

2019



Housing Plan



Planning and Development Services
Municipal Services District
October 2019

Acknowledgements

White City Metro Township

Planning Commission

White City Metro Township Council

General Plan Steering Committee

Residents

Greater Salt Lake Municipal Services District

Lupita McClenning, Director of Planning and Development Services

Wendy Gurr, Planning Coordinator

Mikala Jordan, Long Range Planner

Max Johnson, Planner II

Alex Rudowski, Planning and GIS

Contents

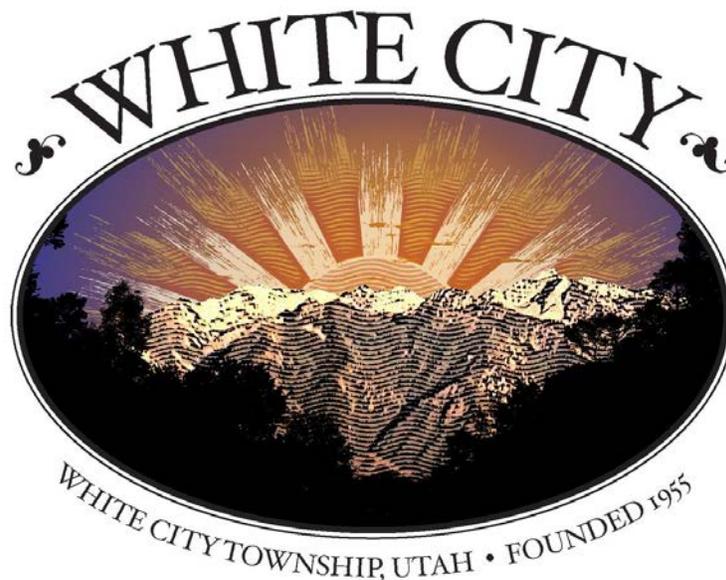
Executive Summary	5
Chapter One – Introduction	6
Plan Structure	6
Planning Context.....	6
Purpose of the Plan.....	7
Moderate-Income Housing Planning Requirements	8
Utah Fair Housing Act	12
Terminology.....	12
<i>Types of Housing and Development</i>	12
<i>Regarding Income</i>	13
<i>Programs and Agencies</i>	14
Chapter Two – Methodology	15
Background Research	15
Consultation and Collaboration	15
Community Engagement	16
Chapter Three – Demographic Summary	19
Population Size	19
Age	19
Race and Ethnicity	20
Disabled.....	20
Veterans	20
Income.....	21
Chapter Four – Housing Stock	22
Existing Housing.....	22
Existing Housing Costs	25
Cost-Burdened Housing	26

Housing and Land-use.....	27
Chapter Five – Housing Availability and Affordability.....	29
Indication of Need by Demographics	29
Targeted Income Groups and Affordability Thresholds.....	30
<i>Targeted Income Groups by Family Size</i>	32
<i>Other Targeted Groups</i>	32
Availability of Housing Units for Targeted Income Groups.....	33
<i>All Households</i>	33
<i>Renter Households</i>	34
Projected Availability of Housing Units for Targeted Income Groups.....	36
Chapter Six - Action Plan	37
Analysis of Votes.....	37
Goals, Strategies, and Actions.....	37
Chapter Seven – References	40
Chapter Eight – Appendix	41
Topics	41
Example Ordinances	43
List of Relevant Organizations and Websites	44
Methods	45

Executive Summary

Highlights of Report

- ❖ In 2017, White City's population was 5,270.
- ❖ The quickest growing age group in White City is working-age adults.
- ❖ 431 households in White City are cost-burdened with their housing costs.
- ❖ Salt Lake County's 2017 median household income is \$67,922. For renter households, the median income is \$42,351.
- ❖ In 2017, White City had a deficit of 39 housing units across targeted income groups.



Chapter One – Introduction

Plan Structure

This housing plan is organized into six major sections:

1. Introduction
2. Methodology
3. Demographic Summary
4. Housing Stock
5. Housing Availability and Affordability
6. Action Plan

The sections progress from an understanding of the plan’s impetus and the community’s existing conditions, to the methods used to make this plan, to an analysis of affordable housing in the community, to an action plan to accomplish White City’s housing goals.

Planning Context

State code requires that general plans estimate the need for moderate-income housing. The assessment of current conditions guided the development of goals and action items in the Moderate-Income Housing Plan. These goals address community needs regarding housing, including its connection to land-use and transportation. Our findings can inform on-the-ground decisions and township policies as well as General Plan updates and future planning. The housing plan will be reviewed biennially using the Department of Workforce Services’ Report Form. The review will evaluate White City’s progress toward its goals and policies regarding housing as outlined in this plan.

White City Metro Township and the Greater Salt Lake Municipal Services District understand that good planning encourages and includes public input. This assessment will be shared during public outreach events regarding the formation of the Moderate-Income Housing Element to the General Plan. Additionally, the metro township council, metro township planning commission, and general plan steering committee have received copies of this assessment via email and/or in-person at meetings.

Additionally, White City Metro Township and the Greater Salt Lake Municipal Services District recognize the importance of regional cooperation, especially regarding housing. White City’s planners and technicians are actively engaged in the Wasatch Front Regional Council committees, including the Technical Advisory Committee, the Active Transportation Committee, and the Regional Growth Committee. Expertise and information from the Utah Department of Workforce Services, Housing and Community Development Division; the Wasatch Front Regional Council; the Utah League of Cities and Towns; Zions Public Finance; and the White City Water District all contributed to this assessment.

Purpose of the Plan

Based upon regulatory requirements by the State of Utah, existing conditions, future projections, community feedback, and planning best practices, the plan has the following objectives:

Meet regulatory requirements by reporting the current status of housing to the State of Utah and to provide a methodology to meet community needs. House Bill 295 (represented in Utah Code 10-9a-403 and 10-9a-408) and Senate Bill 34 state these regulatory requirements.

Provide White City Metro Township with the necessary resources to inform residential development decisions to be beneficial, fair, equitable, and a good fit for the needs of residents. Decisions made regarding zoning, fees, land-use planning, and other choices can impact housing. These decisions are best made with full and detailed information regarding current and future conditions and needs.

Provide an action plan and tools for implementing community goals. The action plan is presented as broad goals with specific objectives, as well as with policies and work programs that support these goals and objectives. The action plan informs how to put ideas into practice.

Enhance quality of life in the community with a community-based, ground-truthed housing plan. Housing matters. Affordable, safe housing bolsters the well-being of its residents at all income levels. When people are housed affordably, crime rates drop, and poverty is reduced. Low-income households depend less on public assistance and are more self-reliant when housed safely, affordably, and stably. When the workforce can afford to live in the community, businesses have access to employees, which influences the wages employees are willing to work for and thus impacts the number of well-paying jobs that local businesses offer. Furthermore, housing is directly tied to transportation, land-use, and community cohesion. Well-planned neighborhoods with balanced housing options improve traffic congestion, are compatible with community open-space needs, and keep “eyes on the street,” which encourages walkability and neighborliness. Overall, the presence of decent, affordable housing supports and bolsters the long-term character of the White City community and the County as a whole.

The following legislative information is provided for context regarding the requirements of the Moderate-Income Housing Plan. From this context, the reasons for the information included in this assessment of current conditions become apparent.

Moderate-Income Housing Planning Requirements

In 1996, the Utah Legislature passed House Bill 295 to address the availability of moderate-income housing in response to rapid increase in housing prices. Under threats to the dream of homeownership, as well as to community strength and stability, House Bill 295 (represented in Utah Code 10-9a-403 and 10-9a-408) requires municipalities to consider moderate-income housing concerns and housing needs of residents as part of their general plans and other planning efforts. The Code requires an estimate of the “need for the development of additional moderate-income housing within the city, and a plan to provide a realistic opportunity to meet estimated needs” to “(A) meet the needs of people desiring to live there; and (B) to allow persons with moderate incomes to benefit from and fully participate in all aspects of neighborhood and community life.” In 2018, House Bill 259 was passed to reiterate the importance of planning for moderate-income housing in Utah. In February 2019, Senate Bill 34 was passed. The new legislation “modifies provisions related to a municipality’s and a county’s general plan related to moderate-income housing.” It defines terms, requires general plans to integrate affordable housing with the transportation and land-use elements, and requires municipalities of a certain population size to have a moderate-income housing element in the general plan. Senate Bill 34 states that, for qualifying municipalities, the general plan must “provid[e] a realistic opportunity to meet the need for additional moderate-income housing” by including at least three of 23 listed strategies.

The Wasatch Front Regional Council and the Utah League of Cities and Towns produced a summary of the current legal requirements (and changes to previous requirements) for municipalities and counties regarding planning and moderate-income housing. They summarize:

Land Use element: Must now consider location of land for housing for residents of various income levels in addition to the other categories of public and private uses of land (line 481 for municipalities; 1172 for counties).

Transportation and Traffic Circulation element: “Provide the general location and extent” of active transportation facilities in addition to freeways, arterial and collector streets, public transit, and other modes of transportation (491; 1182).

Plan residential and commercial development around “major transit investment corridors” to improve connections between housing, employment, education, recreation, and commerce (494; 1185).

Defines “major transit investment corridor” as public transit service that uses or occupies: (a) public transit rail right-of-way; (b) dedicated road right-of-way for the use of public transit, such as bus rapid transit; or (c) fixed-route bus corridors subject to an interlocal agreement or contract between a municipality or county and (i) a public transit district as defined in Section 17B-2a-802, or (ii) an eligible political subdivision as defined in Section 59-12-2219 (246; 858).

Municipalities without a major transit investment corridor must plan for residential and commercial development in areas that maintain and improve these connections (498).

Correlate the transportation plan with population and employment projections, and the proposed land use element (502, 1188).

Consider the regional transportation plan developed by the region's metropolitan planning organization (MPO); if outside an MPO, consider the long-range transportation plan developed by UDOT (575; 1258).

Moderate-Income Housing (MIH) element: Municipalities/counties covered: Utah Code has long required municipalities and counties to plan for moderate-income housing growth. SB34 requires, by December 1, 2019, the following municipalities and counties to update and adopt the moderate-income housing element of their general plan (444; 1074), and annually report on implementation (614; 1296):

all municipalities of the 1st, 2nd, 3rd, and 4th class;

cities of the 5th class with a population of 5,000 or more that are located in counties of the 1st, 2nd, and 3rd class;

metro townships with a population of 5,000 or more; and

all counties must plan and adopt a MIH element including strategies from the 'menu' (see below) but only counties of the 1st, 2nd, and 3rd class with an unincorporated population of 5,000 or more must annually report on implementation.

Facilitate a reasonable opportunity for a variety of housing including MIH and shall now 1) meet the needs of people of various income levels living, working, or desiring to live or work in the community (509; 1198); 2) "allow people with various incomes to benefit from and participate in all aspects of neighborhood and community life" (511; 1200); 3) towns may and cities shall analyze how they will provide a realistic opportunity for the development of MIH within 5 years for cities (513) and within the planning horizon for counties (1203).

Menu: Shall include a recommendation to implement 3 or more of the following strategies, aka the 'menu' (518; 1205):

(A) rezone for densities necessary to assure the production of MIH

(B) facilitate the rehabilitation or expansion of infrastructure that will encourage the construction of MIH

(C) facilitate the rehabilitation of existing uninhabitable housing stock into MIH

(D) consider general fund subsidies or other sources of revenue to waive construction related fees that are otherwise generally imposed by the city

- (E) create or allow for, and reduce regulations related to, accessory dwelling units in residential zones
- (F) allow for higher density or moderate-income residential development in commercial and mixed-use zones, commercial centers, or employment centers
- (G) encourage higher density or moderate-income residential development near major transit investment corridors
- (H) eliminate or reduce parking requirements for residential development where a resident is less likely to rely on their own vehicle, e.g. residential development near major transit investment corridors or senior living facilities
- (I) allow for single room occupancy developments
- (J) implement zoning incentives for low to moderate income units in new developments
- (K) utilize strategies that preserve subsidized low to moderate-income units on a long-term basis
- (L) preserve existing MIH
- (M) reduce impact fees, as defined in Section 11-36a-102, related to low and MIH
- (N) participate in a community land trust program for low or MIH
- (O) implement a mortgage assistance program for employees of the municipality or of an employer that provides contracted services to the municipality
- (P) apply for or partner with an entity that applies for state or federal funds or tax incentives to promote the construction of MIH
- (Q) apply for or partner with an entity that applies for programs offered by the Utah Housing Corporation within that agency's funding capacity
- (R) apply for or partner with an entity that applies for affordable housing programs administered by the Department of Workforce Services
- (S) apply for or partner with an entity that applies for programs administered by an association of governments established by an interlocal agreement under Title 11, Chapter 13, Interlocal Cooperation Act [not in county list of recommendations]
- (T) apply for or partner with an entity that applies for services provided by a public housing authority to preserve and create MIH
- (U) apply for or partner with an entity that applies for programs administered by a metropolitan planning organization or other transportation agency that provides technical planning assistance
- (V) utilize a MIH set aside from a community reinvestment agency, redevelopment agency, or community development and renewal agency

(W) any other program or strategy implemented by the municipality to address the housing needs of residents of the municipality who earn less than 80% of the area median income

In addition to the recommendations required above, municipalities that have a “fixed guideway public transit station” shall include a recommendation to implement either “G” or “H” (568) [not required for counties].

Annual reporting and review of the moderate-income housing plan: The municipal/county legislative body shall annually review their MIH plan and implementation of that plan; prepare and post a report of their findings on their website; and send the report to Dept. of Workforce Services, AOG, and MPO if applicable (612; 1294).

The report shall include: a) revised estimate of the need for MIH in the next 5 years; b) description of progress made to provide MIH by analyzing and publishing data on the # of housing units that are at or below 80%, 50%, and 30% adjusted median family income; c) description of efforts to utilize a MIH set-aside from community reinvestment agency, redevelopment agency, or community development and renewal agency; d) description of the implementation of the MIH recommendations aka ‘menu’.

Requires the DWS Division of Housing and Community Development to (i) assist in the creation of the MIH reports, and (ii) evaluate the reports for purposes of determining eligibility for state transportation funds. Gives DWS rulemaking authority to develop the evaluation process (1414).

Revisions to Olene Walker Housing Loan Fund (1325): SB34 did not provide any additional funding for housing. Revises Olene Walker Housing Loan Fund board to add one member with expertise in transit-oriented development and one member who represents rural interests. The board must hold two public input meetings each year, once in a rural area. Allows fund money to be used to purchase land for low-income housing (1388).

Revisions to state transportation funding: Adds access to educational facilities and MIH to the prioritization process for new transportation capacity projects administered by the Utah Transportation Commission (1749). State Transportation Investment Fund (TIF) or Transit Transportation Investment Fund (TTIF) funds may not be used in a municipality or unincorporated county that has failed to adopt a MIH plan or has failed to report on implementation of their MIH plan as determined by DWS. TIF funds can still be used for a limited-access facility, but not for construction, reconstruction, or renovation of an interchange. TTIF funds can still be used for a multi-community fixed-guideway public transportation project, but not for the construction, reconstruction, or renovation of a station (1808).

Utah Fair Housing Act

In accordance with state and federal laws, White City Metro Township exercises the authority to plan, zone, and regulate land-use in promoting the community's health, safety, and welfare. The moderate-income housing element of this plan acknowledges and upholds the Utah Fair Housing Act by promoting the equal protection and equitable treatment of all people who lawfully seek to rent, lease, purchase, or develop real property within its jurisdiction. Its housing policies and plans strictly prohibit discrimination based on color, disability, ethnicity, familial status, gender identity, national origin, race, religion, sex, sexual orientation, source of income, or any other suspect classification. It is the policy of White City Metro Township to report housing discrimination to the Utah Antidiscrimination Labor Division immediately. It is the goal of White City Metro Township to prevent, eliminate, and/or mitigate any unfair housing practices that may result from its plans, policies, regulations, and ordinances. It is also the goal White City Metro Township to affirmatively further fair and affordable housing by reviewing the housing needs of its moderate-income households and its vulnerable populations biennially, and by proactively planning to meet their needs.

Terminology

A variety of terms are used in reference to housing. The following list defines and explains these terms:

Types of Housing and Development

Housing unit: a house, an apartment, a group of rooms, or a single room occupied or intended for occupancy as separate living quarters

Single-family residential: housing units that are individually assessed and can be bought and sold as a single unit. This includes single-family dwellings, townhomes, condos, and mobile homes.

Multi-family residential: housing units such as duplexes and apartments, that are typically rented

Workforce housing: housing for which gross monthly costs target working class households. Workforce housing aims to allow people gainfully employed in working class occupations to live and work in the same community. (*Definition from ULCT "Housing Policy in Utah" 2018*).

Fair housing: The Federal Fair Housing Act (Title VIII of the Civil Rights Act of 1968) protects people from discrimination when they are renting, buying, or securing financing for any housing. The prohibitions specifically cover discrimination because of race, color, national origin, religion, sex, disability, and children. In Utah, state law also recognizes source of income as a protected class. (*Definition from ULCT "Housing Policy in Utah" 2018*).

Transit-oriented development (TOD): type of development that maximizes the amount of mixed-use development that is built around quality transit hubs, including train and bus centers. Linking housing and transportation can give workers better access to jobs, and businesses better access to potential employees and customers. (*Definition from ULCT "Housing Policy in Utah" 2018*).

Mixed-use development: pedestrian-friendly development that blends two or more residential, commercial, cultural, institutional, and/or industrial uses. A mixed-use development may have retail space on the bottom floor of a multi-story building with offices and apartments on the middle and top floors. It can provide for ample job opportunities, convenience amenities, and a high walkability score for individuals on residential floors or residing in nearby communities. (Definition from ULCT “Housing Policy in Utah” 2018).

Accessory dwelling unit (ADU): small, self-contained residential units located on the same lot as an existing, single-family home. These can be attached or detached units. (Definition from ULCT “Housing Policy in Utah” 2018).

Infill development: development of vacant or under-used parcels within existing urban centers that are otherwise built-out and fully developed. (Definition from ULCT “Housing Policy in Utah” 2018).

Regarding Income

Area median income (AMI): the median family income level for an area (in this report, Salt Lake County) as determined by the Federal Department of Housing and Urban Development, based on U.S. Census data. The median divides the income distribution into two equal parts: one-half of the cases fall below the median income and one-half above it. HUD uses the median income to calculate income limits for eligibility in a variety of housing programs. HUD estimates the median family income for an area and adjusts that amount for different family sizes. Referred to as AMI in this plan.

Target income groups: Low-income households are split into three groups based upon a percentage of the AMI. They are referred to as the Targeted Income Groups in this plan. The three groups include:

Moderate-income – 80 to 50 percent of AMI

Low-income – 50 to 30 percent of AMI

Very low-income – 30 percent of AMI and less

Monthly housing allowance: the maximum amount a household can spend on housing costs per month, including utilities and other fees. The monthly housing allowance represents the total housing costs affordable at 30 percent of gross income. (Definition from ULCT “Housing Policy in Utah” 2018).

Housing Cost-Burden: a household that spends 30% or more of their income on housing costs, including rent and utilities.

Affordability threshold: the maximum home price for each of the targeted income groups based on calculated monthly housing allowances

Housing gap: the difference between the number of housing units available at 30, 50, 80, and 100 percent AMI and the number of households at those income levels. If there are more households

than available housing units, then households are forced to pay above or below their means for their housing.

Programs and Agencies

Affordable Housing Program (AHP): a federal competitive program of the Federal Home Loan Bank system that provides grants twice a year through financial institutions for investment in low- or moderate-income housing initiatives. This program is flexible: AHP funds can be used in combination with other programs and funding sources, helping makes projects more feasible. *(Definition from ULCT “Housing Policy in Utah” 2018).*

American Community Survey (ACS): an annual survey administered by the U.S. Census Bureau that gathers demographic and economic data from a sample of the U.S. population.

Utah Department of Workforce Services (DWS): an agency that consolidates employment and public assistance programs to help people find jobs, to assist businesses in finding workforces, and to support housing needs.

Department of Housing and Urban Development (HUD): This agency develops and implements policies regarding housing and metropolises. The Utah branch offers programs to help provide affordable housing.

Low-income housing tax credit program (LIHTC): This program was formed in the Federal Tax Reform Act of 1986. Developer-owners of LIHTC properties can get credits for federal income tax liability, so the program incentives developers to invest in affordable housing projects. There are also state run LIHTC programs. The Utah Housing Corporation (UHC), made in 1975 by Utah legislation, creates an adequate supply of money available for mortgage loans at reasonable interest rates help provide affordable housing for low- and moderate-income persons. *(Definition from ULCT “Housing Policy in Utah” 2018).*

Olene Walker Housing Loan Fund (OWHLF): Created in 1987 by the State of Utah, the OWHLF supports quality affordable housing options to meet the needs of Utah’s individuals and families. The fund partners with public and private organizations to develop housing that is affordable for moderate-income, low-income, and very low-income households. *(Definition from ULCT “Housing Policy in Utah” 2018).*

United States Census Bureau (USCB): a federal agency in charge of the decennial census and the yearly American Community Survey data on population and demographics throughout the United States.

Utah Non-Profit Housing Corporation (UNPHC): a non-profit that aims to help develop and provide affordable housing to families throughout Utah.

Chapter Two – Methodology

Background Research

A variety of resources were used in the formation of this plan. Data were retrieved from the United States Census Bureau *American Community Surveys*, ESRI Business Analyst Online, and Salt Lake County Geographic Information Systems. The Utah Department of Workforce Services, Housing and Community Development Division, provides a database of resources to assist municipalities in the creation of their moderate-income housing plans. The following resources were particularly critical in this assessment’s development:

- Moderate-income housing element outline
- Moderate-income plan writing guide
- DWS housing projection tool
- Model resolution for amending the general plan
- Affordable housing plan examples:
 - City of Meropis: Moderate-Income Housing Plan
 - Salt Lake County: Moderate-Income Housing Plan 2017
 - Sandy City General Plan: Section 3 Housing Needs
 - South Salt Lake City: Moderate-Income Housing Plan
 - State of Utah Affordable Housing Report 2018
 - Snyderville Basin and East Summit County: Housing Affordability Assessment

Consultation and Collaboration

Planning staff collaborated with and consulted various housing experts in researching and writing this plan. On 18 May 2019, staff attended SB 34 housing training sessions hosted by The Utah League of Cities and Towns. Staff consulted David Fields, Housing and Community Development, Utah Department of Workforce Services, regarding SB 34 requirements for the metro townships. Staff also corresponded with Meg Ryan, The Utah League of Cities and Towns, for her information and expertise on housing legislation. Planning staff met with Michael Gallegos and Jake Young, Salt Lake County, Department of Housing and Community Development to discuss housing opportunities for White City. On 22 August 2019, staff attended the Salt Lake County Community Needs Assessment Meeting. Hosted by Salt Lake County, Department of Housing and Community Development, this meeting brought together stakeholders, from Metro Township Council members to Non-profits, from throughout the Greater Salt Lake Municipal Services District to discuss community needs.

Community Engagement

Planning staff focused on eliciting public desires and needs for housing. Beginning in early July, staff coordinated with Mayor Paulina Flint about the forthcoming Moderate-Income Housing Plan. Staff developed and sent out a timeline for accomplishing this plan. In early August, staff surveyed the Metro Township Council, the General Plan Steering Committee, and the Planning Commission for a preferred Housing Element Open House date. From this feedback, planning staff scheduled a Housing Element Open House on 28 September 2019. Salt Lake County Department of Housing and Community Development also participated in the Open House.

Staff kept the Metro Township Council, the General Plan Steering Committee, and the Planning Commission updated on the Housing Element Open House agenda and asked them to invite friends and neighbors. They were provided with the housing plan timeline, a summary of Senate Bill 34, and the Department of Workforce Services Moderate-Income Housing Plan Writing Guide. Staff posted the Housing Element Open House flyer to the State of Utah Public Notices Website. Staff also reached out to local and state agencies and non-profits concerned with housing and invited them to the Housing Element Open House. While coordinating with the Metro Township Councils, the Planning Commission, and the General Plan Steering Committee, planning staff sent out drafts of White City's Housing Assessment for their reference. A final draft of the assessment was prepared for the Housing Element Open House.

Housing was discussed often and openly at the General Plan Steering Committee meetings. Residents at the meetings expressed appreciation of the aesthetic appeal of White City dwellings. They voiced concerns regarding the building of large apartment complexes and the combination of current properties into McMansions. Building on these and other discussions, community members developed the following Vision Statement for White City: "White City Metro Township is a unique community that is safe, affordable, close-knit, and family-oriented, with access to amenities that meet the diverse needs of its residents." This Moderate-Income Housing Plan is thus framed under this vision and aims to make this vision a continued reality for White City.

Additionally, community members called and emailed Planning Staff to leave comments and raise concerns. Planning staff received five phone calls and several emails regarding the open house and moderate-income housing plan. Community members were encouraged to attend the Open House.

At the Housing Element Open House, Randy Jepperson from Salt Lake County Regional Development spoke about the *Green and Healthy Homes Initiative*. This exemplified the kind of program that White City could partner with to strengthen its moderate-income housing supply. Following Randy’s presentation, Christie Oostema from People + Place, LLC spoke with residents about community needs and informed them of the Consolidated Plan.



As part of the Open House, participants were asked to provide community feedback. Planning staff worked with communities in break-out sessions. Large printed maps of current zoning, housing, and transportation systems were used as visual aids. Residents from White City discussed many of the 23 Menu Items. They talked through what they thought could be implemented and what they thought would be effective. They expressed concerns over zoning changes. Another common theme was the desire for sidewalks in order for community members to feel safe when walking.

When community members felt ready, they voted on their top three preferred Menu Items prescribed by SB 34. These items were listed in large print on easels. Each community was assigned a different color sticker for planning staff to record those items preferred by each community. White City residents voted for 14 of the 23 elements (Table 1). Additionally, a Comments Box was provided for the public to leave opinions not captured by the voting exercise. Nine White City residents left comments.



Table 1: White City's Votes for SB 34 Menu Items

Menu Item	Number of Votes
B) Facilitate the rehabilitation or expansion of infrastructure that will encourage the construction of MIH	1
C) Facilitate the rehabilitation of existing uninhabitable housing stock into MIH	25
D) Consider general fund subsidies or other sources of revenue to waive construction related fees that are otherwise generally imposed by the city	1
E) Create or allow for, and reduce regulations related to, accessory dwelling units in residential zones	32
F) Allow for higher density or moderate-income residential development in commercial and mixed-use zones, commercial centers, or employment centers	6
G) Encourage higher density or moderate-income residential development near major transit investment corridors	1
I) Allow for single room occupancy developments	1
K) Utilize strategies that preserve subsidized low to moderate-income units on a long-term basis	4
L) Preserve existing MIH	53
O) Implement a mortgage assistance program for employees of the municipality or of an employer that provides contracted services to the municipality	3
P) apply for or partner with an entity that applies for state or federal funds or tax incentives to promote the construction of MIH	2
Q) apply for or partner with an entity that applies for programs offered by the Utah Housing Corporation within that agency's funding capacity	3
V) Utilize a MIH set aside from a community reinvestment agency, redevelopment agency, or community development and renewal agency	4
W) Any other program or strategy implemented by the municipality to address the housing needs of residents of the municipality who earn less than 80 percent of the area median income	6

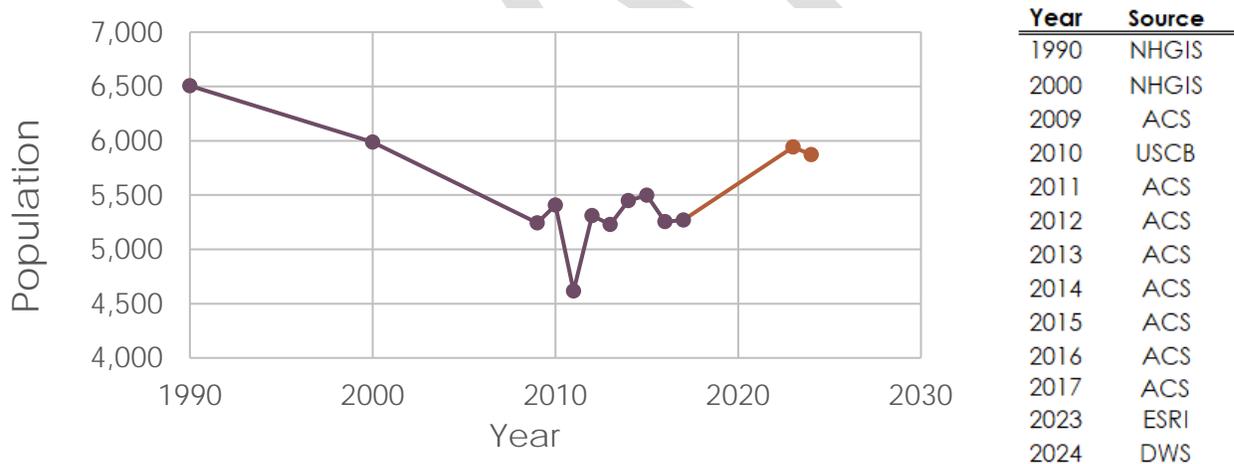
Chapter Three – Demographic Summary

Population Size

White City Metro Township sits in the central-east part of Salt Lake County. Population in 2017 numbered approximately 5,270 people (ACS DP1) with a household size of three and a family size of 3.49 (ACS DP2) (Figure 1). Population in 2017 showed a three percent decrease from 2010’s population of 5,407. However, the rate of population decline has slowed. The lowest estimated population in recent years occurred in 2011, after the Great Recession. **From 2012 onward, White City’s population has oscillated between 5,300 and 5,500 people.**

Despite recent population decline, data analysts believe the population will begin growing. ESRI Business Analyst Online predicts **a 2023 population of 5,941** while Utah Department of Workforce Services predicts a 2024 population of 5,872. These projections predict similar growth rates (2.1 and 2.3 percent annually). Given the high growth rates of surrounding areas and White City’s relative location in the growing Salt Lake Valley, a pattern of future growth makes sense. Between 2010 and 2017, adjacent Sandy City and Salt Lake County displayed growth rates of 8 percent and 10 percent, respectively. Sandy City’s 2017 population numbered 94,556 while Salt Lake County’s 2017 population numbered 1,029,655 (ACS DP1).

Figure 1: Historic and Projected Population



Source: ACS DP1 and B01003; S. Manson, J. Schroeder, D. Van Riper, & S. Ruggles. IPUMS NHGIS: V13.0 [Database]. Minneapolis: University of Minnesota. 2018; ESRI Business Analyst Online “Demographic and Income Profile”; Department of Workforce Services (DWS) “5-Year Housing Projection Calculator”

Age

As of 2017, White City’s **median age was 36.1 years**. This value shows an approximately four-year increase from 2010, when the median age was 32.7 years (ACS DP1). White City’s median age reflects that of surrounding Sandy City (36.4 years). Median age is projected to decrease slightly by 2023, to 35.8 years (ESRI Business Analyst Online “Demographic and Income Profile”). White

City has a numerous population of children; in fact, **over 37 percent of households had one or more people under 18 years old** (ACS DP2) and 27 percent of the population is under 18 years old (ACS DP1). About **15 percent of the population is elderly**, or 65 years or older (ACS DP1). ESRI Business Analyst Online predicts **highest growth (15 percent) in working adult ages (25 to 44) over the next five years** (“Detailed Age Profile”).

Race and Ethnicity

White City residents are predominantly white; white people comprised 89.6 percent of the population in 2010 and **93.4 percent of the population in 2017** (ACS DP1). White City is predicted to become slightly more diverse by 2023, with a non-white population approaching 15 percent (ESRI Business Analyst Online Demographic and Income Profile“). People who identify as Asian or Black or African American both comprised about one percent of the population in 2017. People of any racial identity who identify as Hispanic or Latino/a made up about 10 percent of the population in 2010 and 2017. This percentage is expected to increase to almost 13 percent in 2023.

Disabled

Of White City’s 5,270 people, **732 (or about 14 percent) had a disability in 2017**. 5.8 percent had an ambulatory difficulty (ACS S1810). 6.5 percent had an independent living difficulty while 2.1 percent had a self-care difficulty (ACS S1810). 4.5 percent had a hearing difficulty; 1.5 percent had a vision difficulty; and 5.6 percent had a cognitive difficulty (ACS S1810). Between 20 and 25 percent of those 75 years and over had a hearing, ambulatory, or independent living difficulty. The most common disability for the population under 18 years old was having a cognitive difficulty. 48 children, or 4.7 percent of White City’s population of children, had a cognitive difficulty in 2017 (ACS S1810).

Assuming this percentage (fourteen percent of total population) remains constant, White City could have 826 people with disabilities in 2023 using ESRI’s 2023 population estimate or 816 people with disabilities in 2024 using DWS’s 2024 population estimate. People with disabilities face particular difficulties regarding housing, from affordability to specific structural needs (such as wheelchair ramps, easy access to public transit, etc.). Effective planning is needed to meet the needs of this group as its population grows.

Veterans

In 2017, 221 people (four percent of White City’s population) were veterans (ACS S2101). Of this population of veterans, nine people (four percent of White City veterans) had a service-connected disability rating (ACS B21100). This means that **30 percent of people with disabilities in White City in 2017 were veterans**. Carrying these percentages into the future, there may be 238 veterans in 2023. This translates to about 70 veterans with service-connected disabilities in these years.

Income

There are three main measures of household income: mean, median, and per capita. *Mean household income* averages the income of all households in an area of consideration. White City's 2017 mean household income was \$65,364 (ACS DP3). *Per capita income* is the total income divided by the total population; it conveys per person income assuming an even distribution. White City's **2017 per capita income was \$22,278** (ACS DP3). *Median household income* is the middle amount when listing all household incomes from low to high. MHI is a better indicator of typical income than the mean household income if there are high or low outliers that artificially change the average. White City's MHI in 2010 was \$60,057; **by 2017, MHI dropped slightly to \$59,871** (ACS DP3). MHI for owner-occupied households was \$61,779 while **MHI for renter households was \$46,094** (ACS B25119).

Area median income, AMI, is the median household income of the larger geography in which a municipality is located. Both state guidelines and federal programs require housing to consider targeted low- and moderate-income groups in relation to housing affordability by using an AMI calculation. The scale of consideration must be regional. This ensures a reasonable opportunity for moderate income households to move to the community. **Per Utah Senate Bill 34, the AMI used in this study is based on the AMI for Salt Lake County¹.** Salt Lake County's **2017² AMI was \$67,922** (Table 2). It is important to note that the median income for White City, \$59,871, is significantly below that of Salt Lake County. Furthermore, households of various types, such as renter households or single-female parent households, have different median incomes.

Table 2: Median Household Income according to type of Household

Household Income by Type	Annual Income	Monthly Income
Area Median Household	\$67,922	\$5,660
Area Median Family	\$75,400	\$6,283
Local Median Household	\$59,871	\$4,989
Area Median Homeowner Household	\$83,922	\$6,994
Area Median Renter Household	\$42,351	\$3,529
Local Median Homeowner Household	\$61,779	\$5,148
Local Median Renter Household	\$46,094	\$3,841
White Household	\$59,651	\$4,971
Hispanic Household	\$78,065	\$6,505
Families with single Female Householder	\$51,204	\$4,267
Families with single Male Householder	\$59,183	\$4,932
Female householder (non-family)	\$55,417	\$4,618
Male householder (non-family)	\$46,944	\$3,912
Elderly Household (65 yr+)	\$43,611	\$3,634

Data Source: ACS DP4; ESRI Business Analyst Online "Housing Profile"

¹ Utah State Legislature 10-9a-103: 36 "Moderate income housing means 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 city is located.*"

² 2017 data from the U.S. Census Bureau were used, as 2018 data were not available.

Chapter Four – Housing Stock

Existing Housing

Housing value in White City is concentrated in the range of \$150k to \$300k (Table 3). 79.9 percent of the 1,496 owner-occupied houses, or 1,196 units, are valued in this range. Median value increased from \$205,500 to \$216,900 between 2010 and 2017. This marks 5.5 percent total growth (0.79 annual growth).

Table 3: 2017 Housing Values in White City

Owner-occupied units	1,496	
Less than \$50,000	52	3.5%
\$50,000 to \$99,999	0	0.0%
\$100,000 to \$149,999	118	7.9%
\$150,000 to \$199,999	403	26.9%
\$200,000 to \$299,999	793	53.0%
\$300,000 to \$499,999	112	7.5%
\$500,000 to \$999,999	18	1.2%
\$1,000,000 or more	0	0.0%
Median (dollars)	\$216,900	

Data Source: ACS DP4; ESRI Business Analyst Online “Housing Profile”

In 2017, White City held 1,751 housing units (ACS DP5). **The mode type of unit was detached single units, which numbered 1,722.** There were also 29 attached single units. No units have three or less rooms and just six percent have four rooms (ACS DP4) (Table 4). 345 units (19.7 percent) have seven rooms and 499 units (28.5 percent) have nine or more rooms (ACS DP4). Most units have three bedrooms (627 units or 35.8 percent) or four bedrooms (587 units or 33.5 percent) (ACS DP4).

Table 4: Housing Rooms and Bedrooms in 2017

Rooms	Number	Percentage	Bedrooms	Number	Percentage
1	0	0.0%	None	0	0.0%
2	0	0.0%	1	13	0.7%
3	0	0.0%	2	181	10.3%
4	112	6.4%	3	627	35.8%
5	291	16.6%	4	587	33.5%
6	271	15.5%	5 or more	343	19.6%
7	345	19.7%			
8	233	13.3%			
9 or more	499	28.5%			

Data Source: ACS DP4

There were **no multi-unit housing types**. Most units were owner-occupied (1,496 or 85.4 percent) but 255 units were rented (14.6 percent) (Table 5). While 29 units were vacant in 2010, none were vacant in 2017 (ACS DP4).

Table 5: Housing Occupancy in White City

Jurisdiction	2010 Housing Units			2017 Housing Units		
	Owner-Occupied	Renter-Occupied	Vacant	Owner-Occupied	Renter-Occupied	Vacant
White City	1,299	245	----	1,496	255	0
Sandy City	21,414	6,444	1,001	24,679	7,105	1,554
SLCo	230,419	112,203	21,409	252,507	123,807	20,649
Utah	618,137	259,555	102,017	681,838	293,610	109,553

Data Source: ACS DP4

Salt Lake County has specific and recent summations of residential housing projects. Based on Salt Lake County permitting records, between 2014 and 2019, two permits were issued for new residential, single family construction. An additional 40 certificates were issued for remodels or additions. In Table 6, projects with actual or potential influence on housing stock are included (for example, a new detached garage could be retrofitted as a mother-in-law apartment in the future). From November 2014 through July 2019, projects relevant to this assessment included:

Table 6: Recent Residential Permits in White City

New Construction	Changes to Existing Construction
2 Residential single family	1 Residential addition 15 Residential garages, detached or attached 2 Residential living spaces 39 Residential remodels

Data Source: Salt Lake County “Residential Permits”

White City’s houses have reportedly adequate facilities. In 2017, all housing units had complete plumbing and kitchen facilities (ACS DP04). However, while 98.7 percent of houses had telephone service in 2010, that percentage decreased to 96.9 in 2017. **The majority—95.1 percent, or 1,665 houses—are at least 49 years old (built before 1980)** (Table 7). Over one-third of houses (36.8 percent, 644 houses) are about 60 years old or older (built before 1960). Therefore, upkeep and maintenance costs for homeowners are likely high. **No housing units were built between 2010 and 2017**, indicating that White City is built-out.

Table 7: Housing Conditions in White City

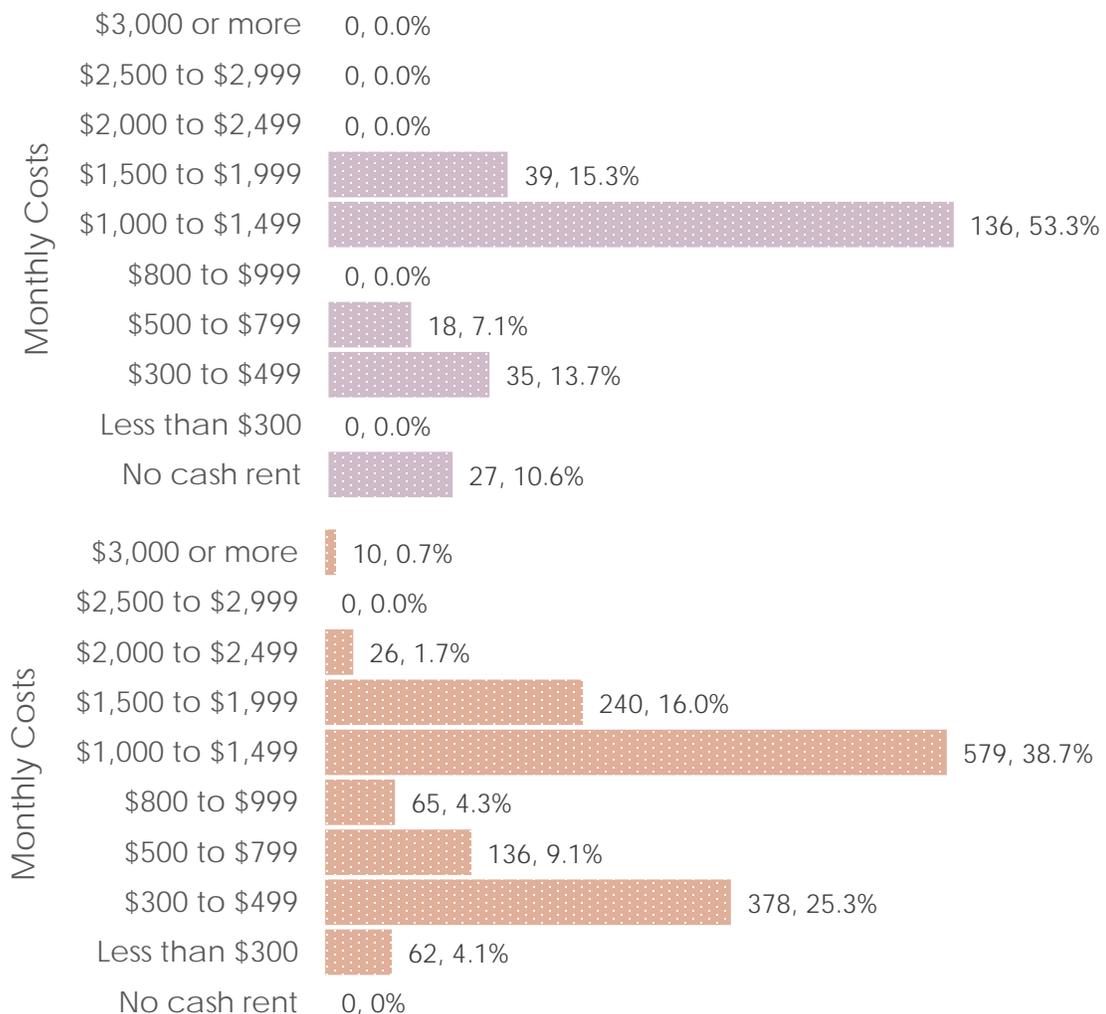
Condition	2017	
	Count	Percentage
Lacking complete plumbing facilities	0	0.0%
Lacking complete kitchen facilities	0	0.0%
No telephone service available	55	3.1%
Built before 1980	1,655	95.1%
Built 2014 or later	0	0.0%
Built 2010 to 2013	0	0.0%
Built 2000 to 2009	40	2.3%
Built 1990 to 1999	14	0.8%
Built 1980 to 1989	32	1.8%
Built 1970 to 1979	392	22.4%
Built 1960 to 1969	629	35.9%
Built 1950 to 1959	636	36.3%
Built 1940 to 1949	8	0.5%
Built 1939 or earlier	0	0.0%

Data Source: ACS DP4

Existing Housing Costs

Housing costs are divided into nine categories. They range from under \$300 to more than \$3,000 per month. About 53 percent of renters and owners pay between \$1,000 and \$1,499 a month in housing costs (Figure 1). In contrast, about 39 percent of homeowners pay that much per month (Figure 2). 15 percent of renters pay between \$500 and \$799 per month. The second lowest cost category is \$300 to \$499. While over 25 percent of owners pay between \$300 and \$499 per month in household costs, 14 percent of renters do. Since median renter household income is significantly lower than median owner-occupied household income, this raises concern about rental unit affordability.

Figures 1 and 2: 2017 Monthly Renter-Occupied Household Costs (top) and Owner-Occupied Household Costs (bottom)



Data Source: ACS S2503

Cost-Burdened Housing

HUD considers an affordable monthly housing payment for either an owner-occupied dwelling or rented unit to be no greater than 30 percent of gross monthly income. This includes utilities and other housing costs such as mortgage and hazard insurance. When monthly housing payments cost more than 30 percent of gross monthly income, that household is said to be cost-burdened. Households can be cost-burdened at any income level. The table below shows the 2017 rate of cost-burdened households in White City (Table 8). **431 households in White City experience cost-burdened housing.** Some households at all income-brackets experience cost-burdened housing. The most cost-burdened group is households with income between \$50,000 to \$74,999 per year; 129 households in this bracket are cost-burdened. 277 of the 1,496 homeowner households are cost-burdened, while 154 of the 255 renter-occupied households are cost-burdened. Between owners and renters, renters experience a greater housing cost-burden (Table 9). Of particular concern is that over one-quarter of renters belonging to the lowest income bracket (under \$20,000) are cost-burdened.

Table 8: Percentage of Income going toward Housing, 2017

Income Range	Not cost-burdened < 20%		Cost-burden risk 20% to 29%		Cost-burdened > 30%	
	Percentage	Number of Units	Percentage	Number of Units	Percentage	Number of Units
Under \$20,000	0.0%	0	0.9%	15	4.6%	81
\$20,000 to \$34,999	9.1%	142	1.1%	20	4.3%	75
\$35,000 to \$49,999	5.2%	91	3.0%	52	7.3%	128
\$50,000 to \$74,999	13.4%	235	11.8%	207	7.4%	129
\$75,000 or more	24.5%	429	4.2%	73	1.0%	18

Data Source: ACS DP4

Table 9: Percentage of Income Ranges who are Cost-Burdened with Housing by Occupancy, 2017

Income Range	Cost-burdened Units > 30% of Income on Housing					
	Total	Percentage	Owner	Percentage	Renter	Percentage
Under \$20,000	81	4.6%	13	0.9%	68	26.7%
\$20,000 to \$34,999	75	4.3%	60	4.0%	15	5.9%
\$35,000 to \$49,999	128	7.3%	85	5.7%	43	16.9%
\$50,000 to \$74,999	129	7.4%	101	6.8%	28	11.0%
\$75,000 or more	18	1.0%	18	1.2%	0	0.0%

Data Source: ACS S2503

Housing and Land-use

Housing and land-use are tightly connected. Zoning strongly influences how housing and land-use align. Zoning regulations determine the standards for new development, including building size, lot size, and lot use. Therefore, understanding current zoning provides context for what affordable housing opportunities are available based on existing conditions. Current zones within White City are described briefly below:

A-1 – Agricultural: permits low density residential development with limited agricultural uses, residential facilities for elderly persons or persons with a disability, home business subject to Chapter 19.85 of Municipal Code, and home day care/preschool; conditionally allows bed and breakfast, cemetery, campgrounds, airport, and others (see Municipal Code)

A-2 – Agricultural: permits low density residential development and agricultural uses, home business subject to Chapter 19.85 of Municipal Code, home day care/preschool, and residential facility for persons with a disability; conditionally allows animal hospital, airport, campgrounds, correctional institutions, gun club, riding academy, and others (see Municipal Code)

C-2 – Community Commercial: neighborhood commercial development, permits business such as barbershops, bakeries, automobile service, theaters, and others, and also residential facilities for elderly persons; conditionally allows athletic clubs, hardware stores, mobile home parks, and others (see Municipal Code)

R-1-21 – Residential Single-Family Dwelling: SFD, permits guesthouse under 1,200 sq. ft. and up to four horses for private use; conditionally allows animals/fowl for family food production, private greenhouse/nursery, bed and breakfast, pigeons, and sportsman’s kennel on one+ acre lots

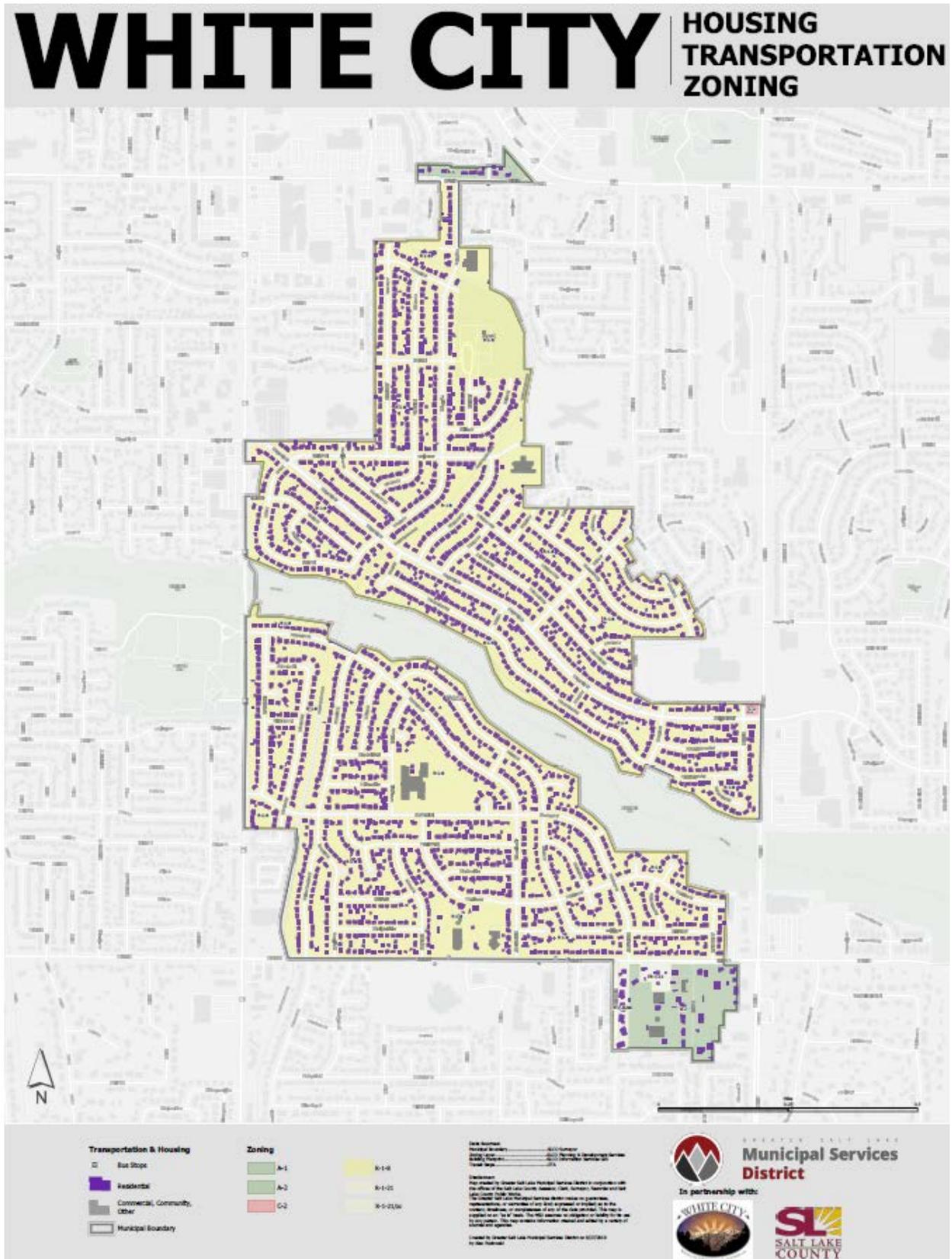
R-1-8 – Residential Single-Family Dwelling: SFD, permits home daycare/preschool, home business subject to Chapter 19.85 of Municipal Code; conditionally allows private greenhouse/nursery, golf course, cemetery, residential facility for elderly persons, private non-profit recreational facilities, and planned unit development

Zones are often classified into six major categories: agricultural, commercial, industrial, planned community, residential, and residential multi-family. Over 94 percent of White City’s land area is zoned residential (Table 10). Most of the residential land is zoned R-1-18 (409 acres) while 5.3 acres are zoned R-1-21 or R-1-21/zc. 5.2 percent of the land (about 22.5 acres) is zoned Agricultural. 19 of these acres are zoned A-2 while just 3.4 acres are zoned A-1. Commercial zone C-2 occupies 0.33 acres, or 0.1 percent of the land. The commercial area is located in the central-eastern part of the metro township. No land is zoned industrial, planned community, or residential multi-family.

Table 10: Land Area (Acres, Percent) of Major Zoning Categories in White City

	Zone	Area (acres)	Percentage of Total Area
Residential	R-1-8	409.34	93.6%
	R-1-21, R-1-21/zc	5.29	1.2%
Agricultural	A-1	3.43	0.8%
	A-2	19.15	4.4%
Commercial	C-2	0.33	0.1%

Map 1: Zones in White City, with Amenities Highlighted



Chapter Five – Housing Availability and Affordability

Indication of Need by Demographics

White City’s demographics and existing housing stock demonstrate the need for certain characteristics for its current and future housing stock. **431 households in White City are currently cost-burdened**, and White City is built-out. White City has sizeable populations under 18 and over 65, and a growing working-age population. **White City values the aesthetic of its streets and houses and has concerns about future McMansions as well as vast apartment complexes.** Housing that accommodates young professionals and upholds White City’s strong community feel will be important.

This context directs options for moderate-income housing opportunities in White City. Duplexes and fourplexes that resemble White City’s characteristic single-family homes may be appropriate solutions to increasing affordable housing while maintaining White City’s aesthetic. Besides housing type, the location of housing matters for accommodating housing needs. Housing located near schools, transit, and other amenities can minimize transportation costs and logistic difficulties for low-income, mobility-impaired, or single-parent households. Proximity to amenities is also important for the elderly population (15 percent of White City). Throughout this section, specific housing availability and affordability needs are analyzed across income groups, occupant type, and household sizes.

Targeted Income Groups and Affordability Thresholds

Income levels at 30 percent of AMI are considered “very low-income,” while those at 50 percent are “low-income” and those at 80 percent are “moderate-income.” These 30, 50, and 80 percent groups are *targeted income groups*. In the following table, targeted income groups are calculated using both the area median income (Salt Lake County) value and the local median income (White City) value (Table 11). Annual income was divided by twelve to give monthly household income. Monthly housing allowance represents total housing costs affordable at 30 percent of gross monthly income. This value is the upper limit that a household could pay without being housing cost-burdened. All values are from the 2017 American Community Survey.

Thus, the calculations are:

$$\text{Annual Median Household Income} / 12 = \text{Monthly Household Income}$$

$$\text{Monthly Household Income} * 0.30 = \text{Monthly Housing Allowance}$$

Table 11: 2017 Annual and Monthly Incomes and Housing Allowance

Annual Median Household Income					
	125%	100% (Median)	80% (Moderate)	50% (Low)	30% (Very Low)
Salt Lake Co	\$84,903	\$67,922	\$54,338	\$33,961	\$20,377
White City	\$74,839	\$59,871	\$47,897	\$29,936	\$17,961
Monthly Household Income (Annual Income divided by 12)					
	125%	100% (Median)	80% (Moderate)	50% (Low)	30% (Very Low)
Salt Lake Co	\$7,075	\$5,660	\$4,528	\$2,830	\$1,698
White City	\$6,237	\$4,989	\$3,991	\$2,495	\$1,497
Monthly Housing Allowance (30 Percent Monthly Income)					
	125%	100% (Median)	80% (Moderate)	50% (Low)	30% (Very Low)
Salt Lake Co	\$2,123	\$1,698	\$1,358	\$849	\$509
White City	\$1,871	\$1,497	\$1,197	\$748	\$449

Data Source: ACS B25119

By using Salt Lake County’s AMI, calculations for White City may overestimate the community’s ability to afford housing. For example, as shown in Table 11, 30 percent of Salt Lake County’s 2017 AMI is \$20,377, but 30 percent of White City’s median income is \$17,961 (ACS B25119). Due to this discrepancy, this plan recommends that officials and decision-makers understand the calculations as conservative estimates and encourages communities to strive for making housing as affordable as possible. The discrepancy is driven by differences in median owner-occupied household income: \$61,779 for White City while \$83,922 for Salt Lake County (ACS B25119). However, median renter household income in White City (\$46,094) exceeds that of Salt Lake County (\$42,351) (ACS B25119). Due to the discrepancy between homeowner and renter households, targeted income groups were calculated separately for each (Tables 12 and 13). To determine affordable rental rates, a household would subtract anticipated monthly utility costs from the total monthly housing allowance.

Tables 12 and 13: Annual and Monthly Incomes and Housing Allowance for 2017 – Renters (top) and Owners (bottom)

Annual Median Renter Household Income					
	125%	100% (Median)	80% (Moderate)	50% (Low)	30% (Very Low)
Salt Lake Co	\$52,939	\$42,351	\$33,881	\$21,176	\$12,705
White City	\$57,618	\$46,094	\$36,875	\$23,047	\$13,828
Monthly Household Income (Annual Income divided by 12)					
	125%	100% (Median)	80% (Moderate)	50% (Low)	30% (Very Low)
Salt Lake Co	\$4,412	\$3,529	\$2,823	\$1,765	\$1,059
White City	\$4,801	\$3,841	\$3,073	\$1,921	\$1,152
Monthly Housing Allowance (30 Percent Monthly Income)					
	125%	100% (Median)	80% (Moderate)	50% (Low)	30% (Very Low)
Salt Lake Co	\$1,323	\$1,059	\$847	\$529	\$318
White City	\$1,440	\$1,152	\$922	\$576	\$346

Annual Median Homeowner Household Income					
	125%	100% (Median)	80% (Moderate)	50% (Low)	30% (Very Low)
Salt Lake Co	\$104,903	\$83,922	\$67,138	\$41,961	\$25,177
White City	\$77,224	\$61,779	\$49,423	\$30,890	\$18,534
Monthly Household Income (Annual Income divided by 12)					
	125%	100% (Median)	80% (Moderate)	50% (Low)	30% (Very Low)
Salt Lake Co	\$8,742	\$6,994	\$5,595	\$3,497	\$2,098
White City	\$6,435	\$5,148	\$4,119	\$2,574	\$1,544
Monthly Housing Allowance (30 Percent Monthly Income)					
	125%	100% (Median)	80% (Moderate)	50% (Low)	30% (Very Low)
Salt Lake Co	\$2,623	\$2,098	\$1,678	\$1,049	\$629
White City	\$1,931	\$1,544	\$1,236	\$772	\$463

Data Source: ACS B25119

Targeted Income Groups by Family Size

The U.S. Department of Housing and Urban Development (HUD) calculates income thresholds for targeted income groups according to family household size. This helps decision-makers plan as effectively for one-person or eight-person households as the traditional four-person household. Table 14 below shows HUD calculations for income thresholds based on an inflation-adjusted value of \$75,400³ for Salt Lake County's 2017⁴ median family income (MFI).

Table 14: Salt Lake County 2017 HUD Median Family Income Thresholds by Household Size

Household Size	30% MFI	50% MFI	80% MFI	100% MFI
1 person	\$15,850	\$26,400	\$42,250	\$52,813
2 persons	\$18,100	\$30,200	\$48,250	\$60,313
3 persons	\$20,420	\$33,950	\$54,300	\$67,875
4 persons	\$24,600	\$37,700	\$60,300	\$75,375
5 persons	\$28,879	\$40,750	\$65,150	\$81,438
6 persons	\$32,960	\$43,750	\$69,905	\$87,381
7 persons	\$37,140	\$46,750	\$74,800	\$93,500
8 persons	\$41,320	\$49,800	\$79,600	\$99,500

Data Source: HUD "2017 Income Limits Documentation System"

Other Targeted Groups

When income is broken down according to demographic subsets, substantial differences among their 2017 median household incomes becomes visible (Table 15). These annual income differences lead to monthly income differences and thus monthly housing allowance differences. This means that specific subsets of people have different affordability thresholds. The discrepancies between median income of homeowners and renters, male and female householders, elderly households, and others all translate into different thresholds for affordability.

Four demographic subsets fall significantly below the area median household value: elderly householder, male non-family householder, local median renter household, and area median renter household. For example, the median male non-family householder income scales to a monthly housing allowance of \$1,174, which is 56 percent of the area median income. An elderly householder at 30 percent AMI can afford to pay \$327 per month toward housing.

³ Note that median family income exceeds median household income for Salt Lake County in 2017.

⁴ While HUD has released 2018 data, to stay consistent with available demographic data used throughout the assessment, 2017 are displayed.

Table 15: Other Targeted Groups – 2017 Annual and Monthly Incomes and Housing Allowance ⁵

Household Income by Type	Annual Income Levels					Monthly Income Levels					Monthly Housing Allowance				
	30%	50%	80%	100%	125%	30%	50%	80%	100%	125%	30%	50%	80%	100%	125%
Area Median Household	\$20,377	\$33,961	\$54,338	\$67,922	\$84,903	\$1,698	\$2,830	\$4,528	\$5,660	\$7,075	\$509	\$849	\$1,358	\$1,698	\$2,123
Area Median Family	\$22,620	\$37,700	\$60,320	\$75,400	\$94,250	\$1,885	\$3,142	\$5,027	\$6,283	\$7,854	\$566	\$943	\$1,508	\$1,885	\$2,356
Local Median Household	\$17,961	\$29,936	\$47,897	\$59,871	\$74,839	\$1,497	\$2,495	\$3,991	\$4,989	\$6,237	\$449	\$748	\$1,197	\$1,497	\$1,871
Area Median Homeowner Household	\$25,177	\$41,961	\$67,138	\$83,922	\$104,903	\$2,098	\$3,497	\$5,595	\$6,994	\$8,742	\$629	\$1,049	\$1,678	\$2,098	\$2,623
Area Median Renter Household	\$12,705	\$21,176	\$33,881	\$42,351	\$52,939	\$1,059	\$1,765	\$2,823	\$3,529	\$4,412	\$318	\$529	\$847	\$1,059	\$1,323
Local Median Homeowner Household	\$18,534	\$30,890	\$49,423	\$61,779	\$77,224	\$1,544	\$2,574	\$4,119	\$5,148	\$6,435	\$463	\$772	\$1,236	\$1,544	\$1,931
Local Median Renter Household	\$13,828	\$23,047	\$36,875	\$46,094	\$57,618	\$1,152	\$1,921	\$3,073	\$3,841	\$4,801	\$346	\$576	\$922	\$1,152	\$1,440
White Household	\$17,895	\$29,826	\$47,721	\$59,651	\$74,564	\$1,491	\$2,485	\$3,977	\$4,971	\$6,214	\$447	\$746	\$1,193	\$1,491	\$1,864
Hispanic Household	\$23,420	\$39,033	\$62,452	\$78,065	\$97,581	\$1,952	\$3,253	\$5,204	\$6,505	\$8,132	\$585	\$976	\$1,561	\$1,952	\$2,440
Families with single Female Householder	\$15,361	\$25,602	\$40,963	\$51,204	\$64,005	\$1,280	\$2,134	\$3,414	\$4,267	\$5,334	\$384	\$640	\$1,024	\$1,280	\$1,600
Families with single Male Householder	\$17,755	\$29,592	\$47,346	\$59,183	\$73,979	\$1,480	\$2,466	\$3,946	\$4,932	\$6,165	\$444	\$740	\$1,184	\$1,480	\$1,849
Female householder (non-family)	\$16,625	\$27,709	\$44,334	\$55,417	\$69,271	\$1,385	\$2,309	\$3,694	\$4,618	\$5,773	\$416	\$693	\$1,108	\$1,385	\$1,732
Male householder (non-family)	\$14,083	\$23,472	\$37,555	\$46,944	\$58,680	\$1,174	\$1,956	\$3,130	\$3,912	\$4,890	\$352	\$587	\$939	\$1,174	\$1,467
Elderly Household (65 yr+)	\$13,083	\$21,806	\$34,889	\$43,611	\$54,514	\$1,090	\$1,817	\$2,907	\$3,634	\$4,543	\$327	\$545	\$872	\$1,090	\$1,363

Notes: The three rows in green are the three highest income levels and thus three highest monthly housing allowances. Those highlighted in red are the four lowest values.

Data Source: ACS B25119 and S1903

Availability of Housing Units for Targeted Income Groups

All Households

Available houses were determined using current market research. According to www.realtor.com, White City has 19 properties for sale within the metro township as of 14 August 2019. **All 19 are single family homes.** These properties have a median listing price of \$319,900. They have a median of four bedrooms and two bathrooms. Assuming a ten percent down payment, 30-year mortgage, and a four percent interest rate, these sale prices equate to a **monthly payment of \$1,145.80** (www.mortgagecalculator.com). At this price, **households at 80 percent AMI could afford this payment**, given that utility and other costs remain below \$212.20 (\$1,358 - \$1,145.80). Households at 50 percent AMI or below could not afford this payment.

⁵ All calculations and numbers reported in this table are White City-specific (rather than county-based), unless they say “Area,” which refers to Salt Lake County values. These numbers give a clear picture of demographic differences in income and thus affordability within White City.

On www.zillow.com, four properties are listed for rent at a median price of \$1,745 per month, with a median of four bedrooms and one bathroom. At this rate, these rentals are affordable only to households over 100 percent AMI. Two of the rentals are affordable at 80 and 83 percent AMI; two are affordable only for 125 percent AMI or above.

Among all households in White City, no housing units are currently deed-restricted for moderate income households (DWS “Five Year Housing Projection Calculator”). Municipal housing programs, Utah’s OWHLF program, and the federal government’s LIHTC program subsidize zero units (DWS “Five Year Housing Projection Calculator”). White City does not offer any affordable housing complexes (UNHPC).

Renter Households

Whether using local or area median income, renter households face a deficit of available housing units (Table 16). Using AMI, there is **a deficit of 39 units among targeted income groups**, and a total deficit of 51 units across all income groups. Using local median income, the deficit totals 60 units among targeted income groups and 66 units across all income groups. **The lowest income group, less than 30 percent of AMI, lacks 27 units.** The moderate-income group, 50 to 80 percent of AMI needs 12 units. The 80 to 100 percent AMI group also needs 12 units. See the Chapter Eight - Appendix for calculations and utility cost estimate methods.

Table 16: Availability and Need of Existing Housing in 2017, using AMI

Income Range	Using Regional (Salt Lake County) Area Median Renter Income				
	Maximum Affordable Monthly Housing Allowance	Maximum Affordable Monthly Rental Costs (Rent minus \$255 in Utilities)	# Renter Households	# Rental Units Available at that Price	Surplus/Deficit of Units Available
Less than 30% AMHI (\$12,705)	\$318	\$63	57	30	-27
30%-50% AMHI (\$12,705-\$21,176)	\$529	\$274	27	34	7
50%-80% AMHI (\$21,176-\$33,881)	\$847	\$592	28	16	-12
80%-100% AMHI (\$33,881-\$42,351)	\$1,059	\$804	29	16	-12
100%-125% AMHI (\$42,351-\$52,939)	\$1,323	\$1,068	33	72	39
> 125% AMHI (> \$52,939)	> \$1,323	> \$1,068	81	87	6

Data Source: ACS B25118, B25119, B25056, S2503

Using local median income, the deficit is higher (Table 17). There is a total deficit of 60 units. The lowest income group lacks 35 units. The moderate-income group needs 25 more units.

Table 17: Availability and Need of Existing Housing in 2017, using Local HH Income

Income Range	Using Local (White City Metro Township) Median Renter Income				
	Maximum Affordable Monthly Housing Allowance	Maximum Affordable Monthly Rental Costs (Rent minus \$255 in Utilities)	# Renter Households	# Rental Units Available at that Price	Surplus/Deficit of Units Available
Less than 30% AMHI (\$13,828)	\$346	\$91	70	35	-35
30%-50% AMHI (\$13,828-\$23,047)	\$576	\$321	14	31	18
50%-80% AMHI (\$23,047-\$36,875)	\$922	\$667	38	13	-25
80%-100% AMHI (\$36,875-\$46,094)	\$1,152	\$897	31	41	10
100%-125% AMHI (\$46,094-\$57,618)	\$1,440	\$1,185	30	78	48
> 125% AMHI (> \$57,618)	> \$1,440	> \$1,185	71	55	-16

Note: See Chapter Eight - Appendix for Explanation of Utility Cost Estimate

Data Source: ACS B25118, B25119, B25056, S2503

Availability of affordable housing in White City has decreased over time (Table 18). In 2012, the deficit was 29 units (across targeted groups) compared to 39 in 2017. However, the overall availability of housing (across all income groups) has improved during this time, from a deficit of 55 units to 51 units. In terms of the number of available rental units per AMI group, the situation improved from 2012 to 2017 for one of the three targeted income groups. The 30 to 50 percent AMI group saw an increase in unit availability over that time: there was a gain of 25 units, from a deficit of 18 to a surplus of seven.

Table 18: Availability and Need of Existing Rental Housing in 2012, using AMI

Income Range	Using Regional (Salt Lake County) Area Median Renter Income				
	Maximum Affordable Monthly Housing Allowance	Maximum Affordable Monthly Rental Costs (Rent minus \$225 in Utilities)	# Renter Households	# Rental Units Available at that Price	Surplus/Deficit of Units Available
Less than 30% AMHI (\$10,534)	\$263	\$38	58	47	-11
30%-50% AMHI (\$10,534-\$17,557)	\$439	\$214	18	0	-18
50%-80% AMHI (\$17,557-\$28,090)	\$702	\$477	35	41	6
80%-100% AMHI (\$28,090-\$35,113)	\$878	\$653	14	35	21
100%-125% AMHI (\$35,113-\$43,891)	\$1,097	\$872	18	46	28
> 125% AMHI (> \$43,891)	> \$1097	> \$872	154	128	-26

Note: See Chapter Eight - Appendix for Explanation of Utility Cost Estimate

Data Source: ACS B25118, B25119, B25056, S2503

Projected Availability of Housing Units for Targeted Income Groups

Housing unit availability was projected using 2012 and 2017 data. The deficit in housing for targeted income groups was 29 in 2012 and 39 in 2017. Over that five-year period, this is a 34 percent increase. In other words, **there is a seven percent increase in the housing deficit annually**. Carrying these numbers five and ten years into the future⁶, White City may have a shortage of 62 units for targeted income groups in 2024 and 87 units in 2029.

⁶ This projection was calculated using a seven percent increase each year from 2017 through 2029.

Chapter Six - Action Plan

The Action Plan is the most important part of the document. It provides concrete ways to achieve in White City an environment conducive to successful moderate-income housing opportunities. Feedback gathered from the public at the September 28, 2019 Housing Element Open House has guided the action plan. Using results from the interactive mapping activities, the public comments box, and the Menu Items voting exercise, planning staff has synthesized the Menu Items that the public decided best suit their community. Additionally, planning staff have continued to take public feedback through email and the phone.

Analysis of Votes

White City residents overwhelmingly voted for items L (n=53), E (n=32), and C (n=25). Item C is about the rehabilitation of uninhabitable housing stock. While some properties in White City have maintenance or upkeep issues, no properties in White City fall under the category of uninhabitable housing stock per federal definition. Therefore, item C cannot be included as one of White City's three selections.

For this reason, planning staff looked at the next most voted upon item(s). Items F and W each received 6 votes. Item F allows higher density or moderate-income residential development around commercial centers and properties; as White City has only one small commercial property, this item would not accomplish supporting moderate-income housing. Item W is a catch-all for any policy that supports moderate-income housing. Under item W, a White City resident wrote any of items N through U, meaning the items that deal with partnering and/or applying for funds that support moderate-income houses or households. This support of funding measures to accomplish assistance for MIH was a theme that ran through conversations with residents as well as other voting patterns. For example, another White City resident wrote down the *Green and Healthy Homes Initiative* under item V. Together, items O, P, Q, and V, which deal with funding measures, received 12 votes. From this analysis of community voting, items L, E, and W are the selected items, with W's catch-all quality referring to a variety of funding measures that support MIH.

Goals, Strategies, and Actions

The following goals and supporting strategies and actions aim to preserve, create, or otherwise promote moderate-income housing opportunities in White City Metro Township.

Goal 1: Preserve current moderate-income housing.

Menu Item utilized: L

Strategy 1: Identify current MIH.

Strategy 2: Establish a “Good Landlord Program.”

Action 1: Create this program.

Action 2: Achieve code-enforcement.

Identified in General Plan process. MSD has hired officers to meet needs.

Action 3: Consider writing and adopting a Short-term Rental Ordinance⁷ that supports Good Landlord ideas while allowing a source of supplemental income for desiring households.

Strategy 3: Identify ways to prevent building of McMansions on single properties (current residences are rarely as big as setbacks and lot sizes allow).

Action 1: Consider changes to setbacks

Goal 2: Create more moderate-income housing options.

Menu Item utilized: E

Strategy 1: Allow Accessory Dwelling Units.

Action 1: Write and adopt an ADU Ordinance.

- Carefully define Accessory Dwelling Unit in ordinance.
- Consider type of ADUs allowed (whether detached, attached, basement, etc.)
- Consider where ADUs should be allowed.
- Consider process of making ADUs.

Strategy 2: Promote creation of Accessory Dwelling Units.

Action 1: Identify partners that help with construction and/or conversion costs.

Action 2: Disseminate funding assistance information to residents.

Goal 3: Support measures and efforts that contribute to neighborhood stabilization and improvement.

Menu Item utilized: W

Strategy 1: Identify and apply for grants and funding opportunities that do so.

Action 1: Provide exterior curb-appeal grants to 5 homes per year through 2024 (25 total).

Action 2: Support applications and funding from the *Green and Healthy Homes Initiative* to conduct critical needs home repair in low and moderate-income housing.

⁷ See Chapter Eight – Appendix for explanation of Short-term Rental Ordinances and further resources.

Action 3: Support applications and funding from the *Utah Weatherization Assistance Program* to help low-income residents, especially the elderly and disabled, to reduce energy consumption through home improvements.

Action 4: Support applications and funding from *Assist Utah's Emergency Home Repair, Accessibility Design, and Aging in Place* programs.

Strategy 2: Identify infrastructure investments that would further facilitate MIH and the success of MIH families.

Action 1: Conduct a sidewalk inventory and connect any sidewalk gaps to promote walkability and enhance the destination accessibility of non-automobile owners.

DRAFT

Chapter Seven – References

1. ESRI Business Analyst Online
 - “Demographic and Income Profile”
 - “Detailed Age Profile”
 - “Housing Profile”
2. S. Manson, J. Schroeder, D. Van Riper, & S. Ruggles. IPUMS NHIS: V13.0 [Database]. Minneapolis: University of Minnesota. 2018.
3. Salt Lake County
 - Planning and Development Services “Residential Permits”
 - Geographic Information Systems – Zoning Data and Metro Township Boundaries
4. United States Census Bureau, American Community Survey
 - Tables: B21100, B25056, B25118, B25119, DP1, DP2, DP3, DP4, S1810, S1901, S1903, S2101, S2503,
5. U.S. Department of Housing and Urban Development
 - “2017 Income Limits Documentation System”
 - “Affordable Housing Guide”
6. Utah Department of Workforce Services, Housing and Community Development Division, GoogleDrive Database: <https://drive.google.com/drive/folders/15DWOQV9y-Su6asORVGDvSicrkYrCqK1Z>
 - “A Moderate-Income Housing Element Outline”
 - “DWS 5-Year Housing Projection Calculator”
 - “Important Advice for Planning Moderate-Income Housing”
 - “Moderate-Income Housing Writing Guide”
 - “City of Meropis: Moderate-Income Housing Plan”
 - “Salt Lake County: Moderate-Income Housing Plan 2017”
 - “Sandy City General Plan: Section 3 Housing Needs”
 - “South Salt Lake City: Moderate-Income Housing Plan”
 - “State of Utah Affordable Housing Report 2018”
 - “Snyderville Basin and East Summit County: Housing Affordability Assessment”
7. Utah League of Cities and Towns “Housing Policy in Utah” 2018
8. Utah Non-Profit Housing Corporation “<https://unphc.org/housing/>”
9. Websites:
 - www.realtor.com
 - www.mortgagecalculator.com
 - www.zillow.com
 - www.lowincomehousing.us

Chapter Eight – Appendix

Topics

In this chapter, planning staff have written further explanations of several topics presented in this plan. Each topic has a paragraph description as well as links to more resources. Some links go to online databases with multiple resources. Resources are presented as sources of more information and do not necessarily represent endorsement of specific policies or programs by MSD planning staff.

Affordable Housing in General

The Utah Department of Workforce Services (DWS) has a shared GoogleDrive account with dozens of resources. It holds all Moderate-Income Housing Plans within Utah that they have received. It also has dozens of presentations on various topics and guides on writing housing plans. One particularly helpful document is the Utah League of Cities and Towns (ULCT) “Keys to Housing Policy in Utah.” It includes a glossary of housing terms, several strategies to promoting affordable housing, and several case studies of communities throughout Utah. Another helpful document is the National Association of Home Builders (NAHB) guide: “Research on State and Local Means of Increasing Affordable Housing.” It has strategies and case studies from across the nation. Pros and cons are listed under each strategy as well as places where that strategy has been implemented.

DWS General Database:

<https://drive.google.com/drive/folders/1WEYWuTWX9z1ppDDGLX0JdC4PupyZcGoh>

ULCT Guide:

https://drive.google.com/drive/folders/1S1MWw3UbDG03TEW_V_P5wMluwhmqTiW

NAHB Guide:

<https://drive.google.com/drive/folders/1s2wwHXXVFHSt4inlDyBPPJcF8OTojSGk>

Accessory Dwelling Units

Accessory Dwelling Units are a secondary dwelling (place to live) on the same lot as a single-family home. They can be attached or detached, such as a basement apartment, a tiny house, a garage apartment, or a mother-in-law apartment, as well as some others.

Salt Lake County Regional Development and the Wasatch Front Regional Council put together the following presentation about ADUs. It includes data from research initiatives, issues, benefits, and best practices. The presentation is available in PDF format at the link below.

SLCo and WFRC presentation: <http://www.ulct.org/wp-content/uploads/sites/4/2015/09/ADU-Presentation-by-Jake-Young-and-Ted-Knowlton-ULCT-2017.pdf>

Salt Lake City has an extensive guide on how to build ADUs. While it is based on Salt Lake City ordinances, zoning, and rules, it includes great information on ADUs in general, especially its illustrations on different ways to configure a single-family house and an ADU on a lot. Other municipalities have informative ADU guides and regulations as well.

SLC: http://www.slcdocs.com/Planning/Guides/ADU_handbook.pdf

Cedar Hills: <http://www.cedarhills.org/adu/>

Kaysville: <https://www.kaysvillecity.com/DocumentCenter/View/230/Accessory-Buildings-Guide-PDF>

Spanish Fork:

https://www.spanishfork.org/departments/community_development/planning/accessory_dwelling_units.php

Good Landlord Program

Good Landlord Programs exist in many cities and towns in Utah, with each municipality adapting the program to its community's specific needs. They aim to incentivize good landlord behavior, good tenant behavior, and good property management and upkeep. They are generally voluntary incentive programs, where rental owners who choose to participate pay significantly reduced fees. To participate, rental owners usually must take a course on being a good landlord, which is offered by the Utah Apartment Association, be current on fees, sign a contract, and properly care for properties.

Centerfield: <https://www.centerfieldcity.org/good-landlord-program>

North Salt Lake City: <https://www.nslcity.org/DocumentCenter/View/769/Good-Landlord-Program-Brochure-Apartments?bidId=>

Ogden: <https://www.ogdencity.com/203/Good-Landlord-Program>

Salt Lake City: http://www.slcdocs.com/landlord/landlord_tenant.pdf

West Jordan: <https://www.westjordan.utah.gov/good-landlord-program>

Zoning

Zoning is not an evil word. Zoning is the division of land into defined areas in which specific land uses are allowed or prohibited. Zoning is intended to promote the health, safety, and wellbeing of people by guiding land use decisions so that compatible uses are adjacent while incompatible uses are separated. For example, zoning can be used to prevent the building of highly polluting factories next to kindergartens or homes.

When zoning is appropriate and community-driven, it supports the goals of the community. White City has expressed great pride in its single-family atmosphere. Zoning can support the

preservation of White City's single-family homes. Because White City's zoning code comes from Salt Lake County's code, eventually White City's code needs to be updated to match White City's wants and needs. One article below, the first link, explains the basics of zoning. The second link goes to the website of the Land Use Academy of Utah (LUAU). It has a short video on zoning. The website also hosts many other videos and articles about land use and local government in Utah.

Article: <https://propertymetrics.com/blog/zoning-laws/>

LUAU Website: <https://luau.utah.gov/2017/05/25/league-definitions-zoning/>

The American Planning Association (APA) defines different types of zoning. Click on the link below to learn more about these types. "Base" zoning is sometimes used to refer to the regular zoning that most people are used to hearing about. "Overlay" zoning is another type of zoning, and it became part of discussion at an October Planning Commission meeting. An overlay zone is a rule applied over already established zones that may cross the boundaries of different zones. For example, an overlay zone may allow ADUs across R 1-8 and R 1-21 zones within 0.5 miles of bus stops. The base zones of R 1-8 and R 1-21 would stay the same. There is an overlay zoning explanation on the APA website or on page 46 of the National Association of Home Builders (NAHB) guide.

APA: <https://www.planning.org/divisions/planningandlaw/propertytopics.htm>

NAHB Guide: <https://drive.google.com/drive/folders/1s2wwHXXVFHSt4inlDyBPPJcF8OTojSGk>

Example Ordinances

Good Landlord Program ordinances:

Salt Lake City: <http://www.slcdocs.com/landlord/ordinance.pdf>

Centerfield:

https://centerfield.municipalcodeonline.com/book?type=ordinances#name=3.80_Good_Landlord_Program

ADU ordinances:

North Salt Lake City: <https://www.nslcity.org/DocumentCenter/View/1992/ADU-112118?bidId=>

Cedar Hills: <http://www.cedarhills.org/wp-content/uploads/2018/08/ordinance-07-17-2018A-title-10-accessory-dwelling-units.pdf>

List of Relevant Organizations and Websites

Resources are presented as sources of more information and do not necessarily represent endorsement of specific policies or programs by MSD planning staff.

AAA Fair Credit Foundation: <https://faircredit.org/about-us/>

Affordable Housing Online: <https://affordablehousingonline.com/>

American Planning Association – National Website (APA): <https://www.planning.org/>

American Planning Association – Utah Chapter (APA Utah): <https://www.apautah.org/>

Assist Utah: <https://assistutah.org/>

Community Development Corporation of Utah (CDC Utah): <https://cdc.utah.org/im-a-homeowner/home-repairs/>

Home Rehab Referral List: <https://cdc.utah.org/wp-content/uploads/2019/08/Rehab-Referral-List.pdf>

Congress for the New Urbanism: <https://www.cnu.org/resources>

Greater Salt Lake Municipal Services District (GSLMSD or MSD): <https://msd.utah.gov/>

Green and Healthy Homes Initiative: <https://slco.org/green-healthy-homes/>

Home Energy Assistance Target (HEAT) Program: <https://affordablehousingonline.com/>

Land Use Academy of Utah (LUAU): <https://luau.utah.gov/>

National Association of Home Builders (NAHB): <https://www.nahb.org/>

Salt Lake County Regional Development – Planning and Transportation: <https://slco.org/planning-transportation/>

The Utah Land Use Institute: <https://utahlanduse.org/land-use-library/>

Utah Apartment Association: <https://www.uaahq.org/>

Good Landlord Program class: <https://www.uaahq.org/gll.html>

Utah Center for Neighborhood Stabilization (UTCNS): <http://www.utcns.com/>

Utah Community Action – Weatherization Program (UCA): <https://www.utahca.org/weatherization/>

Utah Department of Transportation (UDOT):
<https://www.udot.utah.gov/main/f?p=100:6:0:::V,T;1>

Utah Department of Workforce Services (DWS): <https://jobs.utah.gov/index.html>

Affordable Housing page: <https://jobs.utah.gov/housing/affordable/index.html>

Utah League of Cities and Towns (ULCT): <http://www.ulct.org/>

Utah Public Notice Website: <https://www.utah.gov/pmn/index.html>

Utah Transit Authority (UTA): <https://www.rideuta.com/>

Wasatch Front Regional Council (WFRC): <https://wfrc.org/>

Methods

Utility Cost Estimate Methods and Sources

Utility	Cost per Month	Data Source
Electricity	\$82	U.S. Energy Information Administration "Average Monthly Bill - Residential" for State of Utah (2017)
Water	\$43	White City Water Improvement District (2019)
Heating	\$54	McCann, Adam "2019's Most & Least Energy-Expensive States" (2019)
Garbage	\$27	Wasatch Front Waste and Recycling District (2018)
Internet	\$49	Average of Internet Packages offered by Utah's top 4 providers: CenturyLink, Xfinity, Frontier, and Spectrum (n=21) (2019)
SUM	\$255	

Internet Provider	Cost Per Month, By Available Packages										
	Package 1	Package 2	Package 3	Package 4	Package 5	Package 6	Package 7	Package 8	Package 9	Package 10	Package 11
CenturyLink	45	55	55	85	65	50					
Xfinity	29.99	34.99	29.99	44.99	59.99	74.99	29.99	39.99	49.99	59.99	69.99
Frontier	27.99	34.99	44.99								
Spectrum	44.99										
AVERAGE PACKAGE COST	49										
MEDIAN PACKAGE COST	45										

Type	Cost Per Month
Refuse, 1st Cart	17
Recycle, 1st Cart	0
Green Waste, 1st Cart	9.5
SUM	27

Housing Availability and Need Calculations

See attached PDF.

1	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S									
2	Table S2503: Financial Characteristics, 2017 ACS 5-year data, White City						Table DP04, ACS 2017 5-year Data, White City						This is for Renters only. Owner Occupied is different.														
3				White City																							
4				Estimate																							
5	Total:			1,751			Median household income in the past 12 months (in 2017 inflation-adjusted dollars) --			Total:			59,871														
6	Owner occupied:			1,496			Owner occupied (dollars)			61,779																	
7	Less than \$5,000			19			Renter occupied (dollars)			46,094																	
8	\$5,000 to \$9,999			0																							
9	\$10,000 to \$14,999			15																							
10	\$15,000 to \$19,999			7																							
11	\$20,000 to \$24,999			69																							
12	\$25,000 to \$34,999			153																							
13	\$35,000 to \$49,999			220																							
14	\$50,000 to \$74,999			525																							
15	\$75,000 to \$99,999			227																							
16	\$100,000 to \$149,999			195																							
17	\$150,000 or more			66																							
18	Renter occupied:			255			This Table is the only place on this sheet you have to actively do work.																				
19	Less than \$5,000			16			<30%			30-50%			50-80%			80-100%			100-125%			>125%					
20	\$5,000 to \$9,999			10			16			10			44			14			0			0			0		
21	\$10,000 to \$14,999			58			44			0			0			32			6			31			13		
22	\$15,000 to \$19,999			0			0			0			0			0			0			0			39		
23	\$20,000 to \$24,999			0			0			0			0			0			0			0			32		
24	\$25,000 to \$34,999			32			0			0			0			0			0			0			0		
25	\$35,000 to \$49,999			51			0			0			0			0			0			0			0		
26	\$50,000 to \$74,999			56			0			0			0			0			0			0			0		
27	\$75,000 to \$99,999			32			0			0			0			0			0			0			0		
28	\$100,000 to \$149,999			0			0			0			0			0			0			0			0		
29	\$150,000 or more			0			0			0			0			0			0			0			0		
	Sum of Columns:						70			14			38			31			30			71			254		

Annual	Top Income	Max Rent (30% of Income Level per month)
30% AMHI	\$13,828	\$346
50% AMHI	\$23,047	\$576
80% AMHI	\$36,875	\$922
100% AMHI	\$46,094	\$1,152
125% AMHI	\$57,618	\$1,440
>125% AMHI	> \$ 57,618	> \$ 1,440

Income Bracket	# of Renter Households
Less than 30% AMHI (\$13828)	70
30%-50% AMHI (\$23047-\$36875)	14
50%-80% AMHI (\$36875-\$46094)	38
80%-100% AMHI (\$46094-\$57618)	31
100%-125% AMHI (> \$57618)	30
> 125% AMHI (> \$57618)	71
Total Renter Households	254

Calculate the income brackets for a rental gap analysis by multiplying the median renter household income by the percentage thresholds used to define the brackets (30%, 50%, 80%, 100%, and 125%)

Calculate the maximum affordable rent for each given income bracket. Remember that cheaper rents are always affordable to higher earning households--these figures represent only the maximums.

Use the table on the far left to estimate the number of renter households in each income bracket of the renter gap analysis, as I've typed in a more formatted way above. This is done by linear interpolation.

Example:
 Less than 30% = all households earning \$13,828 or less per year. Referencing the table on the far left, this would include households in cells E19, E20 and a portion of those in E21. How many of those in E21 count here? Interpolate! The equation is:

$$\frac{((13,828-10,000)/(14,999-10,000))*E21}{(Top\ Income - Lower\ end\ of\ Bracket)}$$
 So our # households in the < 30% bracket is 44+1+16=70.
YOUR CHECK here is the sum, shown in cell T16. If this doesn't match the total shown in cell E18 and M31 (or is within about 1 due to rounding error), something has gone wrong.

$$\text{Median Estimation (Linear Interpolation)} = \frac{((N11-10,000) / (14,999-10,000))*E21}{((Top\ Income - Lower\ end\ of\ Bracket))} * \# \text{ Renters in Bracket}$$

Check Number
 Must be equal
 to Total Renter
 Occupied #.
 If all 3 yellow
 cells do not
 match then
 something is wrong.

Sometimes, this process is more complicated since the income spread has a top end and a bottom end embedded in the Income Bracket.

When this is the case, simply do the usual formula but then subtract the previous calculation.

$$\frac{((13,828-10,000)/(14,999-10,000))*E21 - J21}{((Top\ Income - Lower\ end\ of\ Bracket))} * \# \text{ Renters in Bracket} \text{ minus (-) } J21 \text{ [which was previously calculated]}$$

Don't forget to check this.

White City Metro Township: Rental Affordability Gap Analysis, 2017

Income Range	Maximum Affordable Monthly Rent	# Households	# Rental Units Available at that Price	Surplus/Deficit of Units Available
Less than 30% AMHI (\$13828)	\$346	70	35	-35
30%-50% AMHI (\$13828-\$23047)	\$576	14	31	18
50%-80% AMHI (\$23047-\$36875)	\$922	38	13	-25
80%-100% AMHI (\$36875-\$46094)	\$1,152	31	41	10
100%-125% AMHI (\$46094-\$57618)	\$1,440	30	78	48
> 125% AMHI (> \$57618)	> \$ 1440	71	55	-16

Data source: US Census Bureau (Tables: DP04 and S2503) ACS 2017 5-year data

NOTE: You *always* read the last column of this table from bottom to top. Wealthier households tend to rent below their maximum affordable rent, increasing market pressure in lower rent brackets. In this example, for instance, we would assume that the 16 households not accommodated by the highest rent units would rent in the next highest rent bracket, forcing those households to rent in the 80%-100% rent bracket, and so forth. In other words, wealthier households get "first dibs" on the rental market, and tend to rent at lower costs than their maximum affordable costs, so we assume that demand pushes pressure down market. In this particular example, we can see that the steepest competition for units is likely to occur in the 50%-80% rent bracket, because lower income households will seek the lowest rents possible and the deficit of units for the wealthiest households will eat up all the units in the 80%-125% brackets, plus some in the 50%-80% bracket, as well as the less than 30% bracket.

Reading order (start from the bottom)

Fiercest Market (the GAP)

- Less than 30%
- Between 50 and 80%