



Nibley City Moderate Income Housing Plan

2019



INTRODUCTION

Nibley City is located in southern of Cache County, close to major employment areas in Logan City, and is adjacent to Highway 89/91, which serves as the primary transportation corridor to the Wasatch Front. Nibley City is also home to a young and growing population, with a median age of 23.6, and with 37% of its population 19 years old or younger (Census Bureau, 2018). Nibley City is a bedroom community with almost all of Nibley City residents traveling outside the City for employment, and most land uses in the City contain residential homes or agricultural use. Only a few areas within the City include industrial or commercial business and activities.

The City's demographics provide opportunities and some challenges for economic growth, smart housing growth, and maintaining Nibley's agricultural heritage. This plan will highlight Nibley's growing population, discuss Nibley's current housing stock, and talk about future growth and ways to allow for the building of moderate income housing.

POPULATION AND FUTURE GROWTH

Nibley City's population as of July 1, 2018, was estimated at 7,087 people, which is a 30% increase from the 2010 population of 5,466 (Census Bureau, 2018). Nibley City's 2016 General Plan predicts that Nibley City will grow by 300% by 2060. Nibley City's population is expected to triple in the 40 years.

Census	Projections					Absolute Change 2010-2060	Percent Change 2015-2065
2010	2020	2030	2040	2050	2060		
5,438	8,796	14,136	15,725	18,597	21,905	16,467	303%

(Governor's Office of Planning & Budget, 2012 Baseline Projections)

Nibley City will continue to attract residents and businesses because of its proximity to Logan and the Highway 89/91 transportation corridor. In addition, the city has a large annexation plan (40,000 acres) which will allow for future land development. Nibley City currently contains more than 900 acres of undeveloped property within Nibley City boundaries, most of which is agricultural use. There are almost 40,000 acres within Nibley City's annexation area potential. Growth will likely take place next to existing developments first, and then will continue to fill the undeveloped parcels within Nibley City and Nibley City's annexation area.

Cache County and the cities surrounding Nibley are also anticipating substantial growth over the same time period. Cache Count's population is expected to double in the next 45 years.

County	2015	2025	2035	2045	2055	2065	Absolute Change 2015-2065	Percent Change 2015-2065
Cache	121,855	146,338	171,969	195,325	212,908	234,744	112,890	93%

(Kem C Gardner Policy Institute The University of Utah, July 2017)

Every County in Utah is anticipated to experience some level of growth over the next 40 years. The four primary components of this population growth are:

- *Utah's total fertility rate (average number of children born to a Utah woman in her lifetime) is projected to continue the existing trend of a slow decline. From 2015-2065, rates are projected to decline from 2.32 to 2.29. These rates are projected to remain higher than national rates that move from 1.87 to 1.86 over a similar period.*
- *In 2065, life expectancy in Utah is projected to be 86.3 for women and 85.2 for men. This is an increase of approximately 4 years for women and 6 years for men. The sharper increase for men narrows the life expectancy gap traditionally seen between the sexes.*
- *Natural increase (births minus deaths) is projected to remain positive and account for two-thirds of the cumulative population increase to 2065. However, given increased life expectancy and declining fertility, the rate and amount of natural increase are projected to slowly decline over time.*
- *Net migration accounts for one-third of the cumulative population increase to 2065. Projections show the contributions of natural increase and net migration converging over time.*

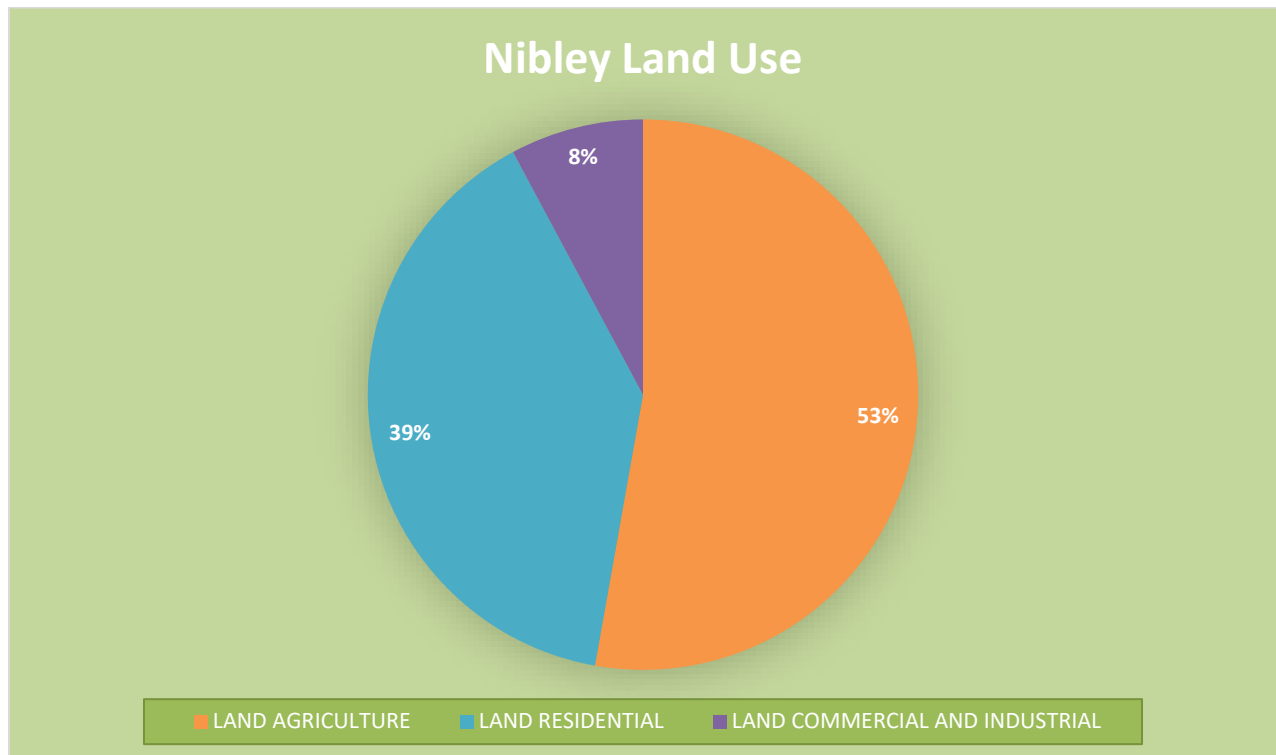
(Kem C Gardner Policy Institute The University of Utah, July 2017)

These anticipated factors are apparent in Cache County and will have a direct impact on projected population growth in Nibley City.

CURRENT LAND USE AND HOUSING

With the increase in population, it is essential to evaluate current Nibley City's existing housing supply and housing stock. In the table below are Nibley City's 2017 Housing numbers of different type of housing units. The first table and graph shows the acres and percentage of Land Use within Nibley City for Agriculture and Vacant Land, Residential Land, and Commercial and Industrial Land

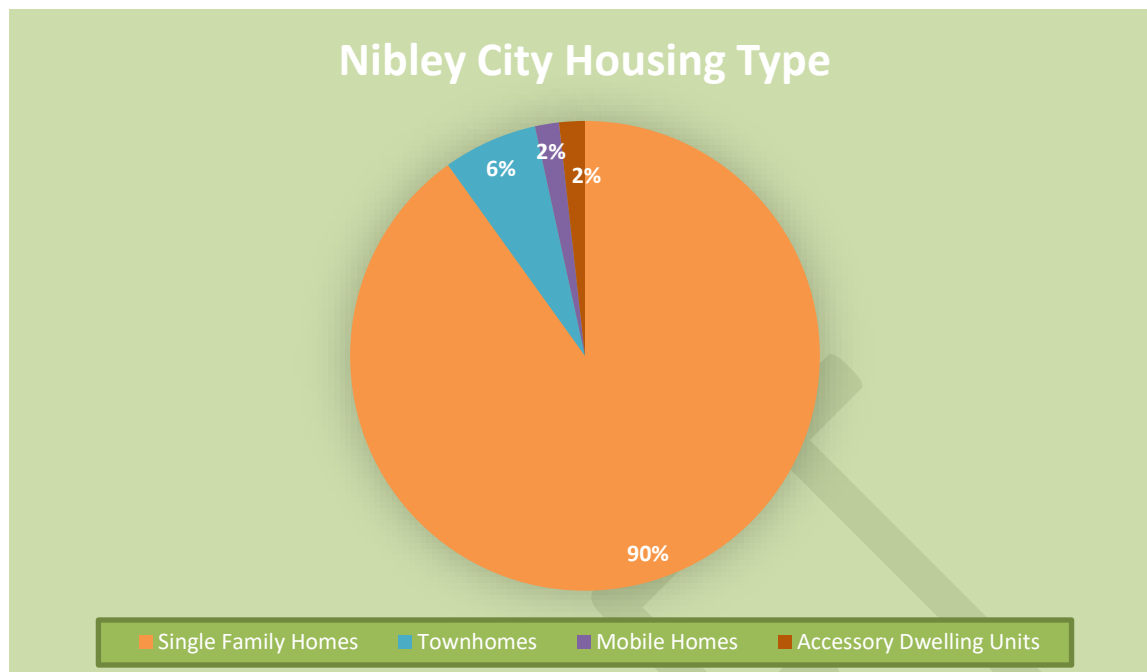
Land Use In Nibley City	Acres	Percentage
Agriculture and Vacant Land	1205.08	53%
Residential Land	898.93	39%
Commercial and Industrial Land	178.67	8%



*Numbers provided by Cache County

The following table and graph show the type of housing that is currently within Nibley City.

Housing Type	Number of Units
Single Family Homes	1527
Townhomes	110
Mobile Homes	28
Accessory Dwelling Units	20-30*



(U.S. Census Bureau. Table B25001: Total housing units. American Community Survey.)

*ADU number is an estimate based on the 2016 General Plan Update.

As shown in the table and graph above, 90% of homes within Nibley City are single-family homes. Single-family homes make up the majority of developed land uses within Nibley City, and these developments range from .11 acre lots to five-acre lots. However, most single-family homes are located on one-third to one-half acre lots, with the majority of residential zoning on undeveloped parcels zoned for half-acre lots minimum.

Nibley City Residential Lots Sizes	
Average	.993 Acres
Mode	.28 Acres
Median	.38 Acres

(Cache County Recorder's Office, July 2, 2019)

Nibley City currently only has two housing development that are not traditional single-family homes.

SPRING CREEK CROSSING PUD: TOWNHOMES



Spring Creek Crossing townhomes first started to be developed in 2007 and contains 120 units. The last four units are anticipated to be finished in the summer of 2019. The

development is located on Nibley Park Ave in the northwest corner of town. The development was approved as a Planned Unit Development. Spring Creek Crossing is the only development within Nibley City that contains townhomes.

NIBLEY MOBILE HOME PARK



This trailer park contains 28 units and is located on 2600 S at 100 W. The park is fully developed and is currently listed as a non-conforming use within Nibley City. The City does not anticipate any further expansion of the park.

HOUSING AGE

An assessment of structure age can, in some cases, reveal whether there is a need for housing rehabilitation. In Nibley 3.4% of residential structures were built in 1959 or earlier, 13% percent were built between 1960 and 1979, and 22.6% were built between 1980 and 1999, and 61% were built in the year 2000 or later. The above numbers suggest that the majority of homes in Nibley City are relatively new and generally in good condition.

FUTURE HOUSING NEEDS

Nibley City expects to continue to grow in population because of Nibley City's location within Cache Valley, its large potential annexation area, many acres of undeveloped land already in the city, and housing growth pressure in the surrounding area. Nibley City's household size has declined from 4.23 in 2009 to 4.04 in 2017 (American Community Survey, 2017). This figure was still larger than the statewide average of 3.14 people, which is the largest of any state in the nation (Census Bureau, 2018).

To provide housing for the anticipated population in 2030, assuming the current average of 4.04 people per household, Nibley City would need to have add 1,745 homes by 2030. Over the past five years, Nibley has issued an average of 68 building permits per year. If the Nibley continued to grow at that rate, 748 homes would be constructed by 2030. The number of home predicted is a shortfall of 929 units over 11 years to meet the expected 2030 population increase. The problem is exaggerated further if the number of people per household continues to fall and comes closer to the state's average number of 3.14 people per household.



MODERATE INCOME AND AFFORDABLE HOUSING

In addition to a potential housing shortage in the future with current growth rates, those seeking moderate income and affordable housing will likely have the hardest time finding housing within Nibley City. Housing is considered affordable when households, regardless of their income, spend no more than 30% of their monthly income on housing expenses. Therefore, a cost-burdened household is that household whose housing expenses exceed 30% of their monthly income. Nibley City Median Household income in the 2017 American Community Survey was at \$80,125, compared to Cache County's Area Median Income (AMI) which was at \$53,812. The projections for Nibley's Medium Household Income is to increase to \$95,979, while the AMI in Cache County has grown under 3% for the last several years, and the City predicts that the AMI will raise to under \$68,000 by 2025. When planning for Moderate Income and Affordable Housing, it is essential to use the AMI instead of the City's Medium Household Income, since AMI is a more accurate picture of the needs of housing for the whole area.

The table below highlights what the housing affordability is for households within groupings of a percentage of AMI:

Summary of Affordability in 2018		
Household Income	Maximum Monthly Income for Housing Expenses	Maximum Mortgage Loan Amount
≤30% AMI	\$437	\$75,149
>30% to ≤ 50% AMI	\$729	\$125,249
>50% to ≤80% AMI	\$1,166	\$200,398
>80% to ≤100% AMI	\$1,458	\$250,497

Utah's Department of Work Force Services indicates that the Nibley would need to have around 7% of the housing stock for those in >50% to ≤80% AMI, 2% for those >30% to ≤ 50% AMI, and 1% for those ≤30% AMI. The table below shows Nibley's moderate income housing shortage in 2018, and the anticipated additional units needed per year to meet moderate income housing needs by 2025.

Number of Needed Affordable Units Needed by 2025				
Household Income	Estimated Number of Affordable Units	2018 Shortage of units	Additional Units Needed based on historical growth	Additional Units Needed based on anticipated population growth
≤30% AMI	20	20	4.68 permits a year	5.45 permits a year
>30% to ≤ 50% AMI	80	35	8.36	9.9
>50% to ≤80% AMI	110	50	14.75	20.15

(Numbers provided by the Utah Division of Workforce Services)

NIBLEY CITY ZONING AND SUBDIVISION OPTIONS

Nibley City currently provides for a few zoning options for residential development. The table below shows the standard by right zoning with the minimum lot size, frontage, and setbacks.

NCC 19.22.010 Space Requirement Chart:

		A	R-E	R-1	R-1A	R-2	R-2A
A.	Minimum lot area	5 acres	2 acres	1 acre	3/4 acre	1/2 acre	12,000 sq. ft. average size of 14,000 sq. ft.
	Minimum lot width, measured at setback line	200	200	200	150	100	100
B.	Setback principal uses						
	Front yard	30(35) ³	30(35) ³	30(35) ³	30(35) ³	30(35) ³	30(35) ³
	Side yard, interior	15 ³	15	10	10	10	10
	Side yard, street	25(35) ³	25(35) ³	25(35) ³	25(35) ³	25(35) ³	25(35) ³
	Rear yard	30	30	30	30	25	25

Within these standard zones, single-family units are the primary housing type, but duplexes and attached Accessory Dwelling Units are both permitted as long as they comply with standards listed in Nibley City Code Title 19. In addition to standard zoning, Nibley City allows for three other forms of subdivisions that are currently permitted and one type of subdivision that has been repealed.

CLUSTER SUBDIVISIONS (SEE NCC 21.10.030)

A cluster Subdivision allows for a developer to be able to decrease their lot size in exchange for preserved open space. This open space can take the form of a park or agricultural land. No density bonus accompanies these types of developments within Nibley City.

Current Cluster Subdivision

- Stonebridge located at 1200 W and 2980 S

PLANNED UNIT DEVELOPMENT (PUD) REPEALED

Nibley City's Planned Unit Development Code was repealed in 2011. Nibley City has approved a new Residential-Planned Unit Development in May of 2019 that is being discussed below. The PUD ordinance allowed for greater density and flexibility for developers to negotiate with the City for density and open space. There are three subdivisions that have been approved and developed under the former PUD Ordinance.

Current PUD Subdivisions

- Spring Creek Crossing located at Nibley Park Ave. (2350 S) and around 1250 W
- Sunset Parks located at 1000 W and 2770 S
- The Cottages Community located at 250 W and 3515 S

RURAL PRESERVATION SUBDIVISION/CONSERVATION SUBDIVISION (SEE NCC 21.10.020)

The Rural Preservation Subdivision (renamed from Conservation Subdivision) is a subdivision option that allows for development in R-1, R-1A, R-2, and to some extent R-2A to receive a higher density and smaller lot size in exchange for preserved open space. The lot size and density bonus are tiered based on the percentage of the project that is dedicated as open space.

Current Conservation and Rural Preservation Subdivisions

- Maple View Estates Located east of 1200 W and south of 2600 S
- The Cottonwoods located at Hollow RD and 4030 S
- Apple Creek located south of 3200 S and at 500 W
- Meadow Creek located at 2850 S and 150 E



RESIDENTIAL PLANNED UNIT DEVELOPMENT (R-PUD) (SEE NCC 19.32)

In May of 2019, Nibley City adopted Nibley City Code 19.32 Residential Planned Unit Development. This new section of code allows for a developer to apply for an overlay zone in six parts of town zoned for half-acre lots, three-quarter acres lots, or full acres lots minimums and would allow a developer to develop up to twelve units per net developable acre with a mix of single-family and townhomes. At the time of this writing, no R-PUDs have been applied or approved.

MINOR SUBDIVISION AND FLAG LOTS (SEE NCC 21.08.040 AND 19.46)

Nibley City in 2018 pass two ordinances that 1) allows for the development of a minor subdivision and 2) provides for the creation of flag lots. These two code updates allow property owners more options to develop their property for moderate income housing. The minor subdivision allows for a smaller subdivision, containing five lots or less, the ability to move through the subdivision process quicker. The updated flag lot ordinance allows for the development of property that has little to no frontage along a public or private roadway.

GOALS, PROJECTS, AND ACTION ITEMS

When planning for moderate income housing within Nibley City, it is important to note that cities have limited ability to ensure that affordable housing is built. Nibley City will encourage and support the development of home construction and subdivision by developers and home builders. The housing market also plays a part in what type of homes are built within these

developments. The following goals are recommended to the City to encourage the construction of new and moderate income housing within Nibley City.

Nibley City should provide opportunities within the City for the construction of moderate income Housing. Nibley City should take the following steps to ensure the City is meeting goals listed within this plan

- Review the objectives listed below and work to achieve the goals by the suggested time frame
- Review building permits for housing units annually and evaluates Moderate Income Housing additions to the City compared to the needed housing and goals listed within this plan
- Update this plan as needed or at a five-year minimum time frame
- Take Moderate Income Housing into consideration when reviewing rezone applications. If possible, encourage developers to build affordable housing as part of developments as a condition of the rezone

ALLOW FOR AND REDUCE REGULATION RELATED TO ACCESSORY DWELLING UNITS IN RESIDENTIAL ZONES.

Nibley City currently allows for attached accessory dwelling units (ADUs). These ADUs mostly take the form of basement apartments. Nibley City should consider expanding allowances for detached ADUs with most residential zones. ADUs can be a great way to expand moderate income housing stock with minimal impacts to neighborhoods and can encourage the spread of these type of housing units throughout the City. As established above, many of Nibley City lots are larger than half an acre.

Moderate Income Housing Considerations

- How large would the City allow an ADU to be in reference to the primary structure
- What zones and lot sizes would a detached ADU be allowed?
- Parking requirements? Having no or minimal parking requirements would allow for more homeowners to build ADUs
- Property owner habitation
- Make ADUs for short-term rentals as a prohibited use
- Registration of ADUs so the City could track the number of units.

Timeframe: Early 2020

ALLOW FOR HIGHER DENSITY OF MODERATE INCOME RESIDENTIAL DEVELOPMENTS IN COMMERCIAL AND MIXED-USE ZONES, TOWN CENTER, NEIGHBOR COMMERCIAL, AND OTHER EMPLOYMENT AREAS

Nibley City 2016 General Plan recommends establishing and creating a town-center area that would be composed of commercial, residential, and open space uses. The City in May of 2019 passed an R-PUD that would allow for the beginning development of a town center area. This R-PUD would allow for some commercial areas within the R-PUD and allow for townhomes and single-family homes. The City should continue to plan and update City zoning code for a town-center that would allow mix-use within Commercial and Neighborhood Commercial Zones.

Nibley City should also start to plan for the future 4400 S industrial corridor, as shown on the future land use map. Nibley City should coordinate these planning efforts with Hyrum, Wellsville, Cache County, and UDOT. The City should consider housing densities and types that would be allowed to take place along and next to that corridor.

Moderate Income Housing Considerations

- Create mix-use areas within the future Town-Center
- Allow for apartments and condominiums within Neighborhood Commercial Zones attached to commercial buildings
- Plan for future 4400 S Industrial Corridor

Timeframe: End of 2020

REZONE FOR DENSITIES NECESSARY TO ASSURE THE PRODUCTION OF MODERATE INCOME HOUSING

Nibley City has recently passed an R-PUD ordinance with increased density within areas of the City. The R-PUD Overlay Zone increases the density from the underlying zone and allow up to twelve units a per-net developable acre. The City should work with property owners and developers in approving an appropriate amount of R-PUD Overlay Zones and Developments to help achieve the needs of affordable housing.

Nibley City should also continue working on the Town Center Planning and Zoning Ordinance and allow for a variety of housing types, including single-family homes, townhomes, condominiums and apartments as part of that zoning criteria and development. Nibley City should involve Cache County Transit District (CVTD) in these plans to provide for adequate public transportation in the area. This would allow for residents of the Town Center to have easy access to significant employment, recreation and shopping centers in Cache Valley, including Utah State University.

Moderate Income Housing Considerations

- Create a Town Center Zoning Ordinance that would allow for mix-use, condominiums, townhomes, and single-family homes in addition to open space and commercial uses.
- Involve CVTD with Town Center and provide areas for bus stops and active transportation within the development.
- Work closely with Developers and property owners and make appropriate rezones for R-PUD developments.

Timeframe: As applications come in

PARTNER WITH ORGANIZATIONS THAT OFFER GRANTS OR OTHER ASSISTANCE IN HOUSING AFFORDABILITY

Nibley City has a history of working with organizations that build affordable housing or offer services. Nibley has partnered with Neighborhood Housing Solutions in the past and has had a couple of hundred homes built for qualifying families. Nibley City has also worked and partnered with Bear River Association of Governments (BRAG) which offer programs to help lower-income families be able to pay for needed utility, assist with rent, conduct required home repairs, etc.

Moderate Income Housing Considerations

- Nibley should be willing and be pro-active in seeking partnerships with Neighborhood Housing Solutions, or other cooperations or non-prophets organizations in building affordable housing.
- Nibley City should refer to those that may be in need to BRAG and post helpful information about programs that are offered through BRAG and HUD.

Time Frame: Current