

# Planning Commission Staff Report

April 9, 2020

## Item 4

**Applicant:** Mapleton City

**Location:** N/A

**Prepared by:** Sean Conroy,  
Community Development  
Director

**Public Hearing:** Y

**Zone:** All

**Attachments:**

1. Proposed plan.

### REQUEST

Consideration of an update to the Moderate-Income Housing Element of the General Plan.

### BACKGROUND AND PROJECT DESCRIPTION

The City Council adopted the Moderate-Income Housing Element of the General Plan on January 20, 2016. In 2019 the state legislature passed SB 34, which updated the requirements for moderate income housing elements throughout the state. SB 34 required municipalities to update their housing elements by the end of 2019.

Staff contacted the Department of Workforce Services, the state agency responsible for ensuring compliance with SB 34, towards the end of 2019 and indicated that we wanted to wait on adoption of a new plan until we received feedback from the general plan survey that was conducted in November and December of 2019. With the survey now complete, staff is presenting an updated Moderate-Income Housing Element for the Commission's review and recommendation to the City Council.

### EVALUATION

The Utah legislature has determined that municipalities shall facilitate a reasonable opportunity for a variety of housing, including moderate income housing, within their communities. Utah Code section 10-9a-403-b requires each city to adopt a moderate-income housing element of the general plan that includes an analysis of how the municipality will provide a realistic opportunity for the development of moderate income housing within the next five years, and a plan to implement three or more specific housing strategies.

The proposed plan is meant to comply with Utah Code requirements. The plan includes a discussion of geography and community characteristics, a summary of applicable demographic data, a discussion on moderate income housing, a five-year projection of moderate-income housing needs, identification of housing strategies, and a list of housing goals and policies.

It is staff's position that the proposed plan complies with Utah Code and will provides a realistic opportunity for the creation of sufficient moderate-income housing to meet the projected needs of the community. Staff notes that the plan does not require any changes to existing Mapleton City zoning laws or for more high-density zones than already exist.

### RECOMMENDATION

Recommend that the City Council adopt to proposed Moderate Income Housing Element of the General Plan.



# MODERATE INCOME HOUSING ELEMENT



2020

Mapleton City General Plan

# Moderate Income Housing Element

## MAPLETON CITY GENERAL PLAN

### PURPOSE

Housing availability and affordability has become an issue of statewide concern. The Utah legislature has determined that municipalities shall facilitate a reasonable opportunity for a variety of housing, including moderate income housing, within their communities. Utah Code section 10-9a-403-b requires each city to adopt a moderate-income housing element of the general plan that includes an analysis of how the municipality will provide a realistic opportunity for the development of moderate income housing within the next five years, and also requires a plan to implement three or more specific housing strategies.

The purpose of the Mapleton City Moderate Income Housing Element is to comply with state code and to outline the City's plan to continue to provide opportunities for a variety of housing options within the City. While the City recognizes the need to provide a variety of housing options, it also believes that moderate income households are more likely to benefit from housing that is located near mass transit opportunities, shopping areas and job centers, all of which either do not exist or are limited in Mapleton.

### GEOGRAPHY AND COMMUNITY CHARACTERISTICS

Mapleton City is located in Utah County at the south eastern corner of Utah Valley adjacent to Sierra Bonita mountain. The City is approximately 8,000 acres in size with the ability to add approximately 70 acres through future annexations. Neighboring cities include Springville to the north and Spanish Fork to the west. Mapleton is located approximately nine miles south of Provo and approximately 50 miles south of Salt Lake City. Mapleton does not have direct access to I-15, and Highway 89 is the only major transportation arterial in the City. The City does not currently have bus service or other mass transit options.

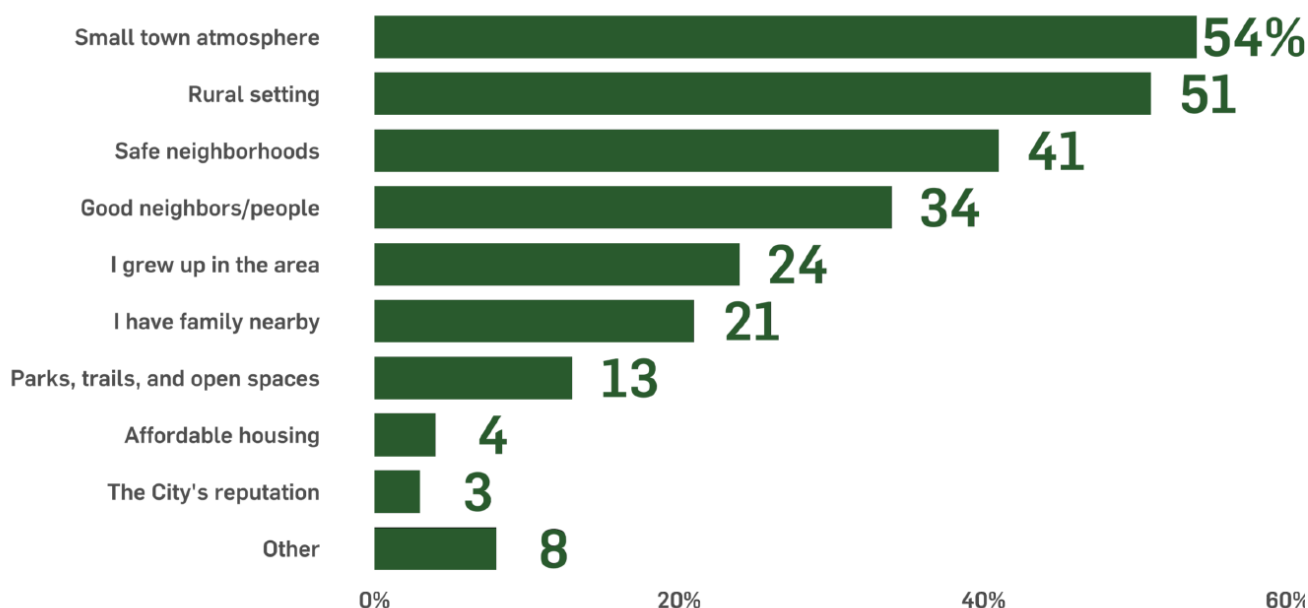
Mapleton has historically been a rural bedroom community. Most residents commute outside of the City to work and for most shopping needs. In a recent community survey, a majority of respondents

indicated that the small town atmosphere and rural setting were the primary reasons for choosing to live in Mapleton (see figure 1).

Figure 1



Which of the following reasons best describe why you choose to live in Mapleton? Select up to three.



(Source: Y2 Analytics. 2019. "General Plan Survey". <https://www.ourmapleton.org/survey.html>.)

Like most communities along the Wasatch Front, Mapleton is experiencing high levels of growth. The City has averaged 130 permits for new residential units per year over the last five years. Accommodating this growth while still maintaining the characteristics that make Mapleton unique is of utmost importance to the City and its residents.

## DEMOGRAPHIC SUMMARY

Table 1 summarizes US Census data for Mapleton City and includes a comparison with the State of Utah and Utah County. The data indicates that Mapleton City has larger average family sizes, a more educated population, and has higher median income, home values and rental rates than state and county averages.

| Table 1 – Census Data Summary                                                                                                                                                                                                                             |           |             |           |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|-------------|-----------|
| Category                                                                                                                                                                                                                                                  | Utah      | Utah County | Mapleton  |
| Population                                                                                                                                                                                                                                                | 3,161,105 | 622,213     | 10,168    |
| Housing Units                                                                                                                                                                                                                                             | 1,108,763 | 180,062     | 2,800     |
| Household Size                                                                                                                                                                                                                                            | 3.13      | 3.58        | 3.85      |
| Highschool Degree                                                                                                                                                                                                                                         | 92%       | 94.2%       | 96.5%     |
| Bachelor's Degree                                                                                                                                                                                                                                         | 33.3%     | 40.1%       | 47.4%     |
| Median Income                                                                                                                                                                                                                                             | \$68,374  | \$70,408    | \$109,356 |
| Poverty Rate                                                                                                                                                                                                                                              | 9%        | 9.4%        | 1.6%      |
| Owner Occupied Housing                                                                                                                                                                                                                                    | 69.9%     | 67.6%       | 94.3%     |
| Median Home Value                                                                                                                                                                                                                                         | \$256,700 | \$280,100   | \$390,100 |
| Median Rent                                                                                                                                                                                                                                               | \$988     | \$996       | \$1,384   |
| Source: US Census Bureau. 2019. "Quick Facts."<br><a href="https://www.census.gov/quickfacts/fact/table/mapletoncityutah,UT,utahcountyutah,US/PST045219">https://www.census.gov/quickfacts/fact/table/mapletoncityutah,UT,utahcountyutah,US/PST045219</a> |           |             |           |

## MODERATE INCOME HOUSING

Moderate income housing is defined by Utah Code section 10-9a, Part 1 as:

*"housing occupied or reserved for occupancy by households with a gross household income equal to or less than eighty percent (80%) of the median income for households of the same size in the county in which the city is located."*

For the purpose of this element, this definition is further refined to include the following income categories:

**Moderate Income:** 50% – 80% of the county (or area) median income (AMI)

**Low Income:** 30% - 50% of AMI

**Very Low:** 30% or less of AMI

Table 2 shows the income ranges that fall into the moderate, low and very low income categories for Utah County.

| Table 2 – Income Ranges by Category |                       |
|-------------------------------------|-----------------------|
| Income Categories                   | Income Range per Year |
| Moderate Income (50% - 80%)         | \$35,205 - \$56,326   |
| Low Income (30% - 50%)              | \$21,123 - \$35,204   |
| Very Low Income (30% or less)       | \$0 - \$21,122        |

Table 3 includes the number of Mapleton households that fall into each income category and the percentage of total Mapleton households they represent.

| Table 3 – Income Categories and Mapleton Households                                                                                                                                                                                                                                                                                                                                                                                      |                  |                          |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|--------------------------|
| Income Categories                                                                                                                                                                                                                                                                                                                                                                                                                        | # of Households* | % of Mapleton Households |
| Moderate Income (51% - 80%)                                                                                                                                                                                                                                                                                                                                                                                                              | 285              | 10%                      |
| Low Income (31% - 50%)                                                                                                                                                                                                                                                                                                                                                                                                                   | 94               | 3%                       |
| Very Low Income (30% or less)                                                                                                                                                                                                                                                                                                                                                                                                            | 60               | 2%                       |
| <b>Total</b>                                                                                                                                                                                                                                                                                                                                                                                                                             | <b>439</b>       | <b>15%</b>               |
| <i>*The income categories from the source material do not perfectly align with the income ranges identified in table 2 so the household numbers listed in Table 3 are estimates.</i><br>Source: Clearinghouse for housing data, Utah Department of Workforce Services<br><a href="https://drive.google.com/drive/folders/171JFDkcyKNFAJkCeTJ7WcvVGEN1ANQzi">https://drive.google.com/drive/folders/171JFDkcyKNFAJkCeTJ7WcvVGEN1ANQzi</a> |                  |                          |

A household is generally considered overburdened if it is paying more than 30 percent of its income towards housing. Based on this general rule, Table 4 shows approximate housing cost limits based on each income category.

| Table 4 – Housing Cost Allowance by Category (30% of total income)       |                     |                      |                 |
|--------------------------------------------------------------------------|---------------------|----------------------|-----------------|
| Income Level                                                             | Annual Housing Cost | Monthly Housing Cost | Mortgage Amount |
| 80% AMI                                                                  | \$16,898            | \$1,408              | \$280,000       |
| 50% AMI                                                                  | \$10,561            | \$880                | \$170,000       |
| 30% AMI                                                                  | \$6,337             | \$528                | \$105,000       |
| *The mortgage amount assumes a 30-year mortgage with a 5% interest rate. |                     |                      |                 |

Table 5 shows how many residential properties are currently valued within the maximum mortgage amounts of each income category within the City.

| Table 5 – Mapleton Housing Units by Category                  |                         |                          |
|---------------------------------------------------------------|-------------------------|--------------------------|
| Property Values                                               | Number of Housing Units | % of total housing units |
| \$170,000 - \$280,000 (moderate)                              | 212                     | 8%                       |
| \$105,000 – \$169,999 (low)                                   | 3                       | .1%                      |
| Less than \$105,000 (very low)                                | 0                       | 0%                       |
| *Information obtained from the Utah County Assessor's Office. |                         |                          |

## FIVE YEAR HOUSING NEED PROJECTION

Mapleton's current population is approximately 10,168. The City has averaged 130 permits for new residential units per year over the last five years. Assuming the City continues to average 130 new residential units per year over the next five years, the City will add approximately 650 units. Based on this projection, it is assumed that the City will add approximately 2,503 new residents by 2025 (multiple the 650 units by the average household size of 3.85).

Assuming the percentage of households in the moderate, low and very low income categories remains constant, Table 6 projects the number of housing units needed at these income levels to support new growth over the next five years.

| Table 6 – Five Year Housing Needs Projection by Category |                 |                                      |
|----------------------------------------------------------|-----------------|--------------------------------------|
| Income Category                                          | % of Population | Housing Units Needed in Next 5 Years |
| Moderate                                                 | 10%             | 65                                   |
| Low                                                      | 3%              | 20                                   |
| Very Low                                                 | 2%              | 13                                   |
| Total                                                    | 15%             | 98                                   |

## MODERATE INCOME HOUSING STRATEGIES

Utah Code section 10-9a-403(2)(b)(iii) identifies a list of housing strategies that are intended to assist in the development of moderate income housing and requires each city to implement at least three of the strategies. In a recent community survey, the City asked its residents what strategies it would prefer. Figure 2 below includes the responses from the survey.

Figure 2



(Source: Y2 Analytics. 2019. "General Plan Survey". <https://www.ourmapleton.org/survey.html>.)

Mapleton City is proposing to implement, or to continue to implement, the following four strategies:

1. **Preserve Existing Moderate-Income Housing:** The City will continue to provide information to residents regarding housing rehabilitation and weatherization programs and will provide building inspection services to ensure housing is safe for existing and future occupants. The City will also continue to allow accessory apartments in all residential zones, which is discussed in strategy #2.
2. **Accessory Apartments:** Mapleton City allows accessory apartments as a permitted use in all residential zones. This strategy provides opportunities for the provision of moderate income housing in at least two ways: 1) the accessory apartments themselves allow for moderate income housing options, and 2) the income generated from accessory apartments can supplement the housing cost of the primary dwellings they are associated with, making them more affordable.
3. **Mixed-Use Zoning:** The City has approximately 179 acres of land currently zoned General Commercial (GC-1). This zone allows for mixed use development with commercial on the ground floor and residential uses on the upper floor(s). As the City's population and commercial demands increase, the possibility for mixed use housing will likely also increase. The majority of the property zoned GC-1 is also located along Highway 89, the most likely location for mass transit options in the future.
4. **Change Residential Zoning Requirements for Smaller Lot Sizes:** Mapleton City has historically been a large lot zoning community with average lot sizes of one acre or larger. However, to ensure that there are adequate opportunities for a variety of housing types, the City has approved rezoning for four planned-unit development projects consisting of approximately 2,500 residential units (Harvest Park, Sunrise Ranch, Harmony Ridge & Mapleton Village). These developments have or will have a variety of lot and home types including approximately 700 attached units.

## GOALS AND POLICIES

The following goals and policies are designed to assist city leaders, planners, citizens and land developers in addressing the housing needs of the community.

**Goal #1: Preserve the existing housing stock.**

**Policy A:** Provide information to Mapleton City residents regarding housing rehabilitation and weatherization programs.

**Policy B:** Allow residents to request a home inspection from the City's Building Official for a nominal fee to assist in identifying potential safety hazards and code compliance issues.

**Policy C:** Enforce the building code, zoning code and nuisance code for violations that have the potential to impact the safety of residential units and their occupants.

**Policy D:** Educate the public regarding building permit and building inspection requirements for additions, alterations and new construction.

**Goal #2: Provide opportunities for a wide range of housing options at all income levels while protecting the rural, country atmosphere of the City.**

**Policy A:** Continue to allow accessory apartments as a permitted use in all residential zones.

**Policy B:** Periodically evaluate the accessory apartment permit fee to ensure that the fee is not a significant deterrent to the development of additional accessory apartments.

**Policy C:** Continue to allow mixed use developments in the GC-1 zone and other planned development zones.

**Policy D:** Periodically update the land use element of the general plan to ensure there are adequate opportunities for a variety of housing types within the City.

**Goal #3: Ensure that transportation needs are properly addressed as residential growth occurs.**

**Policy A:** Periodically update the transportation element of the general plan to ensure that future roadway and transportation improvements are implemented as growth occurs.

**Policy B:** Provide active transportation (bike lanes, paths, etc.) improvements when appropriate, which are particularly important for low-income residents.

**Policy C:** As the City's population grows, work with UTA and other agencies to provide mass-transit options for Mapleton City residents.

**Goal #4: Make reasonable accommodations for residents with disabilities consistent with the Federal Fair Housing Amendments Act of 1988.**

**Policy A:** Consider adopting a Reasonable Accommodations Policy that would outline the process for individuals with disabilities to apply for flexibility in the application of land use, zoning and building regulations when necessary to afford them equal opportunity and access to housing.

**Policy B:** Continue to allow residential facilities for elderly persons and persons with a disability in all residential zones.