

CHAPTER 5: MODERATE INCOME HOUSING

PURPOSE 2019 UPDATE SUMMARY

Since 1996, the Utah State Legislature has deemed planning and development of moderate income housing a statewide concern with the initial adoption of 10-9-307 of the Utah Code. This section of the Utah Code Utah State Code (Section 10-9a-403) requires municipalities to include a plan for moderate income housing as part of a General Plan. It outlines a responsibility of a City to facilitate and ~~effectuate~~ a “reasonable opportunity” for those households with moderate incomes to live within the City.

Recent State legislative efforts now require more responsibility from cities by establishing specific housing strategies, implementation measures and annual reporting, in order to be eligible for state transportation funds via either the Transportation Investment Fund (TIF) or the Transit Transportation Investment Fund (TTIF). This chapter meets the requirements of a Moderate-Income Housing Plan benefitting current and future City of Holladay residents.

Classified as a 3rd Class municipality (population of 30,000 – 65,000) city in 2010, Holladay is home to a wide range on household compositions. Holladay completed its primary Moderate Income Housing Plan outline in 2010, ~~and the~~ The plan was reviewed and updated in 2013, 2016, 2019 and again in 2022 in the effort to serve all present and future residents and businesses by ensuring Holladay maintains and plans for the creation of adequate supply of affordable housing within the City.. and again in 2016 with the General Plan update. Additionally, the city began the process of submitted yearly reports with the first report being in October of 2017a “Moderate Income Housing Review Report” (See Appendix) report to the State of Utah outlining statistical data and other findings regarding this issue. That report was acceptable to the State. The current version provided compliance with previous Utah State Code requirements (Section 10-9a-403). ~~The requirement to include a moderate income housing element has existed in state statute since the 1990’s.~~

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Moderate-income housing is defined by the U.S. Department of Housing and Urban Development (HUD) as “housing occupied or reserved for occupancy by households with a gross household income equal to or less than 80 percent of the median gross income for households of the same size in the county in which the City is located.” This study uses Area Median Income (AMI) in Salt Lake County as determined by HUD and average household size to determine moderate income thresholds for an average household.

~~However, recent legislation~~ State legislative efforts by the state now requires more responsibility from cities regarding this issue. Among other things cities must choose from a menu of specific housing strategies, establish implementation measures and report on those requirements annually, including implementing and reporting on three or more State defined strategies each year in order to be eligible for state transportation funds via either the Transportation Investment Fund (TIF) or the Transit Transportation Investment Fund (TTIF). This new law, SB 34, having now amended state code further clarifies the municipality’s role. Specifically, the revisions require a municipality must meet a statutory obligation by to adopt adopting, or amending accordingly, the following ~~elements~~ areas;

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1. **Land Use element:** consider location(s) of land for varied housing types available for residents of various income levels in addition to the other categories of public and private uses of land. ~~This will be~~

addressed in this chapter as well as in Chapter 2 of the General Plan – Land Use, Urban Design and Neighborhood Preservation in 2020.

2. 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 and correlate the plan with population and employment projections, and proposed land use elements. ~~This will be addressed in Chapter 3 of the General Plan – Transportation Network~~

3. Moderate Income Housing (MIH) element: provide for and effectuate strategies to create reasonable opportunities for a variety of inclusionary housing for residents of various income levels –including MIH, ~~by; This will be addressed in this Chapter of the General Plan -- Moderate Income Housing.~~

~~a. meeting the needs of people of various income levels living, working, or desiring to live or work in the community;~~

~~b. allowing people with various incomes to benefit from and participate in all aspects of neighborhood and community life, and~~

~~c. Provide analysis on how to provide a realistic opportunity for the development of MIH within 5 years~~

4. Identify Strategies: And shall include a ~~R~~recommendation to implement and effectuate 3 or more of ~~the~~ strategies listed in the bill’s “menu”. ~~This will be addressed in this Chapter of the General Plan -- Moderate Income Housing.~~

5. Annual Reporting and Review Schedule element: annually review of and plan implementation, ~~of the MIH plan. Reporting 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;~~

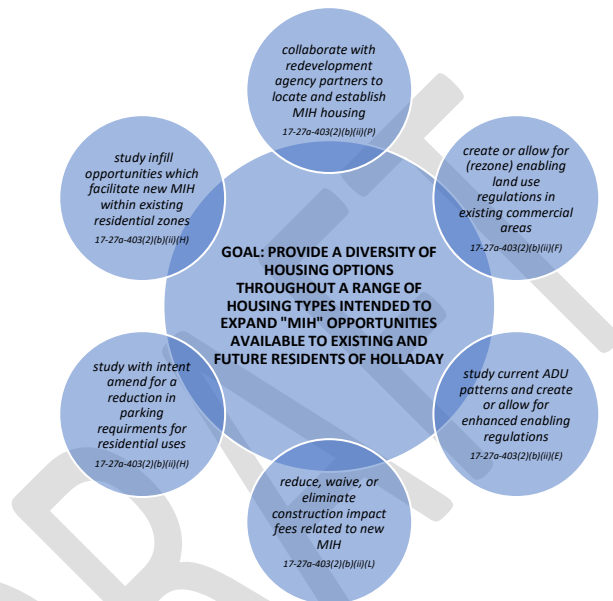
~~c) Description of efforts to utilize a MIH set aside from community reinvestment agency, redevelopment agency, or community development and renewal agency;~~

~~d) Description of the implementation of the MIH recommendations aka menu’ 12~~

~~Accordingly, the City of Holladay will make revisions to Chapters 2, 3 & 5 of the City of Holladay General Plan. Data supporting the conclusions in this of chapter can be found both in the text and in the Appendix at the end of this Chapter.~~

GOALS, STRATEGIES AND CHALLENGES

The goals of this chapter ~~now, are to~~ comply with the directives of most recent state law for the inclusion of new, ~~or and~~ the continued support of, ~~existing~~ housing ~~made available for designed specifically those in the City who could benefit from access to “moderate income” or “affordable” housing households at or below 80% AMI.~~ More specifically the ~~strategies which support the goals of~~ this chapter are ~~summarized as follows designed to:~~



1. Provide the opportunity for development of housing options for different ages, lifestyles, and incomes;
2. Accommodate additional new dwellings by focusing appropriate additional dwellings within existing and redeveloping neighborhoods and mixed use districts, throughout the City;
3. Promote the replacement of the eighteen moderate income housing dwellings lost during the expansion of the City Hall Park.

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As noted in previous chapters, needed dwellings could be added as duplexes or twin homes within the areas identified on the Future Land Use Map in Chapter 2 as “Medium Density Residential-Two Unit” development areas. This type of housing could provide another opportunity for moderately priced dwellings. Additionally, mixed-use projects within specifically designated areas of the City such as the Holladay Village and the old Cottonwood Mall site, now proposed to be called “Holladay Hills” (July 2019), currently allow residential dwellings at elevated density allowances over other non-single family zones elsewhere in Holladay. A new mixed use zone is presently being proposed for the commercial area on the south gateway to Holladay. This area, Holladay Crossroads, has a significant potential to allow for residential development in a more vertical fashion where there are not *any* residential dwellings at this time.

Commented [JT5]: These are implementation strategies, relocate to next section below – or remove

Together with a policy of supporting the continued use and maintenance of older, established housing

stock, these strategies will undoubtedly help in providing some additional residential opportunities for the wide range of Holladay's citizens. However, even with significant additional density allowances in select parts of Holladay, it may not automatically translate to ~~more~~ affordability for those of more modest financial means as intended ~~in SB 34 and HB 259 by recent legislation. due to the~~ The following ~~are identified as current~~ challenges in providing more affordable housing:

- ~~Disconnected or isolated parcels and~~ Scarcity of developable land
- ~~Direct r~~ Resident opposition to increases ~~in to~~ dwelling density and location of new dwellings
- Lack of zoning options/tools
- Holladay's elevated land values and exclusivity.
- Holladay's somewhat unique age and household income demographic
- Sensitive lands development, i.e floodplains and fault lines designed limit housing placement

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CURRENT POPULATION

- Demographic data from the most recent U.S. Census or American Community Survey supplemented with any jurisdictional annual surveys
- Summary of how the population has changed over the past five to ten years
- Number of households within targeted income groups (< 80% AMI, < 50% AMI, and < 30% AMI)

CURRENT HOUSING ~~SUPPLY~~ AVAILABILITY AND MODERATE INCOME HOUSING NEED —2019

- Total number of housing units
- Breakdown of housing units by:
 - Occupancy (renter-occupied or owner-occupied)
 - Size (number of bedrooms)
 - ADUs (number of internal and detached units) o Quality ("new," "dilapidated," etc.)
- Affordability of existing housing stock for targeted income group – as per Utah Affordable Housing Database, managed by the Utah Department of Housing and community Development.

Past Moderate Income Housing Plans, including the City's most recent report to the State in 2017 have estimated that between 18-28 percent of all dwellings in Holladay are *moderately priced* (80%) of AMI. (See Appendix) For the targeted very-low, and low-income households, however, there are few of these units available that are affordable to households below 50 percent of AMI. (Approximately \$41,000 or less)

Moderate income housing is defined by HUD as "housing occupied or reserved for occupancy by households with a gross household income equal to or less than 80 percent of the median gross income for households of the same size in the county in which the City is located." This study uses Area Median Income (AMI) in Salt Lake County as determined by the U.S. Department of Housing and Urban Development (HUD) and average household size to calculate moderate income thresholds for an average household.

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Commented [JT8]: Definition relocated to above - PURPOSE

In order to determine the availability of moderate income housing, or the opportunity for low- to moderate income households to live in the City, this section defines "moderate income" for the targeted income groups as moderate income at 50-80 percent, low income at 30-50 percent, and very low income

at 0-30 percent of the AMI in Salt Lake County. (Not Holladay). The FY 2019 HUD AMI¹ is \$82,700. Given this AMI, the targeted income group cut-offs, with moderate income home price ranges for sale and rental product are shown in the following two tables.¹

Commented [JT9]: Currently analyzing/revising this dataset

Family Income Levels as Percentage of AMI in Holladay, Utah (The FY2019 HUD AMI is \$82,700)		
Median Family Income	Income Range	Moderate Income Rental Price Range (per month including utilities)
< 30% of AMI	< \$24,810	up to \$620
30% to 50% of AMI	\$24,801 - \$41,350	\$620 - \$1,034
50% to 80% of AMI	\$41,350 - \$66,160	\$1,034 - \$1,654

Household Income Levels as Percent of AMI in Holladay, Utah (The FY2019 HUD AMI is \$82,700)			
Household Income Level	Income Range	Moderate income Home Price Range (4% Mortgage)	Moderate income Rental Price Range (per month including utilities)
< 30% of AMI	< \$20,610	up to \$52,066	up to \$515
30% to 50% of AMI	\$20,610 - \$34,350	\$52,066 - \$119,492	\$515 - \$859
50% to 80% of AMI	\$34,350 - \$54,960	\$119,492 - \$220,631	\$859 - \$1,374

DWELLINGS THAT PAY MORE THAN 30% OF GROSS INCOME FOR RENT ARE "BURDENED".

Gross Rent as a Percentage of Household Income (GRAPI) in Holladay, Utah		
	Estimate	Percent
Occupied Units paying rent (excluding units where GRAPI cannot be computed)	2,345	
Less than 15% percent	272	11.6%
15.0 to 19.9 percent	411	17.5%
20.0 to 24.9 percent	367	15.7%
25.0 to 29.9 percent	328	14.0%
30.0 to 34.9 percent	314	13.4%
35.0 percent or more	653	27.8%
Not computed	193	

Gross Rent as a Percentage of Household Income (GRAPI) in Holladay, Utah		
*The U.S. Department of Housing of Urban Development states that people who spend 30% or more are considered cost burdened by housing		
	Estimate	Percent of Residents
Occupied Units paying rent (excluding units where GRAPI cannot be computed)	2,345	
30.0 to 34.9 percent	314	13.4%
35.0 percent or more	653	27.8%
Not computed	193	

According to the table immediately above, 41.2% of residents in occupied rental dwellings are paying more than 30% of gross income for rent. This is considered to be "burdened" or at the threshold for housing affordability by H.U.D.

¹ The HUD AMI figure is released annually. It is based on a median family income and used as a standard figure across all HUD programs. Although it is a family income, it is the standard figure used by HUD and other housing programs, as well as affordability studies and consolidated plans, even when compared against households. This is to maintain comparability across programs and studies. source: U.S. Census Bureau; 2013-2017 American Community Survey 5-year Estimates

1 ~~In response to S.B. 34~~, the City intends to help bring down the percentage of individuals and families
2 paying above the threshold for housing affordability through ~~the study and adoption of a new~~
3 Accessory Dwelling Unit (ADU) ordinance ~~in 2020 in order to comply with a required third strategy per~~
4 ~~SB 34~~. Additionally, the goal is to better connect housing and transportation and land use element of
5 the General Plan to coordinate planning for moderate income housing

Commented [JT10]: This is an ADU strategy
implementation element – relocate to below

6 RELATED HOUSING DATA

- 7 ■ It is estimated that the 3:1 ratio of single family detached (SFD) dwellings to duplex and multi-
8 family housing will change to a 60% single family vs. 40% multi-family split in the coming years
9 as the popularity of such homes declines and the amount of available space and cost of SFD
10 becomes increasingly expensive.
- 11 ■ According to data supplied by the Wasatch Front Multiple Listing Service and
12 UtahRealEstate.com, the median sales price of a single family home in Holladay's three zip
13 codes for 2018 is actually \$531,000.
- 14 ■ This dramatic increase in just the last few years inhibits the ability of many individuals and
15 families to rent or purchase an affordable single family dwelling.
- 16 ■ Added to this challenge is important information provided by the State of Utah Workforce
17 Services 2018 Affordable Housing Report that outlines other various issues related to supply and
18 availability.

Commented [JT11]: Dated info – revise or delete

Commented [JT12]: Revise – clarify

19 **FORECAST OF MODERATE INCOME HOUSEHOLDS AND HOUSING NEED FUTURE** 20 **HOUSING SUPPLY – 2019**

21 **5-YEAR AND 10-YEAR POPULATION PROJECTIONS**

22
23 Holladay is the smallest municipality in both area and population in Salt Lake County. The population is
24 projected to increase from 31,413 in 2015 to 35,883 ~~in by~~ 2040, based on projections from the
25 Governor's Office of Management and Budget. Projections indicate upwards of 4000 people could be
26 added to the population of Holladay between 2015 and 2040 a total increase of about 12% over the next
27 20 years. Some of this projected growth will be attributed to the in-migration of younger, larger families.

Commented [JT13]: Update projections

28 Low, medium, and high population projections for the next five and ten years

29 **INSERT POPULATION FORECAST CHART

30 Estimate of percentage of the population that will fall within targeted income levels and special needs
31 groups over the next five and ten years

32 **INSERT FORECAST CHART

33 **5-YEAR AND 10-YEAR MODERATE INCOME HOUSING NEED**

34 Based on current averages for household size, a significant number of new dwelling dwellings will be
35 needed to accommodate this growth. At the present time, city staff has doubts that more than four
36 thousand new residents will be added by that time, although it is not impossible.

37
38 However, due to the fact that Holladay has little or no available land, except at the old Cottonwood Mall
39 site now known as Royal Holladay Hills, in which to construct new dwellings, accommodating new future
40 populations will have to be done by other more creative means including infill development, mixed use,
41 allowing for more vertical development in the community, and ~~the allowance of~~ accessory dwelling units
42 (ADU's)
43
44
45
46
47

MODERATE INCOME HOUSING GOAL, & IMPLEMENTATION OF STRATEGIES

MODERATE INCOME HOUSE OVERALL GOAL

As stated at the beginning of this chapter, the goals-focus of this chapter ~~are designed is~~ to: Provide a diversity of housing through a range of types and development patterns to expand the moderate income housing options available to existing and future residents.

- ~~1. Provide the opportunity for development of housing options for different ages, lifestyles, and incomes;~~
- ~~2. Accommodate additional dwelling possibilities in existing and redeveloping neighborhoods and in new and future mixed-use areas throughout the City.~~
- ~~3. Facilitate the replacement of the eighteen affordable housing dwellings lost during the expansion of the City Hall Master Plan.~~

As previously noted, this General Plan proposes that to accommodate a wide range of housing options, including moderately priced dwellings, the following strategies are identified and implementation measures intended to set a course of achievable, measurable actions to provide medium and long-range guidance which reflect market and socio-demographic conditions. ~~are suggested:~~

STRATEGIES & IMPLEMENTATION PLANS

STRATEGY 1.

~~Review Study, and update and rezone where necessary, specific zoning regulations-locations to allow for mixed-use residential development for higher density or moderate income residential development such as: commercial, mixed-use zones near major transit investment corridors, commercial centers, or employment centers; in the Cottonwood Development site, Holladay Village, Holladay Crossroads, Oakmont Plaza, and the Black Diamond site.~~

ACTION: The Community and Economic Development Department will collaborate with city leadership and local stakeholders to study and review potential housing related amendments to the ORD commercial zone by December 31st 2022 to facilitate new moderate housing types in this major employment center.

ACTION: The Community and Economic Development Department will collaborate with city leadership to adopt new mixed-use zone designation for the Holladay Crossroads Small Area Master Plan by December 31st 2022, as a transit oriented, mixed use zone available for multi-family residential development.

ACTION: The Community and Economic Development Department will collaborate with city leadership to study and review potential housing related amendments to the C-1 and C-2 commercial zones by December 31st 2023 to recommend facilitating additional housing types in these mixed-use zones.

Update 2019:

- a. Significant success has been achieved in the Holladay Village area with the approval and construction of, or impending approval and construction of, more than 100 new multi-family dwellings with possibly more in the future.
- b. More progress in the creation of new dwellings will occur as the Holladay Hills development will eventually add between 535-614 new dwellings in a 57 acre mixed-use project at the old Cottonwood Mall site ("Holladay Hills").
- ~~c. Presently (2019) the Holladay Crossroads area of 6200 South and Highland Drive, one of the city's most~~

Commented [JT14]: Unrelated action items – suggest relocated to Strategy 2

important commercial areas, is being proposed for possible redevelopment through a new mixed-use zone, the Holladay Crossroads Zone (HCR). A small area master plan (SAMP) has already been adopted in the Holladay General Plan.

d. It is less likely that the Black Diamond sites will develop housing opportunities even though it is perhaps ideal as a viable location for new housing as it appears that Black Diamond may stay at this site for the foreseeable future. The Oakmont Plaza strip center on 2700 East and 4000 South, however, is likely a more realistic location for additional housing as it is not on a major cross street, abuts existing high density development and is smaller in size and therefore not as attractive for mixed-use or commercial development.

Commented [JT15]: Clarified these as Action items

STRATEGY 2.

Study infill opportunities which facilitate new MIH within existing residential zones

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Facilitate the development or redevelopment of existing single family and multi family parcels that could accommodate additional density.

ACTION: The Community and Economic Development Department will collaborate with city leadership to study and review potential infill zones related amendments to existing lower density residential zones by December 31st 2024, this study may not directly represent a change in zoning density, but rather the allowance for the use of unproductive, vacant land for homes that would otherwise be "locked up" by the prohibition of this key development pattern.

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Commented [JT16]: Comments are not long range planning concepts

Update 2019:

a. From time to time, the City has "up zoned" land to allow for new, higher densities, especially along Highland Drive in the last few years.

b. Additionally for many years the City has allowed "deep lot" or "flag lot" development along private lanes as a way to make a more efficient use of land — even though sometimes this particular form of development does not always represent a change in zoning density, but rather the allowance for the use of unproductive, vacant land for homes that would otherwise be "locked up" by the prohibition of this key development pattern.

Commented [JT17]: Clarified as action items

STRATEGY 3.

Collaborate with existing redevelopment agency partners to utilize funds set aside to locate and establish MIH housing. Investigate ways in which to use RDA, and EDA set aside funds, either in grants or no interest loans as incentives for citizens to maintain older, more affordable housing stock

ACTION: The City of Holladay currently has a housing funds generated by RDA projects with approximately a million dollars or more that is earmarked for affordable housing. 100 MIH rate housing is currently on track as caused to established new by 2028

ACTION: In conjunction with city leadership the Community and Economic Development Department will conduct a process and policy establishment study by December 31st 2024 designed to require new higher density developments to have a minimum percentage of the dwellings to be set aside for lower income households through the possibility of density bonuses and/or other tools.

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Update 2019:

a. The City of Holladay has a housing fund generated by RDA projects with approximately a million dollars or more that is earmarked for affordable housing. How exactly those funds will be distributed has not yet been determined but it is likely that the City will use these funds for the maintenance and rehabilitation of existing older, smaller homes as this may be the most efficient way to retain moderately priced dwellings.

b. These funds could also be used to incentive the inclusion of lower income dwellings within

~~new or redeveloping residential projects.~~

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STRATEGY 4.

~~Study unforeseen impediments to residents related current regulations creating/maintaining internal or detached accessory dwelling units (ADU) in residential zones and review reduced regulations. Allow appropriate higher density development in areas where additional dwellings may have the most positive impact on the community and will serve to contrast with existing development patterns.~~

ACTION: By December 31st 2024, the Community and Economic Development Department will complete a study period reviewing current regulations facilitating the construction of additional ADUs. Specifically:

- Conduct public engagement study to determine hinderances to remodeling existing homes and amend ordinances accordingly.
- Implement procedures encouraging ADU occupancy of approved "mother-in-law" apartment situations, established via "Second Kitchen Affidavit" policy, in order to identify legal remodels with secondary kitchenettes, etc.

STRATEGY 5.

Reduce, waive, or eliminate impact fees related to moderate income housing:

ACTION: In conjunction with City administration and leadership, effective upon adoption by City Council of this 2022 MIH amendment, Park Impact Fees shall be waived for proposed for new MIH housing units

ACTION: the Community and Economic Development Department will complete a study By December 31st 2023, to revise with intent to reduce current Impact Fees as they relate to MIH housing in general.

STRATEGY 6.

Study with intent to reduce parking requirements for residential developments

ACTION: The Community and Economic Development Department will complete a study period proposing reduced multi-family parking requirements and alternative off-street parking ratios by December 31st 2022.

Update 2019:

- From time to time, the City has "up zoned" land to allow for new, higher densities, several times in fact, along Highland Drive and other major streets, in the last few years. This has resulted in many smaller subdivisions, including attached townhomes and twin homes being built in place of large, older single family homes.
- ~~Additionally for many years the City has allowed "deep lot" or "flag lot" development along private lanes as a way to make a more efficient use of land — even though sometimes this particular form of development does not represent a change in zoning density, but rather the use of land for homes that would otherwise be "locked up" by the prohibition of this key development pattern.~~
- Encourage or require new higher density development to have a minimum percentage of the dwellings to be set aside for lower income households through the possibility of density bonuses and/or other tools.

Commented [JT19]: Action item out of order – reword & relocated to strategy 1

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Commented [JT21]: Established under Strategy 3

In order to comply with new SB 34 stipulation, the City of Holladay has chosen three (3) strategies to plan housing for residents of all income levels, as well as coordinate that housing with transportation access and employment opportunities. The first two of these strategies have been addressed and met by the city, and a third is currently being worked on. They are:

1. Allow for higher density or moderate income residential development in commercial or mixed use zones, commercial centers or employment centers
2. Eliminate or reduce parking requirements for residential development where a resident is less likely to own their own vehicle
3. Accessory Dwelling Units (ADU's) as an additional zoning tool to allow for acceptable infill development throughout the community

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In summary ~~to S.B. 34~~, in addition to the strategies and goals stated earlier in this Chapter, the City intends to help bring down the percentage of individuals and families paying above the threshold for housing affordability, ~~in part, through the study and adoption of a new Accessory Dwelling Unit (ADU) ordinance in 2020 in order to comply with a required third strategy per SB 34.~~ Additionally, the goal is to better connect housing and transportation and land use element of the General Plan to coordinate planning for moderate income housing.

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APPENDIX

2017 State of Utah Biennial Moderate Income Housing Review Report

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Email: pallred@cityofholladay.com; phanson@cityofholladay.com

Prepared by: Paul Allred, Community Development Director; Patricia Hanson, City Planner
Date of Preparation: October 11, 2017

1. Estimate of need for moderate housing in the City of Holladay.

(See attached UAHFT report)

2. Findings of the biennial review of the moderate-income housing element of the City of Holladay General Plan.

The City of Holladay adopted a new General Plan on July 14, 2016. A copy of that plan and the resolution adopting the plan is attached to this report. The two statements from the City's Moderate Income Housing Element of the General Plan that summarize the city's housing environment are:

1. "Combining the total number of moderate income single family units and multi-family units indicates a total of 3,292 affordable units in Holladay, or 28 percent of the 11,744 units in

Holladay. Therefore, there is a reasonable opportunity for those making 80 percent of AMI to live in Holladay.”

2. “Based on the percent of households in Salt Lake County within specific income ranges, and the percentage of rental units in Holladay that are within the moderate income home rental ranges for those income ranges, nearly 75 percent of apartments are affordable to households at 80 percent of AMI. Therefore, there is a reasonable opportunity for a household in Salt Lake County to rent in Holladay.”

3. Describe your city’s efforts “to reduce, mitigate, or eliminate local regulatory barriers to moderate income housing” during the past two years.

Holladay continues to support efforts to streamline the entitlement process for all housing applications, in particular with the introduction of an internet-based administration and tracking program for building and other associated offsite improvements permits. The city monitors closely all impact fees and other public safety fees that would increase the cost of building new homes within the city and has not increased these fees since their adoption in 2005.

4. Describe the actions taken by your city to encourage the preservation of existing moderate income housing and development of new moderate income housing during the past two years.

Since incorporation, the City has established two RDA’s and one EDA each with its associated set asides for development of new and existing moderate income housing. As those monies are not yet available in any significant amounts, no new construction is presently underway. However, part of the approved entitlements for the Cottonwood Redevelopment area require the funding of 100 new dwelling units that would be affordable to the targeted households. The City anticipates the commencement of development at the site within the next year and anticipates construction of these units as part of the project. Additionally, the City is looking for an opportunity to replace the 18 units of moderate income housing that were lost during the construction of the new Holladay City Park. It is anticipated that the RDA funds from the Village Project could help with this effort when those funds become available. In the interim, the City has opted to focus on maintaining the current single family housing as well as the rental housing within the city. The city discourages “teardowns” of older, affordable housing units by allowing householders to remodel or add responsible additions to their homes. From 2014 to the end of 2016, 1566 permits for remodels, additions, roofing repairs, solar installations and other upgrades to the existing housing within the city have been issued by the Community Development Department, many of which are repairs for housing that could be considered in the targeted category.

The City’s Code Enforcement Officer continues to enforce the City’s ordinances regarding the upkeep of all properties in the City. These actions support the continued health and safety of all neighborhoods and maintain a wider range of housing opportunities for Holladay’s citizens.

The newly adopted General Plan encourages the introduction of mixed-use residential developments in several underdeveloped areas throughout the City, in particular, the Cottonwood Redevelopment area, the Holladay Village area, the Holladay Crossroads area and other smaller commercial centers that could be targeted for redevelopment in the future. These areas can easily accommodate higher residential densities and are located in those areas with easy access to all modes of transportation to and from local and regional, shopping and employment centers.

5. Describe the progress made within your city to provide moderate income housing, as measured by permits issued for new units of moderate income housing.

Since the adoption of the City's Moderate Income Housing Element of the newly adopted General Plan in 2016, there have been no applications for the development of moderate income housing units within the City's boundary by privately funded developers. Simple economic factors such as higher land values in Holladay and the lack of vacant developable land contribute to the overall problem. Nevertheless, available data indicates that nearly one third of the existing dwelling units within the City meet the "affordable" criteria.

6. Describe the efforts made by Holladay City to coordinate moderate income housing plans and actions with neighboring local governments.

The City has actively participated in discussions with the Salt Lake County Housing Authority and is open to any future partnership options with the County and/or the abutting municipality.

Approximate Housing Cost Burden Ratio at HUD's 80%, 50%, and 30% Income Limits based on a 4-person Family Household

Table B25088 Table B19019	2009 American Community Survey	2017 American Community Survey	2024 Projection
Ratio of median rent in the municipality to 100% of the median income of a family of 4 in the County	13.9%	14.2%	14.6%
Ratio of median rent in the municipality to 80% of the median income of a family of 4 in the County	17.3%	17.8%	18.3%
Ratio of median rent in the municipality to 50% of the median income of a family of 4 in the County	27.7%	28.5%	29.3%
Ratio of median rent in the municipality to 30% of the median income of a family of 4 in the County	46.2%	47.5%	48.8%

Ratios greater than 30% indicate that the average 4-person household in the County would be burdened by the typical housing costs in the municipality. Ratios greater than 50% indicate that the average 4-person household in the County would be severely burdened by the typical housing costs in the municipality.

2018 Shortage	Renter Households	Affordable Rental Units	Available Rental units	Affordable Units- Renter	Available Units- Renter
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				Households	Households
≤ 80% HAMFI	1,718	2,665	1,745	950	30
≤ 50% HAMFI	865	1,205	495	340	-370
≤ 30% HAMFI	400	225	30	-175	-370

Table 2

Calculate the municipality's housing gap for the previous biennium by entering the number of moderate

2016 Shortage	Renter Households	Affordable Rental Units	Available Rental units	Affordable Units- Renter Households	Available Units- Renter Households
≤ 80% HAMFI	1,675	2,560	1,724	885	49
≤ 50% HAMFI	995	890	389	-105	-606
≤ 30% HAMFI	460	135	4	-325	-456

Subtract Table 2 from Table 1 to estimate progress in providing moderate-income housing

PROGRESS	Renter Households	Affordable Rental Units	Available Rental units	Affordable Units- Renter Households	Available Units- Renter Households
≤ 80% HAMFI	40	105	21	65	-19
≤ 50% HAMFI	-130	315	106	445	236
≤ 30% HAMFI	-60	90	26	150	86

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Report the number of all housing units in the municipality that are currently subsidized by each level of government below:

Municipal Government	0	Subsidized by municipal housing programs
State Government	6	Subsidized by Utah's OWHLF multi-family program
Federal Government	133	Subsidized by the Federal Low-Income Housing Tax Credit (LIHTC) program

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Report the number of all housing units in the municipality that are currently deed-restricted for moderate-income households in the box below:

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