



## MODERATE INCOME HOUSING PLAN



Adopted November 17, 2020  
\*Revised September 20, 2022

# Table of Contents

---

<b>Executive Summary .....</b>	<b>3</b>
<b>Introduction.....</b>	<b>4</b>
<b>Methods and Terminology.....</b>	<b>4</b>
<i>Data Methods.....</i>	<i>4</i>
<i>Terminology .....</i>	<i>4</i>
<b>Demographics.....</b>	<b>5</b>
<i>Population Change and Affordable Housing Demand.....</i>	<i>5</i>
<i>Ethnic and Racial Minority Populations .....</i>	<i>5</i>
<b>Special Needs Population .....</b>	<b>7</b>
Disabled .....	7
Seniors/Elderly.....	8
Homeless.....	8
Veterans.....	9
<i>Analysis of Special Needs Housing .....</i>	<i>9</i>
<b>Housing Demand .....</b>	<b>9</b>
<i>New Housing Demand.....</i>	<i>9</i>
<i>Income.....</i>	<i>10</i>
Analysis of Income .....	11
<b>Housing Supply .....</b>	<b>11</b>
<i>Housing Occupancy and Vacancy.....</i>	<i>12</i>
<i>Age of Housing Stock.....</i>	<i>13</i>
<b>Housing Affordability.....</b>	<b>14</b>
<i>Available Housing Prices .....</i>	<i>15</i>
<i>Affordability of Home Ownership.....</i>	<i>16</i>
<i>Affordability of Rent.....</i>	<i>16</i>
Section 8 Housing Choice Voucher Program.....	18
<b>Zoning Regulatory Environment .....</b>	<b>19</b>
<i>Survey of Residential Zoning .....</i>	<i>19</i>

<i>Evaluation of Zoning Code’s Effect upon Affordable Housing</i> .....	20
<b>Fair Housing</b> .....	<b>20</b>
<i>Acknowledgement of the Utah Fair Housing Act</i> .....	20
<i>Evaluation of Fair Housing Legal Status</i> .....	21
<b>Goals and Strategies</b> .....	<b>21</b>
<i>Goal 1: Increase Opportunities for Low to Moderate Income Households to Purchase Affordable Housing</i> .....	21
<i>Goal 2: Increase Affordable Rental Opportunities for Low to Moderate Income Households</i> .....	22
<i>Goal 3: Rehabilitate Existing Housing to Increase Rental Opportunities, Homeownership, Retention, and Reinvestment in North Salt Lake.</i> .....	23
<i>Goal 4: Reduce household transportation expenses for low-to-moderate income households.</i> .....	23
<b>Adopted Resolution</b> .....	<b>26</b>

# Moderate Income Housing Plan

## Executive Summary

---

Affordable housing is fundamental for individuals, households, and communities to thrive and prosper. The purpose of this moderate-income housing element of the general plan is to ensure that the City of North Salt Lake provides a reasonable opportunity for a variety of housing, including moderate income housing, to meet the needs of the population desiring to live in North Salt Lake.

The population of North Salt Lake, along with the Wasatch Front, is projected to increase substantially over the next several years. Approximately 29% of all North Salt Lake households are earning a moderate income or less, and the demand for affordable home ownership and rental opportunities will likely increase.

Comprehensive Housing Affordability Strategy (CHAS) data indicates that a number of households, particularly those earning a low income are expending a high percentage of their income on housing. A greater supply of affordable rental and owned housing units will be needed to meet the demand of affordable housing in North Salt Lake.

There are some definitive actions that the City can take to increase the availability of affordable housing.

This plan sets forth the following goals to maintain adequate affordable housing choices for current and future residents who wish to reside in the City of North Salt Lake:

- Increase Opportunities for Low to Moderate Income Households to Purchase Affordable Housing.
- Increase Affordable Rental Opportunities for Low to Moderate Income Households.
- Rehabilitate Existing Housing to Increase Rental Properties, Homeownership, Retention, and Reinvestment in North Salt Lake.

\*Go to the Goals section for details and objectives.

# Introduction

---

In 1996 the Utah Legislature passed House Bill 295 requiring cities and counties to include an affordable housing element as part of the general plan. Housing is considered affordable when households of various incomes, spend no more than 30% of their gross monthly income on housing expenses. In this plan, housing needs are considered for moderate-income households within the following Area Median Income (AMI) brackets: 1) Low-income [50-80% AMI], 2) Very low-income [30-50% AMI], and 3) Extremely low-income [<30% AMI].

The intent of this affordable housing plan is to ensure that the City of North Salt Lake provides a reasonable opportunity for a variety of housing, including low to moderate income housing, to meet the needs of the population desiring to live in the City. Housing should be encouraged to allow persons earning a moderate income or less to fully participate in, and benefit from all aspects of neighborhood and community life.

## Methods and Terminology

---

### Data Methods

City staff utilized the *Utah Affordable Housing Forecast Tool (UAHFT)* to analyze housing needs in the community, based upon the affordability of the existing housing stock. The UAHFT is a housing needs model that projects housing needs based upon current trends of housing affordability and projected population increases. Data for the model is obtained through the US Census, the US Department of Housing and Urban Development, the Utah State Governor's Office of Planning and Budget (GOPB), and other sources. Findings from the model are summarized throughout this document.

In addition to the use of the UAHFT model, City staff extensively researched Census data, including the information from the City's 2013 Census challenge, obtained information from the Davis Community Housing Authority, and from the Utah Anti-Discrimination and Labor Division. City staff also researched city building permit data between the years 2010-2020 to attain housing counts.

### Terminology

The following terms commonly used throughout this document are defined below:

- **Affordable Housing:** Housing for which the occupant is paying no more than 30 percent of his or her income for gross housing costs, including utilities.
- **Area Median Income (AMI):** The Area Median Income is a statistic generated by the U.S. Department of Housing and Urban Development (HUD) for purposes of determining the eligibility of applicants for certain federal housing programs.
- **American Community Survey (ACS):** The American Community Survey is an ongoing survey by the U.S. Census Bureau. It regularly gathers information previously contained only in the long form of the decennial census, such as ancestry, educational attainment, income, language proficiency, migration, disability, employment, and housing characteristics. Sent to approximately 295,000 addresses monthly, it is the largest household survey that the Census Bureau administers.

- Comprehensive Housing Affordability Strategy (CHAS): Custom tabulations of American Community Survey (ACS) data that demonstrate the extent of housing problems and housing needs, particularly for low income households.
- Utah Affordable Housing Forecast Tool (UAHFT): The UAHFT is a housing needs model that projects housing needs based upon current trends of housing affordability and projected population increases.
- Low to Moderate Income Households (LMI): Low to Moderate Income households refer to households whose income does not exceed 115 percent of the median income for the area when adjusted for family size.
- U.S. Department of Housing and Urban Development (HUD): HUD is a Cabinet department in the Executive branch of the United States federal government.
- Cost burdened households: Households spending more than 30 percent of their income for housing costs are considered to be cost burdened.

## Demographics

---

### Population Change and Affordable Housing Demand

The population estimates for North Salt Lake based upon the 2010 Census projected an increase of 16,322 in 2010 to 20,648 by 2020, 24,879 by 2025, and 28,644 by 2030. These additional residents amount to an additional 2,766 households by 2025, and an additional 3,965 households by 2030, based on the city's current average household size (3.05 in 2010 and 3.14 thereafter).

Actual building permit data demonstrates that 2,169 dwelling units were constructed between 2010 and 2020. The current estimated population as of 2020 is 23,626, exceeding the 2020 projection. Current housing stock consists of 2,230 multi-family rental units, 497 mobile homes, and 4,875 single family dwellings and individually owned townhomes or condos.

Based on anticipated population growth, current building permit data, and the existing vacancy rate, it is projected that North Salt Lake will need an additional 725 housing units by 2030. Of those 725 units, 70 will need to be affordable to extremely low-income ( $\leq 30\%$  AMI) households, 45 will need to be affordable to low-income ( $>30\%$  to  $\leq 50\%$  AMI) households, and 112 will need to be affordable to moderate-income ( $>50\%$  to  $\leq 80\%$  AMI) households.

### Ethnic and Racial Minority Populations

According to the 2010 US Census, 19% of the population of North Salt Lake reported a race other than "white". For a complete description of North Salt Lake's Ethnic and Racial makeup see the graph below.

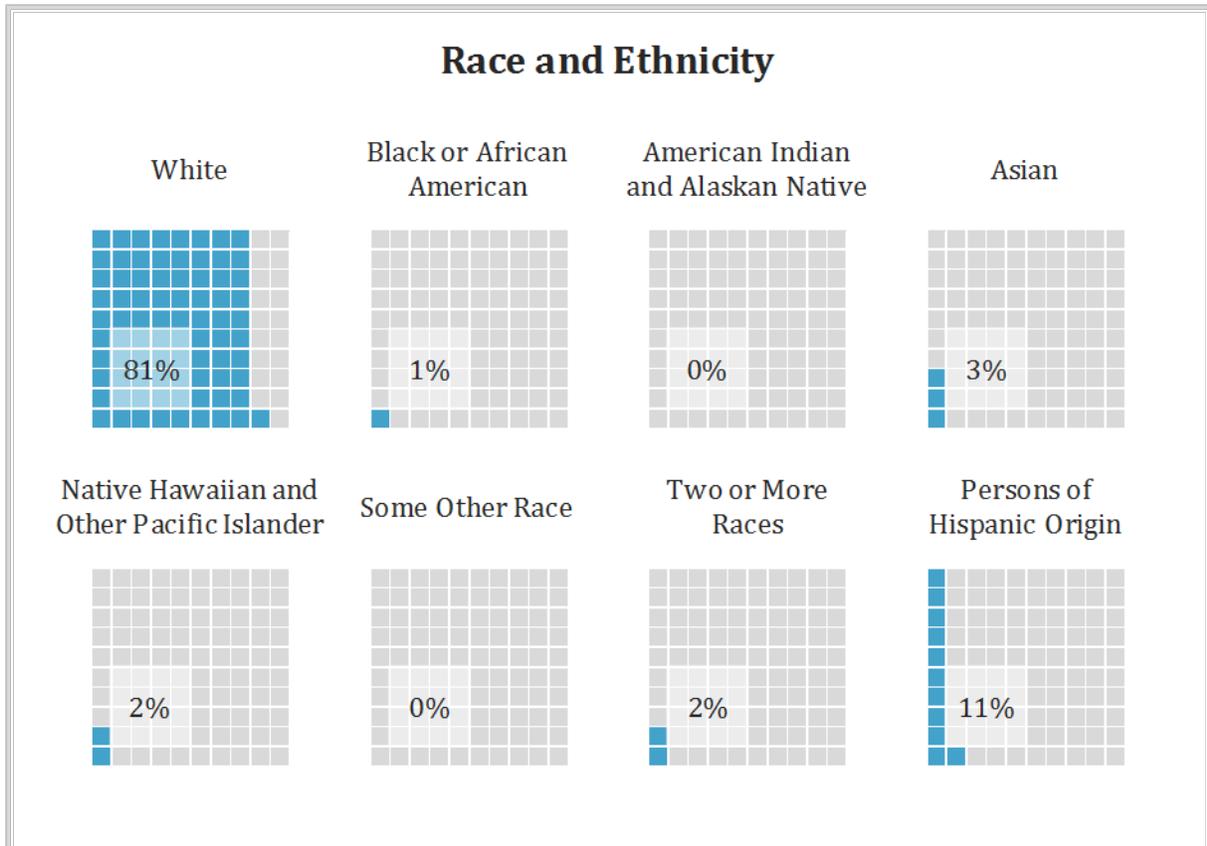


Figure 1: Race and Ethnicity  
 Source: 2010 US Census

Racial and ethnic minority status is correlated with poverty level. In North Salt Lake, 6.8% of the entire population is reported to be below the poverty level. For example, approximately 8.9% of the “Hispanic or Latino” population is below the poverty level, while 3.4% of the “white alone, not Hispanic or Latino” population is below poverty (ACS, 2013-2017 estimates). The poverty rates by race and ethnicity are identified below:

Race

- White alone: 3.7%
- Black or African American alone: 14.8%
- American Indian and Alaska Native alone: 0%
- Asian alone: 31.8%
- Native Hawaiian and Other Pacific Islander alone: 76.2%
- Some other race alone: 13.4%
- Two or more races: 3.3%

Ethnicity

- Hispanic or Latino: 8.9%
- White alone, not Hispanic or Latino”: 3.4%

Because of this correlation, any deficiencies in low to moderate income housing units available, disproportionately impacts minority populations.

Typically, racial minority populations are more likely to be renter households than owner households. However, 36% of all of the minority householders in North Salt Lake are renters with 64% of the minority householders in owner-occupied housing. The only minority population in North Salt Lake that has a higher rental rate than ownership rate is the “Native Hawaiian and Other Pacific Islander alone population”, which also has the highest poverty rate in the City. Therefore, lack of affordable rental housing disproportionately impacts that particular minority population in the City.

## Special Needs Population

---

It is important to the City of North Salt Lake to address affordable housing for those with special needs. People with special needs may include vulnerable populations such as senior citizens, people with disabilities, the homeless, or those otherwise in need of specialized or supportive housing.

### Disabled

People with disabilities under the age of 65 comprise approximately 6.3% of the population in North Salt Lake, or 1,147 individuals. It is estimated that 35.4% of all Americans 65 or older have some form of disability. According to the ACS approximately 275 people, or 24.9% of North Salt Lake residents over 65 have a disability. People with disabilities often face financial and social difficulties that make it difficult to obtain housing. Programs that are geared toward helping people with disabilities obtain housing include: low rent and public housing voucher programs, assistance through centers of independence, and employment and training resources.

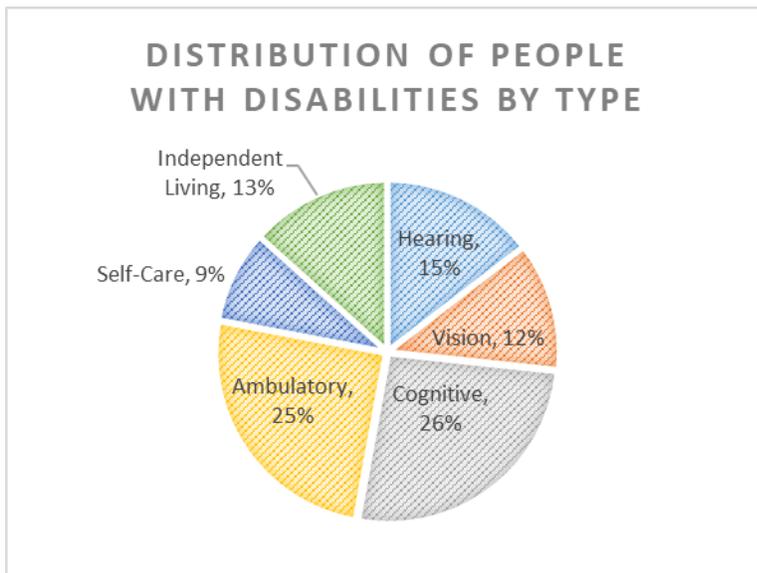


Figure 2: Distribution of People with Disabilities by type  
Source: U.S. Census Bureau, 2017 ACS 5-year estimates

Housing affordability is a particular concern for people with disabilities in the City of North Salt Lake. The median income of an individual with a disability was \$40,050 per year, which is 52% of North Salt Lake’s 2017 median household income of \$77,011. At this rate, people with a disability earned a gross income of \$3,338 per month or \$20.86 per hour. The median gross rent in the city is \$1,030 per month, according to the 2017 ACS estimates. This means that a single income householder with a disability would pay 31% of their income on rent, which is 1% more than standards set by U.S. Dept. of Housing and Urban Development and most banks. At a minimum, a person with a disability would need to earn \$21.46 per hour to afford the median gross rent in the City.

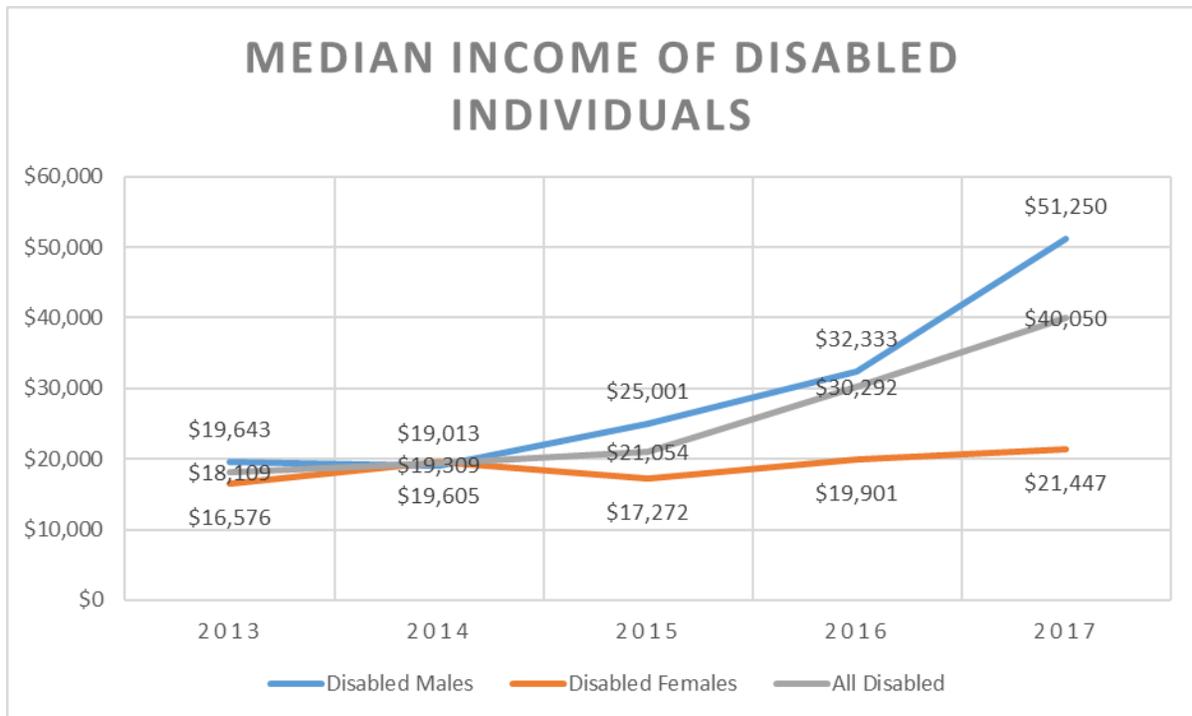


Figure 3: Median Income of Disabled Individuals  
 Source: U.S. Census Bureau, 2017 ACS 5-year estimates

### Seniors/Elderly

About 6.5 percent of North Salt Lake's population was 65 and older as of the 2010 U.S. Census. The share of the city's population that is 65 and older is expected to remain approximately the same from 2010 to 2020 and then increase to 8.2 percent by the year 2030. Some elderly individuals may not be able to remain in their homes or may choose to relocate to a dwelling type that better suits their preferences and needs. The legislative body of North Salt Lake recognizes the need to evaluate the housing options available to seniors wishing to remain in or move to the community.

### Homeless

According to the 2020 annualized Point in Time count, roughly 0.1% of Utah's population is homeless. Although regional differences may impact the rate of homelessness, this percentage can be used to estimate the number of homeless individuals in North Salt Lake, which is approximately 24. The City participates in a low income emergency housing repair grant program to address the needs of the low income population,

who may be at risk of becoming homeless due to the cost of home repairs. This program is funded through the Community Development Block Grant program and administered by the Davis Community Housing Authority.

## Veterans

Based on the 2013-2017 American Community Survey, veterans account for approximately 4.3% of North Salt Lake's population, or 565 people. Men make up 91.7% of those veterans and women 8.3%. There are 180 veterans, or 31.8% of North Salt Lake's veteran population who are 65 and older. Also, 124 veterans in North Salt Lake were reported as having some form of disability, which amounts to 6% of the city's disabled population being veterans. Of the 327 working aged veterans (18 to 65 years old), 5.5% or 18, were unemployed compared to 3.5% of the general population. There were no veterans who reported living below the poverty level, which is 7.1% lower than the city as a whole. Nevertheless, the median income of a veteran is \$48,836 per year compared to the city's median household income of \$77,011. This suggests that a single income household with a veteran is less likely to afford the median housing unit in the city. Given these estimates, the City should work with the Utah Department of Workforces Services to consider strategies to lower the unemployment rate among working-aged veterans.

## Analysis of Special Needs Housing

Although there is a significant population of seniors and people with disabilities, there is currently a deficiency of housing specifically designated for this segment of the population in North Salt Lake. As the city grows, the need for specialized housing will likely continue to increase and the city should evaluate and monitor current zoning regulations to assure that there are minimal regulatory barriers to constructing this type of housing.

# Housing Demand

---

## New Housing Demand

Based upon the projected increase in population, observed income levels, and existing vacancies; the UAHFT Housing Model estimates that the demand for new housing units from 2010 to 2020 was 1,347 units. The model recommends that 423 of those units be constructed for low to moderate income households. The demand for new units from 2020 to 2030 is estimated at 725, of which 227 should be for low to moderate income households.

During the period from 2010 to 2020 there were 2,326 residential units constructed. Of those residential units 864 units (37%) were rental apartments. Construction has outpaced the forecasted housing demand during this period by more than one-third.

The Department of Workforce Services' Five Year Projection Calculator shows the housing gap for 2016 and 2020, and the progress that has been made in providing moderate-income housing between those years. See the table below for the results of that calculation:

<b>2020 Shortage</b>	Renter Households	Affordable Rental Units	Available Rental Units	Affordable Units - Renter Households	Available Units - Renter Households
≤ 80% HAMFI	995	1,410	995	415	0
≤ 50% HAMFI	530	540	230	10	-300
≤ 30% HAMFI	375	130	45	-245	-330

<b>2016 Shortage</b>	Renter Households	Affordable Rental Units	Available Rental Units	Affordable Units - Renter Households	Available Units - Renter Households
≤ 80% HAMFI	855	1,225	845	370	-10
≤ 50% HAMFI	580	495	225	-85	-355
≤ 30% HAMFI	355	145	25	-210	-330

<b>PROGRESS</b>	Renter Households	Affordable Rental Units	Available Rental Units	Affordable Units - Renter Households	Available Units - Renter Households
≤ 80% HAMFI	140	185	150	45	10
≤ 50% HAMFI	-50	45	5	95	55
≤ 30% HAMFI	20	-15	20	-35	0

Note: HAMFI represents Housing Urban Development Area Median Family Income, as defined by the U.S. Department of Housing and Urban Development

The City has made good progress in providing rental housing for households in the low to moderate income ranges. There is still improvement that can be made in the very low income (≤ 30% HAMFI) level.

## Income

Analyzing the income of North Salt Lake’s residents is critical to understanding the City’s affordable housing need, because housing affordability at the household level is a direct function of income.

Because the cost of living is relative to the area in which the residents live and to household size, the U.S. Department of Housing and Urban Development (HUD) use a measure called the Area Median Income (AMI). The estimated AMI for Davis County as of 2017 was \$75,961. The AMI is the standard to determine housing attainability of the population. The chart below categorizes household income levels by AMI, and illustrates the number of North Salt Lake households whose total income falls within each income bracket.

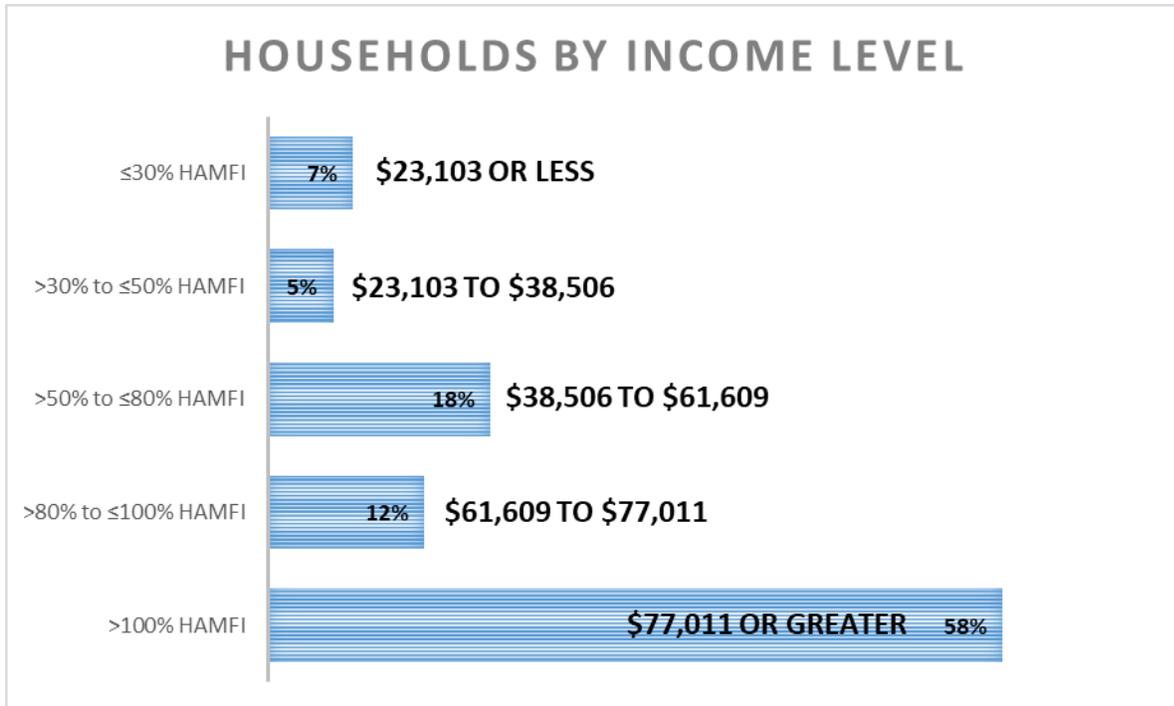


Figure 4: Households by Income Level

Source: CHAS 2017

Note: HAMFI represents Housing Urban Development Area Median Family Income, as defined by the U.S. Department of Housing and Urban Development

## Analysis of Income

A moderate income is considered to be 80% of the AMI. There are 1,820 (29.5%) households in North Salt Lake with a household income categorized as moderate or less. As of 2017, 80% of the AMI equals an annual household income of \$60,769. An estimated 415, or 6.7% of households in North Salt Lake earn equal to or less than 30% of the AMI, or \$22,788 annually. The households that earn just 30% of the AMI find it very difficult to live within the affordable housing guidelines since they cannot afford average market rental rates. It is vital to the well-being of the community that households of all income levels have affordable housing options.

## Housing Supply

As of November 2020, the housing stock in North Salt Lake is primarily made up of single family homes, with a limited supply of multi-family housing and mobile homes. The city records demonstrate there are 7,622 housing units currently built within the city. The composition of those units are shown in Figure 5 below:

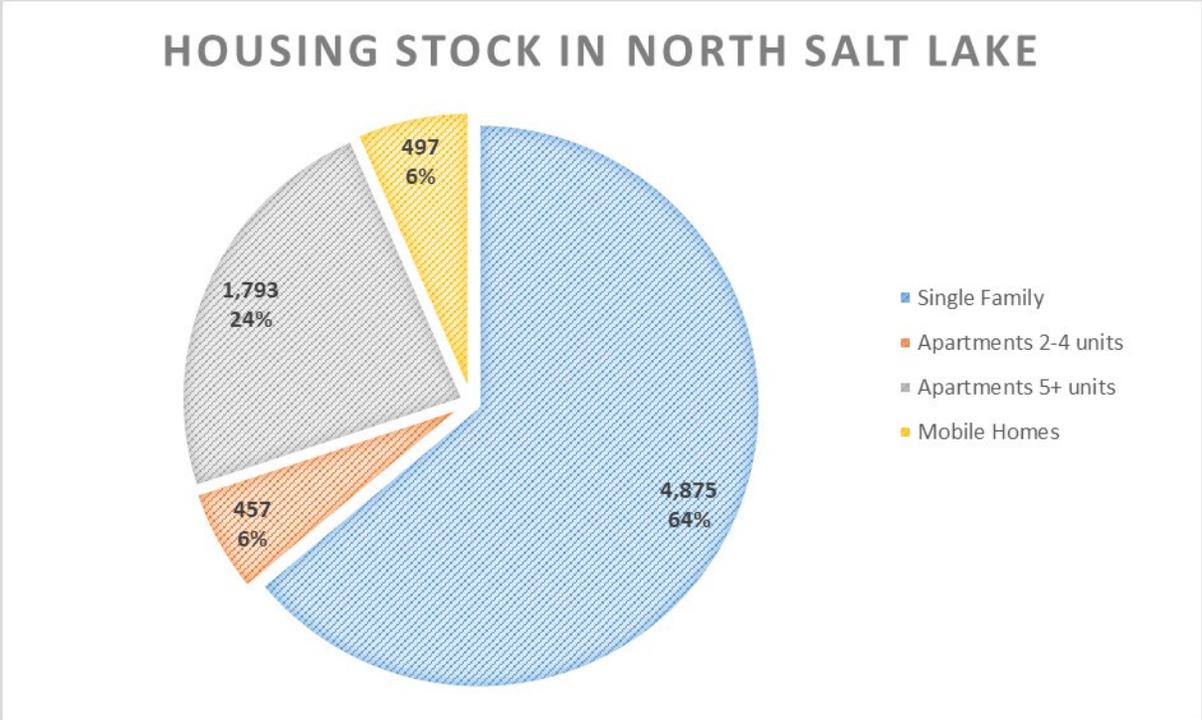


Figure 5: Housing Stock in North Salt Lake  
 Source: 2020 NSL Building Permit Data

### Housing Occupancy and Vacancy

According to the 2017 American Community Survey (ACS), there were 6,381 housing units in North Salt Lake. The city, at that time, had a 3.1% vacancy rate. Of those occupied units, 72.8% or 4,493 units were owner occupied and 27.2% or 1,682 units were rented. According to the 2017 American Community Survey (ACS), the occupancy of rental units in Utah is 30.4% of all households, in general.

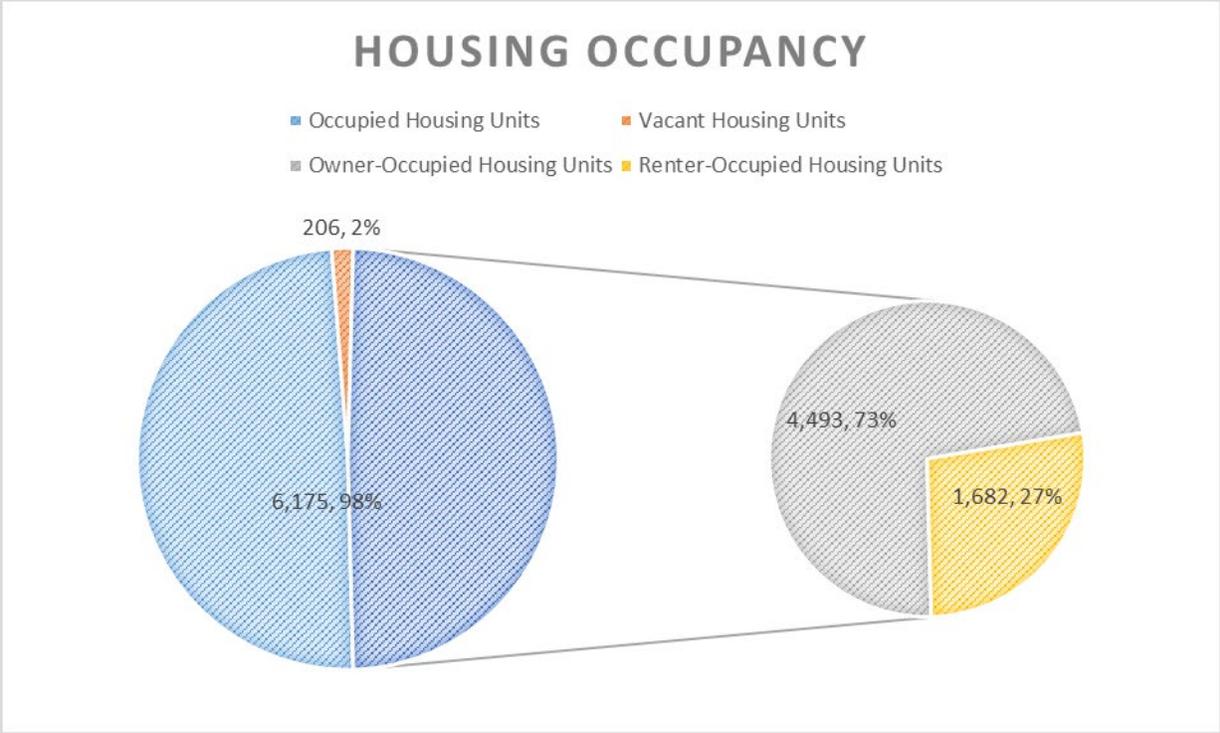


Figure 6: Housing Occupancy  
 Source: U.S. Census Bureau, 2017 ACS 5-year estimates

### Age of Housing Stock

Approximately 56% of the housing stock in North Salt Lake was built in 2000 or later, with approximately 6% built before 1959. Although much of the housing stock is relatively new, approximately 30% of the housing stock is over 30 years old, which requires ongoing maintenance to adequately meet the demand for affordable housing.

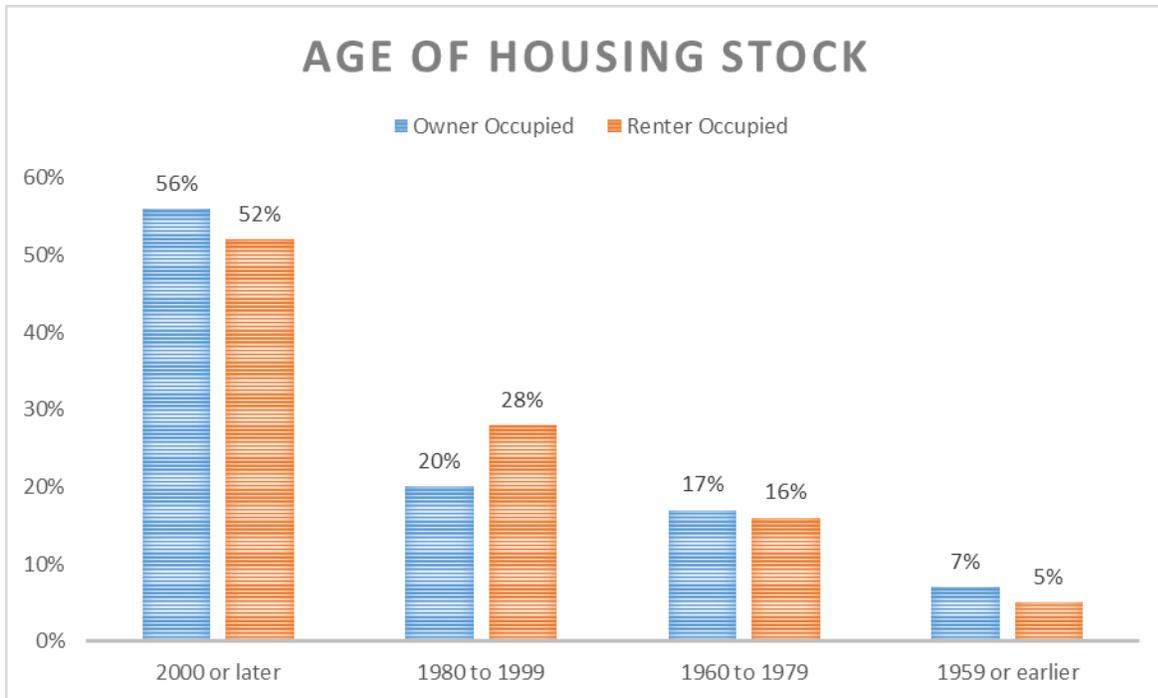


Figure 7: Age of Housing Stock  
 Source: U.S. Census Bureau, 2017 ACS 5-Year Estimates

## Housing Affordability

The affordability of the housing stock is determined based upon the Area Median Income (AMI) and the amount that a household at each income level can afford. According to current State and Federal definitions, housing is considered affordable when a household spends no more than 30% of their annual income on housing expenses, including mortgage or rent and utilities. Those that spend more than 30% of their monthly income on housing expenses are considered “cost-burdened” and are referred to as such throughout this document.

In Davis County, the 2017 (AMI) was \$75,961 annually or \$6,330 monthly. Based upon this standard, mortgage or rent and utilities should not exceed \$1,899 per month for a median income earning household to be considered affordable.

The purpose of this plan is to ensure that housing is affordable for all income levels, not just those earning a median income or higher. The same affordability standards apply to households that earn less than the AMI. For example, a moderate income household in North Salt Lake earns 80% of the AMI, which is \$60,769 annually or \$5,064 monthly. In order to remain affordable for this household income, mortgage or rent and utilities should not exceed \$1,519. The table below summarizes the maximum monthly affordable housing costs for various income levels in North Salt Lake.

SUMMARY OF AFFORDABILITY		
Household Income	Maximum Monthly Income for Housing Expenses	Maximum Mortgage Loan Amount
≤30% AMI	\$578	\$138,100
>30% to ≤50% AMI	\$962	\$229,849
>50% to ≤80% AMI	\$1,519	\$253,700
>80% to ≤100% AMI	\$1,925	\$459,936

Figure 8: Summary of Affordability  
 Source: U.S. Census Bureau, 2017 CHAS  
 Note: AMI represents Area Median Income, as defined by the U.S. Census

### Available Housing Prices

Property research conducted on [www.realtor.com](http://www.realtor.com) indicates that there were currently 90 total homes for sale in North Salt Lake as of November 2020. There were 13 properties listed for rent on [www.zillow.com](http://www.zillow.com) or other sites used for listing property rentals.

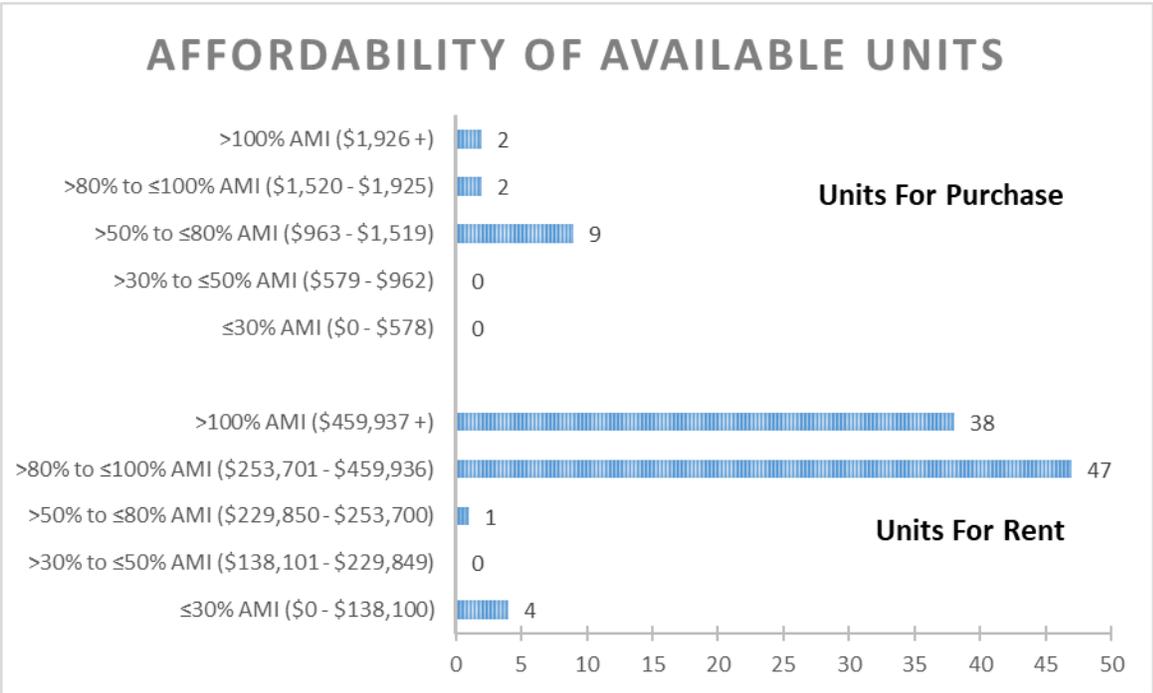


Figure 9: Affordability of Available Units  
 Source: 2017 HUD User Income Limits, Realtor.com, Zillow.com  
 Note: AMI represents Area Median Income, as defined by the U.S. Census

## Affordability of Home Ownership

A monthly budget of \$1,519 for housing and utility expenses would support a mortgage of approximately \$253,700 based on a 30-year fixed rate loan at 2.943% interest, an average monthly utility bill of \$321, and a 0% down payment. Homes valued at or below \$253,700 are considered affordable for moderate income earning households in North Salt Lake.

Approximately 29% (1,820) of all households in North Salt Lake earn a moderate income or below. Although there are a limited number of units listed for sale, 5.5% (10 units) of those listed on [www.realtor.com](http://www.realtor.com) are affordable to moderate income households.

There are many owner occupied households that cannot afford the housing in which they live. The 2013-2017 ACS estimates that 50% of the owner occupied households earning a moderate income (50-80% AMI) are cost-burdened, and 53.3% of the LMI population is cost burdened.

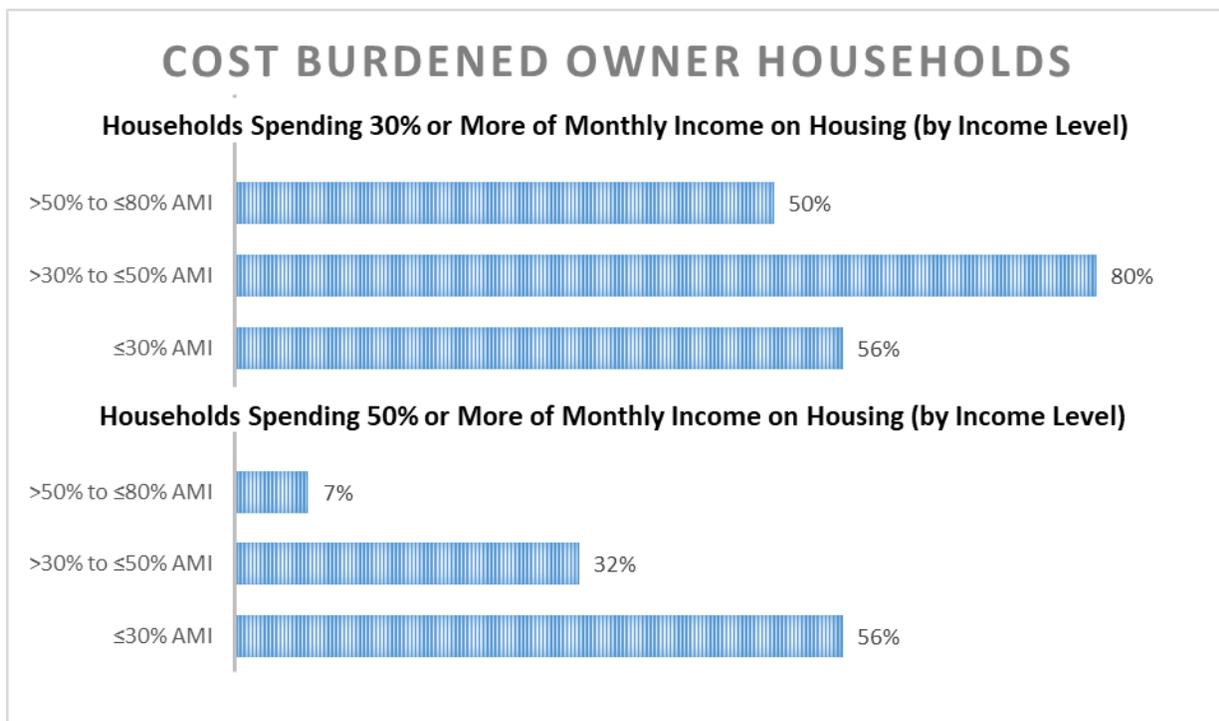


Figure 10: Cost Burdened Owner Households

Note: AMI represents Area Median Income, as defined by the U.S. Census

Source: U.S. Census Bureau, 2017 CHAS

## Affordability of Rent

According to the 2017 American Community Survey (ACS) estimates there are 1,682 occupied units paying rent in North Salt Lake. Further, the median monthly gross rent for these households is \$1,030. According to Zillow.com the median cost of rent for available units in the City was \$1,295. 69% (9 units) of the rental units listed on zillow.com are affordable to moderate income households. While those earning a moderate income

or greater (80% or more of AMI) may not find these rates unaffordable, households earning 50% or less of the AMI may find it difficult to afford median rental rates. With a monthly budget for housing expenses of \$962.64, households earning below 50% of AMI income levels find it more difficult to afford rent. 2017 CHAS estimates indicate that 28.5% of rental households in North Salt Lake are cost burdened. The charts below are generated from the UAHFT tool, and display the percent of Cost Burdened Households and extremely Cost Burdened Households by income level.

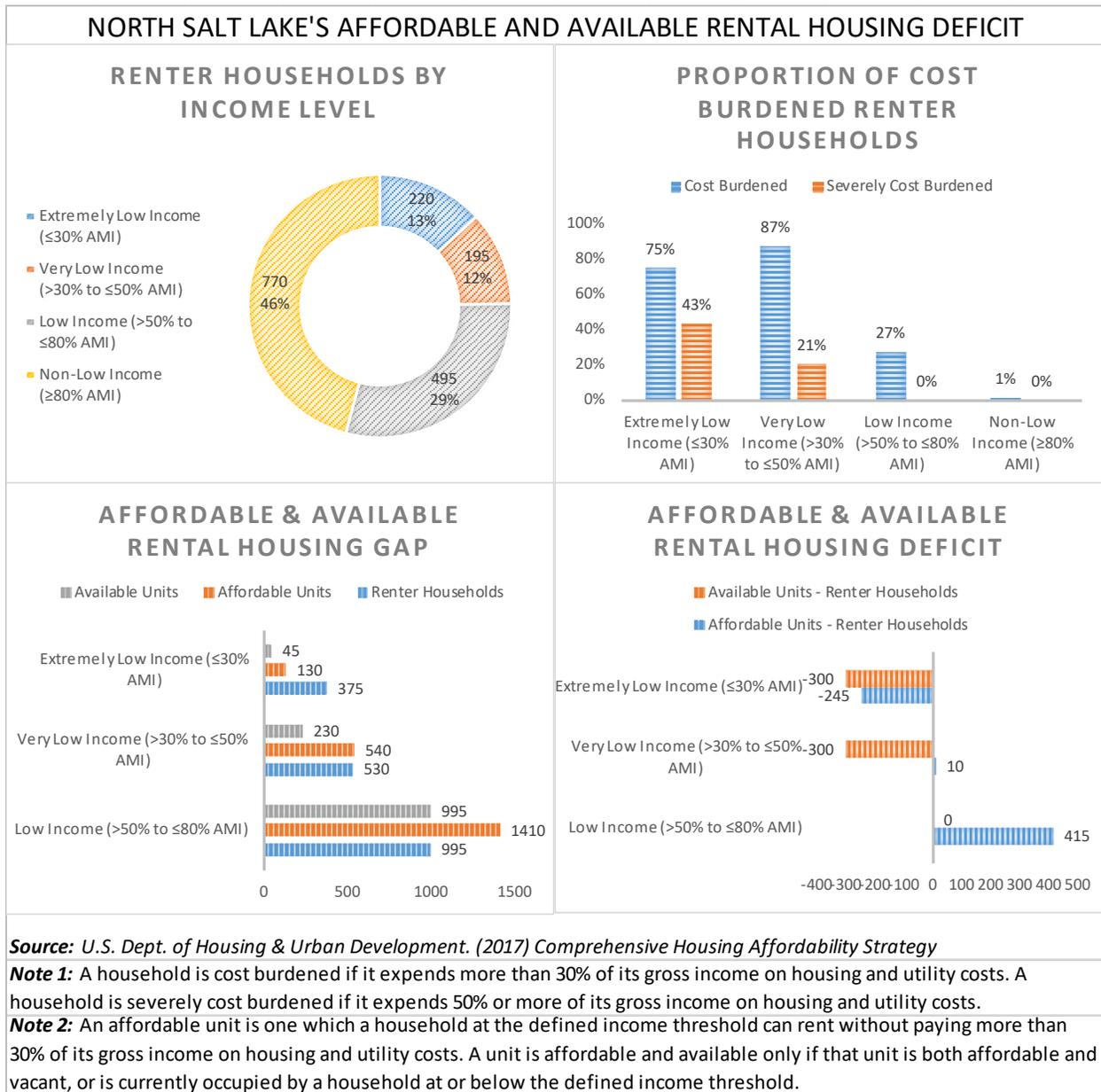


Figure 11: Affordable & Available Rental Housing Deficit  
 Source: U.S. Census Bureau, 2017 CHAS

## Section 8 Housing Choice Voucher Program

The Davis Community Housing Authority participates in the Section 8 Housing Choice Voucher Program. Through this program, the Housing Authority subsidizes the balance of any rent payment that exceeds 30% of a very low-income renters' monthly income. As of 2018, the Davis Community Housing Authority has record of thirty-three (33) active Section 8 Housing Choice Vouchers in North Salt Lake. City staff analyzed the locations of the vouchers and determined that they can be categorized in the following ways:

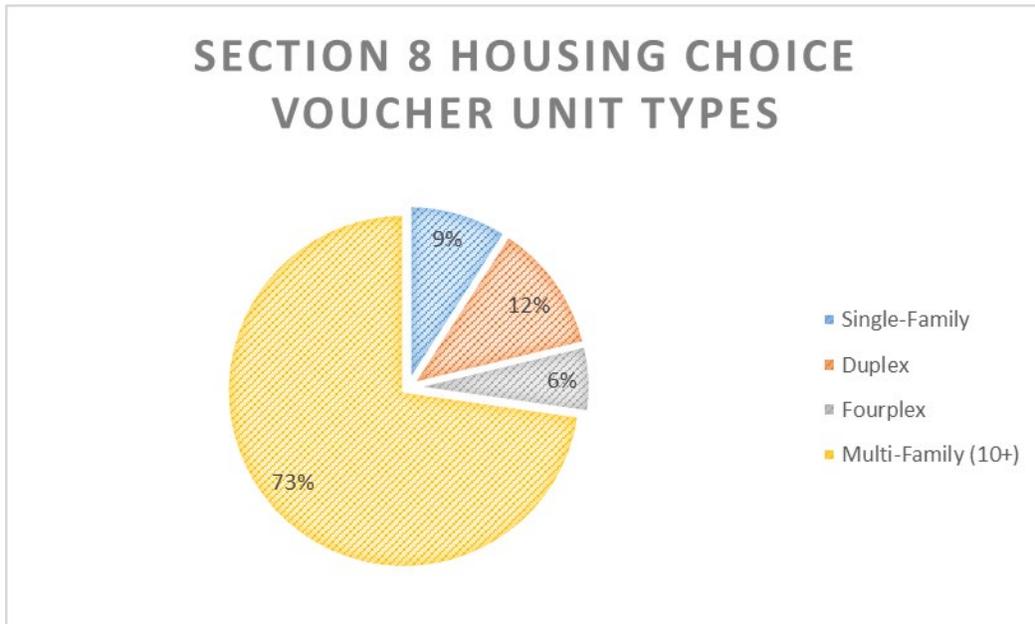


Figure 12: Section 8 Housing Choice Voucher Unit Types  
Source: 2020 Davis Community Housing Authority

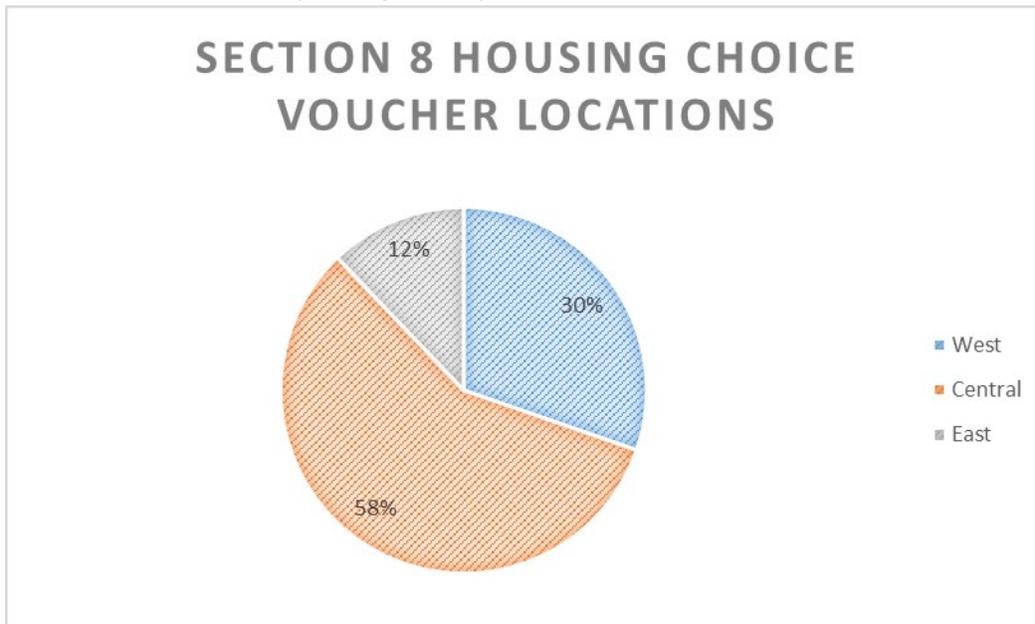


Figure 13: Section 8 Housing Choice Voucher Locations  
Source: 2020 Davis Community Housing Authority

This data reflects the need for more affordable housing options to be provided throughout the City. The data also demonstrates that the current availability for very low-income housing is primarily located in multi-family housing developments. The City has recently allowed for alternative methods of providing additional affordable housing options in existing single family neighborhoods, including accessory dwelling units and short-term rentals. These types of units appeal to and can provide affordable housing opportunities for young families, single young adults, and seniors.

## Zoning Regulatory Environment

---

In order to evaluate the potential for moderate income housing in the community, it is important to understand the regulatory environment for residential housing. Zoning regulations govern the use, lot size, and building size for new developments. These regulations have a direct impact upon the opportunity to provide affordable housing within the community.

### Survey of Residential Zoning

Below is a description of the zoning districts in which residential dwellings are allowed in the City:

**Residential (R1-12):** To provide areas for low density, single-family residential neighborhoods of spacious and uncrowded character. Minimum lot size of 12,000 square feet.

**Residential (R1-10):** To provide areas for medium low density, single-family residential neighborhoods where low and medium costs of development may occur. Minimum lot size of 10,000 square feet.

**Residential (R1-7):** To provide areas for medium low density, single-family or dual-family residential neighborhoods where low and medium costs of development may occur. Minimum lot size of 7,000 square feet for a single-family home or 8,500 square feet for a duplex.

**Residential (RM-7):** To provide areas for medium residential density with the opportunity for varied housing styles and character. Minimum lot size of 7,000 square feet for a single-family home with an additional 6,000 square feet for each dwelling unit or 8,500 square feet for a duplex.

**Residential (RM-20):** To provide areas for medium high residential density with the opportunity for varied housing styles and character. Minimum lot size of 7,000 square feet for a single-family home with an addition 1,900 square feet for each dwelling unit or 8,500 square feet for a duplex.

**Planned (P):** To encourage and provide a means for effectuating desirable development through the use of variations in siting, mixing land uses and/or varied dwellings or other buildings. Minimum development size of 5 acres. Minimum lot size not applicable when previously zoned Highway Commercial (CH).

**Highway Commercial (CH):** To encourage a mixture of uses supporting all modes of transportation utilizing Highway 89, including, but not limited to, pedestrians, cyclists, public transit, and vehicular traffic. Residential uses are currently permitted in the CH zone when re-zoned to a P District, and must contain 5 or more dwelling units.

## Evaluation of Zoning Code's Effect upon Affordable Housing

The majority of North Salt Lake's Zoning Code allows for the development of affordable housing for low to moderate income households. The City should be proactive to permit development that provides a variety of housing types, including townhomes, condos, and apartments as demand for these types of housing arise. As the City continues to implement the General Plan and Town Center Master Plan, additional opportunities for varied housing types are being provided through infill development and flexible zoning tools, such as the form based code currently under review. Additionally, the role transportation plays in affordable housing should be considered when choosing locations to develop. Every effort should be made to reduce transportation costs for households living in affordable housing, including but not limited to: locating near public and active transportation routes, and reducing required parking for affordable housing developments within or near the Town Center and public transportation routes.

The zoning code was updated in 2018 to allow accessory dwelling units (ADU) in all residential zones upon a single family lot. Allowing for ADU's in single family residences was a strategy to increase the supply of affordable rental housing, by allowing those owning homes an option to use under-utilized portions of their property. Since the ordinance was passed in 2018, sixteen (16) Accessory Dwelling Units have been approved by the City.

## Fair Housing

---

### Acknowledgement of the Utah Fair Housing Act

*By consent of the people of Utah, North Salt Lake lawfully exercises planning, zoning, and land use regulation authority to promote the health, safety, and welfare of its residents. North Salt Lake is committed to the equal protection and equitable treatment of all members of its community and anyone seeking to rent, lease, or purchase real property within its boundaries. North Salt Lake does not condone housing related practices that intentionally or indirectly discriminate on the basis of color, disability, ethnicity, familial status, gender identity, national origin, race, religion, sex, sexual orientation, source of income, or other suspect classifications. North Salt Lake upholds the Utah Fair Housing Act and complies with federal requirements that affirmatively further fair housing. North Salt Lake promptly reports housing discrimination to the Utah Antidiscrimination and Labor Division (UALD) and assists in its investigations of claims in a timely manner. North Salt Lake also systematically identifies and eliminates unfair encumbrances that impede its ability to promote and maintain an adequate supply of moderate-income targeted housing within its boundaries.*

Addressing issues associated with fair and affordable housing requires regular reviews of plans, policies, and ordinances as well as ongoing monitoring and assessment of potential disproportionate impacts and adverse effects within the community. Regular performance reviews of implemented housing plans, policies, and ordinances provide North Salt Lake with continuing feedback for making improvements.

## Evaluation of Fair Housing Legal Status

Utah's Fair Housing Act (Utah Code Annotated §57-21-1) prohibits discrimination on the basis of race, religion, color, sex, national origin, familial status, disability or source of income in the rental, purchase and sale of real property. According to The Utah Anti-discrimination and Labor Division, there were 8 fair housing related complaints in North Salt Lake between January 1, 2010 and October 31, 2020. One of the complaints was related to discrimination, four cases were related to national origin, 1 case was related to mental disability, 1 case was related to physical disability, and 1 case was related to sex/sexual orientation. This compares to 86 complaints in Davis County as a whole during the same time period. Because there have been only a few fair housing complaints in North Salt Lake in the last several years, the data suggests that discrimination is not an impediment to fair housing choice in North Salt Lake.

Currently, the only formal mechanism for identifying discrimination cases, based upon the parameters of the Fair Housing Act, is the incident of fair housing complaints. There are several annual trainings throughout the county geared to train landlords on housing discrimination. The City should remain diligent in its efforts to ensure that housing is provided in accordance with the Utah Fair Housing Act.

## Goals and Strategies

\*Revised September 20, 2022

### Goal 1: Increase Opportunities for Low to Moderate Income Households to Purchase Affordable Housing

*Strategy 1.1* — Work with the Davis Community Housing Authority and support their affordable housing programs. Such programs may include the Family Self-Sufficiency Program and the Down Payment Assistance for First Time Home Buyers Program that would assist low-income households to purchase homes.

*Implementation 1.1.1* — Refer prospective residents to the Davis Community Housing Authority to participate in affordable housing programs and advertise their programs on the city's website and social media.

*Timing* — Annual; Ongoing

*Strategy 1.2* — Inventory sites for consideration of re-zoning, especially those within close proximity to public transit, which may be appropriate for more diverse owner-occupied housing options which are harmonious with the surrounding neighborhoods.

*Implementation 1.2.1* — Create an inventory of sites that are appropriate for re-zoning to allow for more diverse owner-occupied housing options and pursue re-zoning of those properties.

*Timing* — 2022-2025

## Goal 2: Increase Affordable Rental Opportunities for Low to Moderate Income Households

*Strategy 2.1* — Work with the Davis Community Housing Authority to address affordable housing needs in North Salt Lake, including support for the Section 8 Housing Choice Voucher program.

*Implementation 2.1.1* — Refer prospective residents to the Davis Community Housing Authority to participate in affordable housing programs and advertise their programs on the city’s website and social media.

*Timing* — Annual; Ongoing

*Strategy 2.2* — Create or allow for, and reduce regulations to, internal or detached accessory dwelling units in residential zones

*Implementation 2.2.1* - Continue to promote the establishment of “accessory dwelling units,” such as basement apartments to increase the supply of affordable rental units and assist cost burdened homeowners. This can be accomplished through continuing to provide free permits for existing ADUs and promoting legalizing ADUs on the city’s website and social media.

*Timing* — Annual; Ongoing

*Strategy 2.3* - Promote the construction of housing units across all income categories to facilitate the natural attrition of existing housing stock to become available for low to moderate income households.

*Implementation 2.3.1* — Create an inventory of the housing stock in the City and consider re-zoning, where appropriate, to allow for a good balance of diverse housing options.

*Timing* — 2022 - 2025

*Strategy 2.4* — Demonstrate utilization of a moderate income housing set aside from a community reinvestment agency, redevelopment agency, or community development and renewal agency to create or subsidize moderate income housing

*Implementation 2.4.1* — Use moderate income housing set aside funds from the U.S. 89 CDA to incentivize moderate income housing developments in the Town Center.

*Timing* — 2022 - 2027

*Strategy 2.5* — Amend land use regulations to allow for single room occupancy developments

*Implementation 2.5.1* — This should be accomplished through the adoption of the Town Center Form-Based Code to explicitly allow for single room occupancy developments. In the

interim, this can be accomplished through including such allowances in Planned (P) District development agreements.

*Timing – 2022 - 2025*

## Goal 3: Rehabilitate Existing Housing to Increase Rental Opportunities, Homeownership, Retention, and Reinvestment in North Salt Lake.

*Strategy 3.1*— Promote the use of the Emergency Repair Program (supported by CDBG funds and administered by the Davis Community Housing Authority) to extremely low and moderate income households. This program offers grants for maintaining and rehabilitating housing.

*Implementation 3.1.1* - Refer prospective residents to the Davis Community Housing Authority to participate in affordable housing programs and advertise their programs on the city's website and social media.

*Timing – Annual; Ongoing*

*Implementation 3.1.2* - Create a City-sponsored Home Repair Grant Program to provide grants for low-to-moderate income homeowners to make needed repairs on their homes.

*Timing – 2022 - 2024*

*Strategy 3.2*— Identify low to moderate income families that need weatherization assistance. Assist these households in contacting the respective utility companies to participate in their weatherization programs. The Weatherization program lowers monthly utility bills by making housing more energy efficient.

*Implementation 3.2.1* – Refer prospective residents to the appropriate utility companies to participate in weatherization programs and advertise their programs on the city's website and social media.

*Timing – Annual; Ongoing*

## Goal 4: Reduce household transportation expenses for low-to-moderate income households.

*Strategy 4.1* – Zone or rezone for higher density or moderate income residential development in commercial or mixed-use zones near major transit investment corridors, commercial centers, or employment centers

**Implementation 4.1.1** - Promote the establishment of low-to-moderate income housing within and near the Town Center. With a walkable Town Center, residents will have better access to shopping, work, and recreation without the need for a vehicle. This should be accomplished through the adoption of the Town Center Form-Based Code and subsequent rezoning of all properties within the Town Center district. In the interim, properties can be rezoned to allow for higher density residential developments and/or moderate income residential developments through the Planned (P) District rezoning process.

*Timing – 2022 - 2025*

**Strategy 4.2** – Amend land use regulations to allow for higher density or new moderate income residential development in commercial or mixed-use zones near major transit investment corridors

**Implementation 4.2.1** - Promote the establishment of low-to-moderate income housing near public transportation routes. Locating affordable housing near public transportation will enable residents to get to work without owning a vehicle. This should be accomplished through the adoption of the Town Center Form-Based Code. In the interim, higher density residential developments and/or moderate income residential developments should be included in Planned (P) District development agreements within the Town Center.

*Timing – 2022 - 2025*

**Strategy 4.3** – Amend land use regulations to eliminate or reduce parking requirements for residential development where a resident is less likely to rely on the residents own vehicle, such as residential development near major transit investment corridors or senior living facilities

**Implementation 4.3.1** - Reduce parking requirements for housing developments in the Town Center and near public transportation routes to reduce the cost of parking infrastructure that is passed on to tenants. This should be accomplished through the adoption of the Town Center Form-Based Code. In the interim, parking reductions should be included in Planned (P) District development agreements within the Town Center.

*Timing – 2022 - 2025*

This Plan was prepared by the City of North Salt Lake staff.

**Contact:**

Ali Avery, Long Range Planner

[alia@nslcity.org](mailto:alia@nslcity.org)

(801) 335-8729

# Adopted Resolution

---

## RESOLUTION NO. 2022-34R

### A RESOLUTION ADOPTING CERTAIN AMENDMENTS TO THE CITY OF NORTH SALT LAKE GENERAL PLAN RELATED TO THE MODERATE INCOME HOUSING ELEMENT AND APPROVING THE ANNUAL HOUSING REPORT

**WHEREAS**, City of North Salt Lake is an incorporated city in Davis County Utah; and

**WHEREAS**, the City Council of North Salt Lake, in accordance with Utah State Statute 10-9a-401, adopted a Moderate Income Housing Plan on November 17, 2020 as an amendment to the City General Plan; and

**WHEREAS**, the State Legislature of Utah has determined that cities must facilitate a reasonable opportunity for a variety of housing, including moderate income housing; and

**WHEREAS**, the State of Utah Statute 10-9a-408 requires beginning in 2022, on or before October 1 of each calendar year, the legislative body of a specified municipality shall annually submit a written moderate income housing report to the division.

The moderate income housing report submitted in 2022 shall include:

- (i) a description of each moderate income housing strategy selected by the specified municipality for implementation; and
- (ii) an implementation plan.

**WHEREAS**, the Planning Commission conducted a public hearing on the proposed updates to the plan on September 13, 2022 and made a favorable recommendation to the City Council;

**WHEREAS**, the City staff has prepared an annual report with findings of review of the plan and its implementation; and

**WHEREAS**, the City Council finds that it is in the public interest that the North Salt Lake General Plan be amended at this time to revise the Moderate Income Housing Plan.

**NOW THEREFORE, BE IT RESOLVED** by the Governing Body of the City of North Salt Lake hereby accepts the 2022 Moderate Income Housing Report and amends the City's Moderate Income Housing Plan as attached:

Exhibit "A" – 2022 Annual Report of Moderate Income Housing

Exhibit "B" – Moderate Income Housing Plan

APPROVED AND ADOPTED by the City of North Salt Lake, Utah, on this 20<sup>th</sup> day of September, 2022.

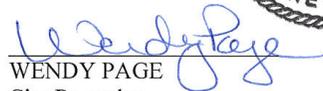
CITY OF NORTH SALT LAKE

By:

  
BRIAN J. HORROCKS  
Mayor



ATTEST:

  
WENDY PAGE  
City Recorder

City Council Vote as Recorded:

Council Member Watts Baskin	<u>aye</u>
Council Member Gordon	<u>aye</u>
Council Member Knowlton	<u>aye</u>
Council Member Porter	<u>aye</u>
Council Member Van Langeveld	<u>aye</u>