan		Cache County		Cache County (minus Logan)	
Total Population	49,539		118,824		69,285	58.3%
Under 5 Years	4,554	9.2%	11,004	9.3%	6,450	9.3%
5 to 9 Years	3,321	6.7%	10,409	8.8%	7,088	10.2%
10 to 14 Years	2,678	5.4%	9,928	8.4%	7,250	10.5%
15 to 17 Years	1,399	2.8%	5,549	4.7%	4,150	6.0%
18 to 24 Years	15,212	30.7%	22,567	19.0%	7,355	10.6%
25 to 34 Years	9,021	18.2%	16,850	14.2%	7,829	11.2%
35 to 44 Years	4,342	8.8%	13,214	11.1%	8,872	12.8%
45 to 54 Years	2,951	6.0%	9,956	8.4%	7,005	10.1%
55 to 64 Years	2,688	5.4%	9,143	7.7%	6,455	9.3%
65 to 74 Years	1,695	3.4%	5,666	4.8%	3,971	5.7%
75 to 84 Years	1,114	2.3%	3,231	2.7%	2,117	3.1%
85 Years and Over	564	1.1%	1,307	1.1%	764	1.1%

Source: American Community Survey 2012-2016



2019 Moderate Income Housing Plan

Table 5: Racial Composition of Logan and Surrounding Communities

	Logan	North Logan	Hyde Park	Smithfield	Providence	River Heights	Nibley	Mt. View	Hyrum	Cache	Utah
White	84.4%	92.2%	92.7%	96.0%	97.5%	94.7%	90.8%	89.4%	90.8%	90.2%	88.4%
Black or African American	1.2%	0.3%	1.9%	0.0%	0.0%	0.0%	0.7%	0.0%	1.2%	0.8%	1.1%
American Indian and Alaska Native	0.5%	0.0%	0.1%	1.2%	0.0%	0.7%	0.1%	1.3%	0.8%	0.5%	1.2%
Asian	4.2%	3.5%	0.2%	1.4%	0.5%	2.2%	0.4%	0.0%	0.0%	2.3%	2.0%
Native Hawaiian and other Pacific Islander	0.7%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%	0.0%	0.0%	0.3%	0.9%
Some Other Race	6.3%	2.8%	2.2%	0.5%	1.0%	0.0%	6.6%	1.1%	4.7%	3.8%	3.9%
Two or More Races	2.6%	1.3%	2.9%	0.9%	0.8%	2.4%	1.4%	8.2%	2.4%	2.1%	2.5%

Source: 2010 US Census, American Community Survey 2012-2016



2019 Moderate Income Housing Plan

Table 6: Ethnic Composition of Logan and Surrounding Communities

	Logan	North Logan	Hyde Park	Smithfield	Providence	River Heights	Nibley	Millville	Hyrum	Cache	Utah
Hispanic or Latino	13.3%	4.6%	4.2%	3.4%	3.7%	1.5%	10.4%	5.9%	19.3%	10.3%	13.2%

Source: 2010 US Census, American Community Survey 2012-2016



2019 Moderate Income Housing Plan

Table 7: Poverty Rates in Logan by Race and Ethnicity

	Total Population	Below Poverty Level	Percent Below Poverty Level
White	39,164	9,690	24.7%
Black or African American	588	286	48.6%
American Indian and Alaska Native	210	85	40.5%
Asian	1,977	758	38.3%
Native Hawaiian and other Pacific Islander	330	7	2.1%
Some Other Race	2,957	600	20.3%
Two or More Races	1,270	369	29.1%
Hispanic or Latino Origin (of any race)	7,334	1,525	20.8%

Source: American Community Survey 2012-2016. Note: The poverty level is \$12,060 for a single individual, \$16,240 for a 2 person household, and \$20,420 for a 3 person household



2019 Moderate Income Housing Plan

Table 8: Logan Population with a Disability based on Age

	Under 5	5 to 17	18 to 64	65 +	Total
Population with a Disability	153	518	2,952	1,241	4,864
With a hearing difficulty	83	78	642	452	1,255
With a vision difficulty	100	118	503	444	1,165
With a cognitive difficulty	NA	375	1,742	409	2,526
With an ambulatory difficulty	NA	95	895	680	1,670
With a self-care difficulty	NA	103	354	338	795
With an independent living difficulty	NA	NA	891	502	1,393

Source: American Community Survey 2012-2016.



2019 Moderate Income Housing Plan

Table 10: 2016 Median Household and Per Capita Income of Logan and Surrounding Communities

	Logan	North Logan	Hyde Park	Smithfield	Providence	River Heights	Nibler	Midville	Hyrum	Cache	Utah
2000 Median HH Income Adjusted (2016 dollars)	\$44,339	66,150	74,931	60,565	70,645	67,292	76,250	78,158	59,750	51,935	62,518
2016 Median HH Income	\$36,256	70,812	74,551	68,782	80,860	77,433	75,305	74,210	63,359	57,235	65,873
Net Change (2016 dollars)	-8,083	4,662	-380	8,217	10,215	10,141	-945	-3,948	3,609	5,300	3,355
2016 Per Capita Income	\$17,638	27,311	23,997	20,493	29,438	26,482	20,777	21,503	19,705	21,055	25,600

Note: The 2016 Logan City Median Household Income was \$36,256 while the 2016 Median Household Income for the Logan Metro Area was \$57,414. This is different than HUD's data which puts the 2017 AMI for the Metro Statistical Area (MSA) at \$60,200. Source: American Community Survey 2012-2016



2019 Moderate Income Housing Plan

Median Household Income for Logan:

\$36,256

Median Household Income for Cache
County:

\$57,235



2019 Moderate Income Housing Plan

Area Median Income (AMI) vs Actual Median Household
Income

2016 AMI for Logan: \$60,200

2016 Median Household Income: \$36,256

2000 Median Household Income: \$44,339

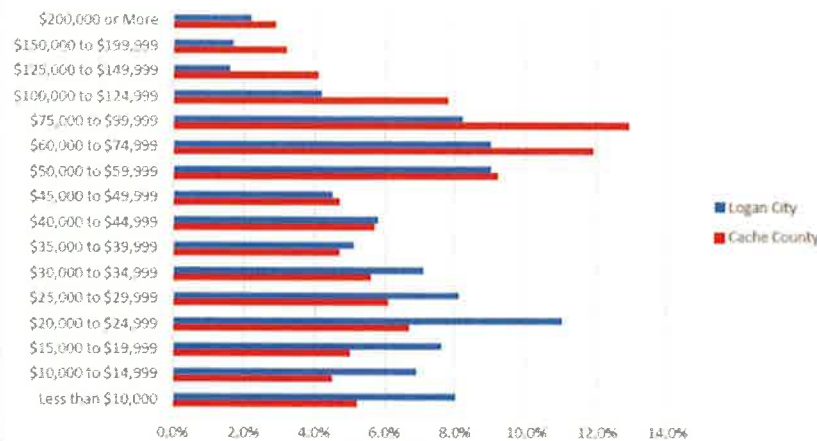
Net Change in Household Income (2000/2016): -\$8,083

2016 Per Capita Income: \$17,638 (lowest in Cache
County)



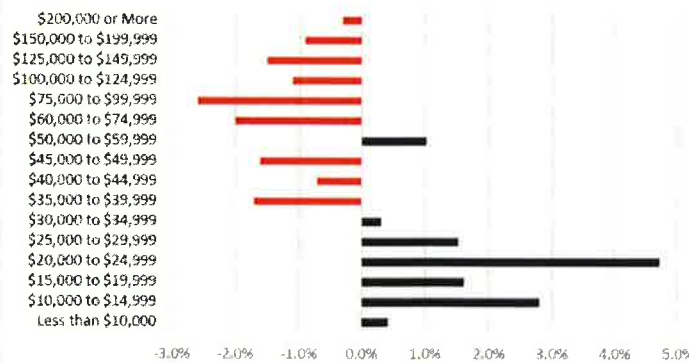
2019 Moderate Income Housing Plan

Figure 5: Income Range - Logan and Cache County



2019 Moderate Income Housing Plan

Figure 6: Logan Income Ranges - Percent Change 2000 - 2016



Source: American Community Survey 2012-2016



2019 Moderate Income Housing Plan

Area Median Income (AMI): \$60,200

Table 13: Simplified Target Income Group Thresholds

	30% of AMI	50% of AMI	80% of AMI
Target Income Group Thresholds	\$18,060	\$30,100	\$48,160

Table 14: Logan Households by HUD AMI Income Level

Household Income Level	Income Range	Estimated Number of Households	Percent of Households
>100% AMI	>\$60,200	4,334	26%
80% AMI to 100% AMI	\$48,160 - \$60,200	1,443	10%
50% to 80% AMI	\$30,100 - \$48,160	3,616	22%
30% to 50% AMI	\$18,060 - \$30,100	3,080	19%
< 30% of AMI	< \$18,060	3,624	23%
<80% AMI		10,320	64%

Source: 2017 HUD. The 2016 Area Median Income (AMI) was \$60,200. Using the HUD AMI, approximately 10,320 or 64% of Logan's households were at or below the 80% AMI while 5,777 or 36% of Logan's households were above the 80% AMI.



2019 Moderate Income Housing Plan

Summary of Housing Trends



2019 Moderate Income Housing Plan

Table 15: Comparison of Housing Occupancy 2000 - 2016

	2000 Census		2010 Census		2016 ACS	
	Numbers	Percent	Number	Percent	Number	Percent
Housing Units	14,692	100%	16,790	100%	17,533	100%
Occupied Housing Units	13,902	94.6%	15,828	94.3%	16,098	91.8%
Vacant Housing Units	790	5.4%	962	5.7%	1,435	8.2%
Owner Occupied Housing Units	6,112	44%	6,730	42.5%	6,526	40.5%
Renter Occupied Housing Units	7,790	56%	9,098	57.5%	9,572	59.5%

Source: 2000 Census, 2010 Census, 2016 ACS



2019 Moderate Income Housing Plan

Table 16: Occupied Housing Stock Characteristics 2016
Owner Occupied vs Renter Occupied

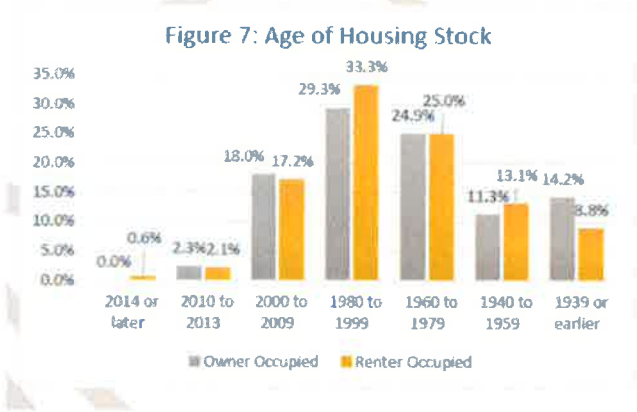
Structure Type	Occupied Housing Units	Owner Occupied Housing Type		Renter Occupied Housing Type	
		Number	Percent	Number	Percent
Occupied Units	16,098	6,526		9,572	
1 Unit Detached	6,761	5,332	81.7%	1,426	14.9%
1 Unit Attached	1,819	646	9.9%	1,168	12.2%
2 Units	966	72	1.1%	890	9.3%
3 to 4 Units	3,429	111	1.7%	3,321	34.7%
5 to 9 Units	773	13	0.2%	766	8.0%
10 + Units	1,932	72	1.1%	1,867	19.5%
Mobile Home/Other	419	281	4.3%	144	1.5%

Source: 2016 ACS



2019 Moderate Income Housing Plan

Figure 7: Age of Housing Stock



2019 Moderate Income Housing Plan

Figure 8: Housing Unit Size



367 - Studios
1,678 - 1 bedroom units
6,120 - 2 bedroom units
4,878 - 3 bedroom units
4,490 - 4 bedroom units





2019 Moderate Income Housing Plan

Housing Affordability VS Housing Stock



2019 Moderate Income Housing Plan

Table 17: Maximum Monthly Affordable Housing Costs

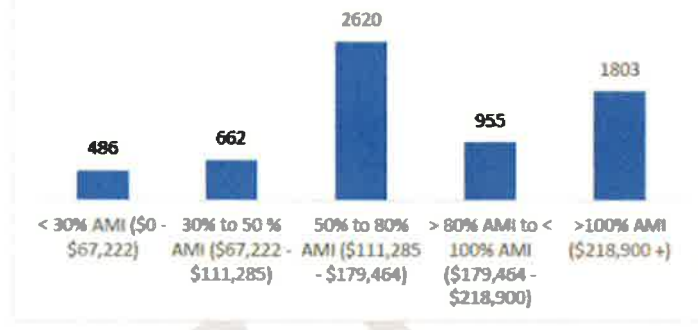
Household Income	Income Range	Maximum Monthly Income for Housing Expenses	Maximum Mortgage Loan Amount*
< 30% of AMI	< \$18,060	\$452	\$67,222
30% to 50% AMI	\$18,060 - \$30,100	\$452 - \$753	\$111,285
50% to 80% AMI	\$30,100 - \$48,160	\$753 - \$1,204	\$179,464
80% to 100% AMI	\$48,160 - \$60,200	\$1,204 - \$1,505	\$218,900

*Note: Computed using Zillow Affordability Calculator. The calculation of the maximum mortgage loan amount is based on 30% maximum monthly income, a down payment of \$10,000, an average monthly debt load of \$250, a debt to income ratio of 36%, a 4.356 mortgage rate, a loan term of 360 months, mortgage payment includes taxes and insurance, an average property tax of 1.2% of value, homeowner's insurance at \$800/year and mortgage insurance at \$107/month.



2019 Moderate Income Housing Plan

Figure 10: Number of Existing Affordable Housing Units by Income Level

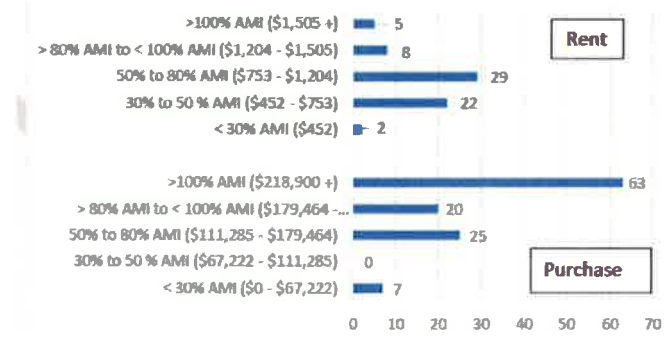


Note: Owner Occupied Structures (6,526)



2019 Moderate Income Housing Plan

Figure 9: Affordability of Available Units

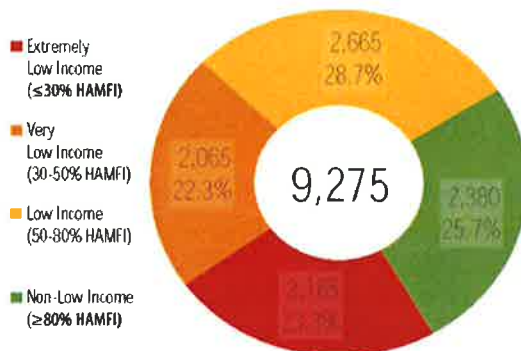


Note: This Reflects a Snapshot of the Market: July, 2018



2019 Moderate Income Housing Plan

Logan's Renter Households by Income Level



2019 Moderate Income Housing Plan

Figure 11: Owner-Occupied Households Spending 30% or more of Monthly Income on Housing

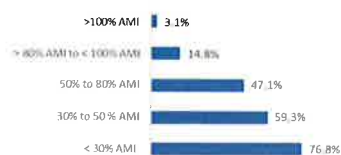


Figure 13: Renter Occupied Households Spending 30% or More of Monthly Income on Housing

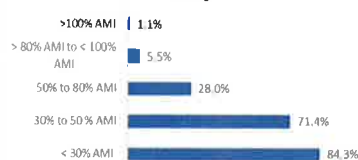
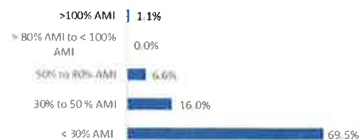
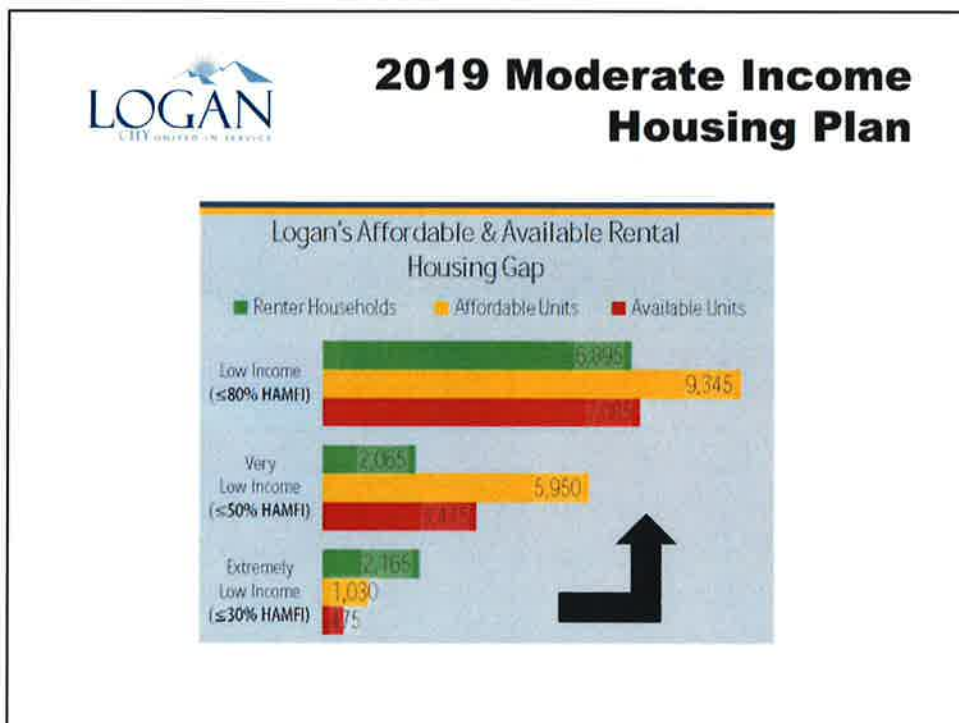
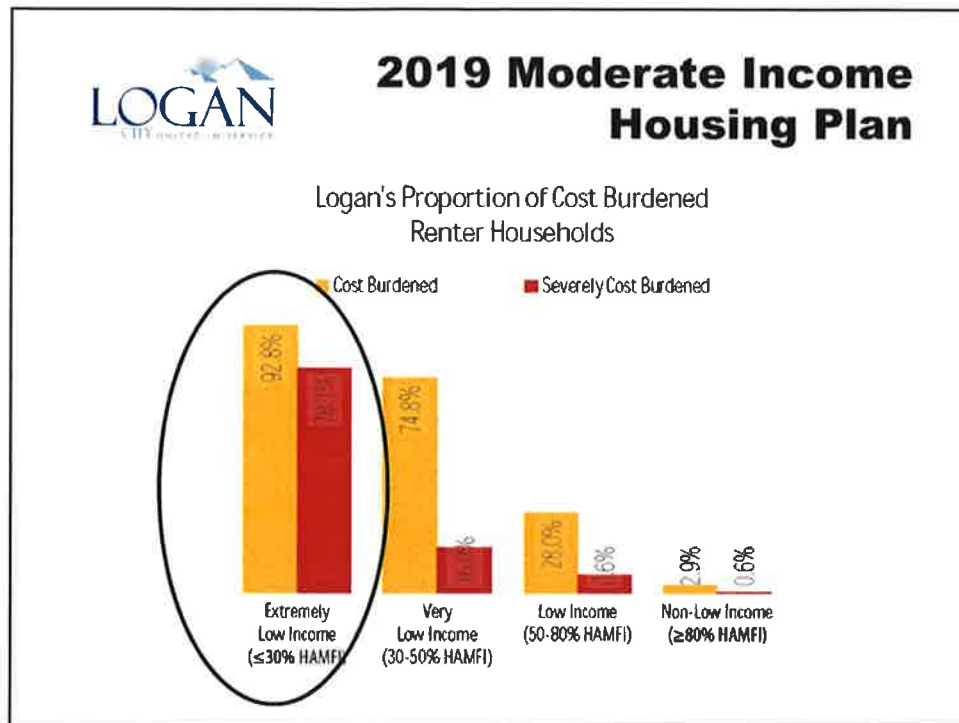


Figure 12: Owner-Occupied Households Spending 50% or more of Monthly Income on Housing



Figure 14: Renter Occupied Households Spending 50% or More of Monthly Income on Housing







2019 Moderate Income Housing Plan



2019 Moderate Income Housing Plan

Housing Conclusions:

- Insufficient Housing Available for Extremely Low Income Residents (<30% AMI)
- Forced to “rent” or “buy” Up
- Forced to “share” housing
- Very High Rates of Cost Burdened Households (78% - 92%)



2019 Moderate Income Housing Plan

Does Logan's Zoning Regulations Preclude Moderate Income Housing?



2019 Moderate Income Housing Plan

Zone	Area (Acres)	Density DU/Ac	Developed Acres	Undeveloped Acres
Low Density Neighborhood Residential (NR-2)	0	2	0	0
Suburban Neighborhood Residential (NR-4)	936	4	553	383
Traditional Neighborhood Residential (NR-6)	2324	6	1570	755
Mixed Residential Transitional (MR-9)	16	9	4	12
Mixed Residential Low (MR-12)	402	12	380	22
Mixed Residential Medium (MR-20)	60	20	41	19
Mixed Residential High (MR-30)	0	30	0	0
Campus Residential (CR)	81	40	77	4
Mobile Home (MH)	22	6	22	0
Resource Conservation (RC)	362	1/40	83	279
Neighborhood Center (NC)	2	9	2	0
Town Center (TC-I & TC-II)	142	30-70	137	5
Community Commercial (CC)	7	12	5	2
General Commercial (COM)	921	30	619	302
Mixed Use (MU)	85	30	59	25
Gateway (G)	130	1	0	130
Commercial Service (CS)	489	0	154	336
Airport (AP)	632	0	444	188
Industrial (IP)	1027	0	450	577
Public (P)	1926	0	1661	265
Recreation (REC)	704	0	659	45
Totals	10268		6919	3349



2019 Moderate Income Housing Plan

Conclusions Regarding Impacts of Zoning on Moderate Income Housing:

- Logan currently has a wide range of Zoning
- Current Zoning allows for a Wide Range of Potential Densities suitable for Moderate Income Housing
- Current Zoning includes Multiple "Mixed-Use" Zones with Higher Density Potential (MU, COM, CC, TC, NC)
- Multiple Opportunities for Housing for most Income Ranges throughout the City
- Current Zoning does not permit Accessory Dwelling Units (ADU's)



2019 Moderate Income Housing Plan

Other Realities Affecting Moderate Income Housing:

- Logan is landlocked on 3 sides
- Lack Greenfield Areas - "Easy" & Cheap Development
- Infill Development very expensive vs Greenfield
- Lack available acreage for Lower Density Multi-Family Zoning (MR-9/MR-12)
- Lack the "Appetite" for Rezoning NR-6 to MR-9/MR-12/MR-20
- Belief that Logan has too much "Affordable" Housing
- Student Housing versus Non Student Housing
- Student Housing Concerns affects Multi-Family (non-student) Projects
- Competition with Other Communities
- Changing Demographics – Changing Housing Needs
- Is Market Responsive to Actual Needs?
- Other.....



2019 Moderate Income Housing Plan

Summary

- Logan has a Majority of Region's Affordable Housing
- 1% Average Growth Rate (population)
- Population is Younger and Poorer than other CV Cities
- Median Age – 23.9
- Household Size – 2.9
- 58% of Population is in the 18 – 34 & under 5 Age Groups
- 10% of Population is Disabled
- 38% of Population over 65 are Disabled
- 2016 Median Household Income \$36,256 vs Countywide \$57,235 & Statewide \$65,873
- Median Household Income Declined \$8,083 since 2000



2019 Moderate Income Housing Plan

Summary

- 64% of Households, or 10,320 Households are at, or below, 80% HUD's AMI
- Added 2,468 Residential Units (2010 – 2018)
- 1.4% Average Growth Rate of Residential Units vs 1.0% Average Population Growth
- 17,533 Residential Units in 2016
- 42% of the 17,533 Residential Units are detached SFR's
- Owner Occupancy Declined from 44% (2000) to 42.5% (2010) to 40.5% (2016)
- 2016 Renter Occupied - 59.5%
- 2016 Median Owner Occupied Home Value - \$164,000



2019 Moderate Income Housing Plan

DRAFT Goals and Strategies



2019 Moderate Income Housing Plan

Goal 1: Continue to work towards stabilizing core neighborhoods through such methods as code enforcement, rehabilitation assistance, down payment assistance, infrastructure improvements, and targeted infill projects.



2019 Moderate Income Housing Plan

Goal 2: Work with public and private entities to increase Affordable Housing Opportunities for Logan's Special Needs population.



2019 Moderate Income Housing Plan

Goal 3: Continue to work with other communities in Cache Valley to achieve a more equitable regional distribution of affordable housing.



2019 Moderate Income Housing Plan

Goal 4: Evaluate and consider a Transit Oriented District (TOD) near the CVTD transit center focused on encouraging a mixture of uses including dense housing and neighborhood serving commercial as a way to locate affordable housing near transit services.



2019 Moderate Income Housing Plan

Goal 5: Evaluate and consider expanding the City's Housing Rehabilitation Assistance program for rentals that house low/moderate income residents.



2019 Moderate Income Housing Plan

Goal 6: Work with developers providing multi-family housing to include a higher percentage of studio and one-bedroom units within their housing unit mix as a way to provide additional housing for single, non-student, low to moderate income residents.



2019 Moderate Income Housing Plan

Questions