
Annual Moderate Income Housing Report 2021



NOVEMBER 22

Nibley City
Authored by: Levi Roberts



Background

Under the Utah Code, Municipal legislative bodies must annually:

- Update 5-year estimates of moderate-income housing needs UCA 10-9a-408 and 17-27a-408.
- Conduct a review of the moderate-income housing element and its implementation
- Report the findings for updated planning to the Housing and Community Development Division (HCDD) of the Utah Department of Workforce Services and their Association of Government or Metropolitan Planning Organization no later than December 1 of each year.
- Post the report on their municipality's website.

Contact Information

Nibley City
455 W 3200 S
Nibley, Utah 84321
435-752-0431

Mayor Shaun Dustin
sdustin@dustinengineers.com

Preparer Contact Information

Levi Roberts
City Planner
levi@nibleycity.com
435-760-8459

Moderate Income Housing Plan Adoption Date: October 10, 2019

Link to Plan: http://nibleycity.com/images/Moderate_Housing_Plan_2.pdf

Strategies

Strategy & Goal 1: Allow for and reduce regulation related to accessory dwelling units in residential zones

Specific outcomes that Nibley City intends to accomplish with this strategy and goal include:

- Increase the supply of available affordable low-income housing (below 50% AMI) within Nibley City
- Integrate available affordable housing within existing established neighborhoods to maximize access to opportunities

On December 10, 2020, the Nibley City Council adopted an accessory dwelling unit ordinance, which made both detached and attached accessory dwelling units a permitted use within all residential zones in Nibley City. Although the strategy has been executed, the City continues to monitor its effectiveness and is currently working on amending and clarifying the ordinance. Since its passage there have not been any applications for new accessory dwelling units. City Staff is currently working on drafting an amendment to this ordinance to further remove barriers and clarify limitations to develop accessory dwelling units.

Specifically, all the following key tasks were completed by the City Planner, City Attorney, Planning Commission and City Council in support of this strategy & goal:

1. Draft and refine ordinance.
2. Review public comments.
3. Present ordinance to Planning Commission and City Council for adoption
4. Create appropriate forms
5. Review applications as received.

To complete these tasks, approximately 40 hours of Staff time and 25 hours of Elected/Appointed Officials time has been expended.

As stated above, the primary barrier to achieving the stated goal is the apparent lack of demand for new accessory dwelling units in Nibley City, as within one year, there have not been any new applications for ADUs. The cost of construction and other factors are likely to contribute to this barrier.

Strategy & Goal 2: Allow for higher density of moderate-income developments in commercial and mixed-use areas

Specific outcomes that Nibley City intends to accomplish with this strategy and goal include:

- Reduce overall housing and transportation costs for moderate-income households by allowing for the placement of jobs and services in closer proximity to homes which are likely to accommodate moderate-income households.

Nibley City has monitored progress toward accomplishing this goal and strategy by monitoring the number of rezones and ordinance revisions that have occurred.

During 2020, The Town Center Area in Nibley City was rezoned in support of this goal. There have not been additional rezones submitted or approved in 2021. In addition, residential uses continue to be allowed as a conditional use in residential zones with opportunities for mixed-use.

Specifically, all the following key tasks were completed by the City Planner, City Attorney, Planning Commission and City Council in support of this strategy & goal:

1. Ensure that a variety of housing types and commercial uses are incorporated into the rezone for the town center area.
2. Ensure that the project includes a variety of housing types throughout the various phases of the development.
3. Allow residential in commercial zones.

To complete these tasks, approximately 40 hours of Staff time and 25 hours of Elected/Appointed Officials time has been expended, although the majority of this time was completed in 2020.

Strategy & Goal 3: Rezone for densities necessary to assure the production of moderate-income housing

Specific outcomes that Nibley City intends to accomplish with this strategy and goal include:

1. Increase the supply of available moderate-income housing
2. Allow the market to respond to the demand for more affordable housing within the City

Nibley City has monitored progress toward accomplishing this goal and strategy by monitoring the number of rezones and ordinance revisions that have occurred.

The key tasks needed to accomplish the strategy & goal include:

1. Create a Town Center Zoning Ordinance that would allow for mixed-use, condominiums, townhomes, and single-family homes in addition to open space and commercial uses.
2. Work closely with Developers and property owners and make appropriate rezones for R-PUD.

City Staff has completed research to inform task 1, but has not created an updated ordinance. Task 2 has been completed for 3 substantial developments in Nibley City during 2020.

One barrier to this goal and strategy was an attempted referendum for one R-PUD development. This was eventually overturned and the mixed residential development is moving forward through construction. In addition, market-rate housing types which were previously affordable to moderate-income households, such as townhomes, are no longer affordable due to escalating housing costs.

To complete these tasks, 160 hours of Staff time to review applications and ensure moderate-income housing goals are met with 90 hours of elected/appointed officials' time to review applications is required.

Strategy & Goal 4: Partner with organizations that offer grants or additional assistance in Housing affordability

Specific outcomes that Nibley City intends to accomplish with this strategy and goal include:

1. Ensure that resources are available to residents that need assistance
2. Enlist assistance to ensure adequate moderate-income housing opportunities are available

Nibley City has monitored progress toward accomplishing this goal and strategy by ensuring that front office staff is trained to refer residents to these programs that need assistance with paying rent or utilities.

The key tasks needed to accomplish the strategy & goal include:

1. Nibley should be pro-active in seeking partnerships with non-profit corporations in building affordable housing.
2. Nibley City should refer those in need to BRAG and publicize helpful information about programs that are offered through BRAG and HUD.

The front office staff, City Planner and City Manager continue to work on this strategy and goal.

Annually, approximately 30 hours of staff time to refer residents in need of assistance and 20 hours to partner with other organizations. This is an ongoing task that is in need of continual monitoring. Nibley City has referred those in need to appropriate programs administered by BRAG and other assistance. Nibley City Staff has researched opportunities to partner with organizations to develop affordable housing. One barrier to implementation of this strategy/goal is that in many cases, the programs offered do not fulfill the need or have long waiting lists for assistance.

Appendix A: Updated Moderate-Income Housing Needs Estimate

Section 1: Population by tenure in Nibley city

| Table B01003 Table B25008 | 2009 American Community Survey | 2017 American Community Survey | Annual Growth Rate (Slope) | 2026 Projection | Difference between 2017 and 2026 |
|---|---|---|----------------------------------|--------------------|--|
| Total Population: (ACS Table B01003) | 4,044 | 6,438 | 275 | 8,532 | 2,094 |
| Total Population in occupied housing units (ACS Table B25008) | 4,044 | 6,438 | 275 | 8,532 | 2,094 |
| Total Population in owner- occupied housing (ACS Table B25008) | 3,801 | 5,993 | 231 | 7,611 | 1,618 |
| Total Population in renter- occupied housing (ACS Table B25008) | 243 | 445 | 44 | 920 | 475 |

Source 1: U.S. Census Bureau. Table B01003: Total population. American Community Survey.

Source 2: U.S. Census Bureau. Table B25008: Total population in occupied housing units by tenure. American Community Survey.

Section 2: Supply of housing units by structure type in Nibley city

| Table B25001 Table B25032 | 2009 American Community Survey | 2017 American Community Survey | Annual Growth Rate (Slope) | 2026 Projection | Difference between 2017 and 2026 |
|--|---|---|----------------------------------|--------------------|--|
| TOTAL HOUSING UNITS (ACS Table B25001) | 956 | 1,665 | 65 | 2,136 | 471 |
| Total occupied units (ACS Table B25032) | 956 | 1,594 | 57 | 2,007 | 413 |
| Owner-occupied structures (ACS Table B25032) | 902 | 1,473 | 46 | 1,769 | 296 |
| 1 unit, detached | 864 | 1,419 | 48 | 1,766 | 347 |
| 1 unit, attached | 7 | 54 | 2 | 45 | -9 |
| 2 units | 3 | 0 | 0 | -2 | -2 |
| 3 or 4 units | 0 | 0 | 0 | 0 | 0 |
| 5 to 9 units | 0 | 0 | 0 | 0 | 0 |
| 10 to 19 units | 0 | 0 | 0 | 0 | 0 |
| 20 to 49 units | 0 | 0 | 0 | 0 | 0 |
| 50 or more units | 0 | 0 | 0 | 0 | 0 |
| Mobile homes | 28 | 0 | -5 | -40 | -40 |
| Boat, RV, van, etc. | 0 | 0 | 0 | 0 | 0 |
| Renter-occupied structures (ACS Table B25032) | 54 | 121 | 11 | 238 | 117 |
| 1 unit, detached | 44 | 90 | 7 | 169 | 79 |
| 1 unit, attached | 3 | 0 | -1 | -4 | -4 |
| 2 units | 0 | 31 | 5 | 77 | 46 |
| 3 or 4 units | 7 | 0 | 0 | -4 | -4 |
| 5 to 9 units | 0 | 0 | 0 | 0 | 0 |
| 10 to 19 units | 0 | 0 | 0 | 0 | 0 |
| 20 to 49 units | 0 | 0 | 0 | 0 | 0 |
| 50 or more units | 0 | 0 | 0 | 0 | 0 |

| | | | | | |
|---------------------|---|---|---|---|---|
| Mobile homes | 0 | 0 | 0 | 0 | 0 |
| Boat, RV, van, etc. | 0 | 0 | 0 | 0 | 0 |

Source 1: U.S. Census Bureau. Table B25001: Total housing units. American Community Survey.

Source 2: U.S. Census Bureau. Table B25032: Tenure by units in structure. American Community Survey.

Section 3: Housing occupancy in Nibley city

| Table B25003 Table B25081 | 2009 American Community Survey | 2017 American Community Survey | Annual Growth Rate (Slope) | 2026 Projection | Difference between 2017 and 2026 |
|--|---|---|----------------------------------|--------------------|--|
| Total households in occupied housing units (ACS Table B25003) | 956 | 1,594 | 57 | 2,007 | 413 |
| Total households in owner-occupied housing (ACS Table B25003) | 902 | 1,473 | 46 | 1,769 | 296 |
| With a Mortgage (ACS Table B25081) | 688 | 1,231 | 44 | 1,534 | 303 |
| Without a Mortgage (ACS Table B25081) | 214 | 242 | 2 | 235 | -7 |
| Total households in renter-occupied housing (ACS Table B25003) | 54 | 121 | 11 | 238 | 117 |

Source 1: U.S. Census Bureau. Table B25003: Tenure. American Community Survey.

Source 2: U.S. Census Bureau. Table B25081: Mortgage status. American Community Survey.

Section 4: Housing vacancy in Nibley city

| Table B25004 | 2009 American Community Survey | 2017 American Community Survey | Annual Growth Rate (Slope) | 2026 Projection | Difference between 2017 and 2026 |
|--|---|---|----------------------------------|--------------------|--|
| Total vacant units (ACS Table B25004) | 0 | 71 | 8 | 129 | 58 |
| For rent (ACS Table B25004) | 0 | 0 | 0 | 0 | 0 |
| Rented, not occupied (ACS Table B25004) | 0 | 18 | 1 | 15 | -3 |
| For sale only (ACS Table B25004) | 0 | 26 | 3 | 57 | 31 |
| Sold, not occupied (ACS Table B25004) | 0 | 0 | 0 | 0 | 0 |
| For seasonal, recreational, or occasional use (ACS Table B25004) | 0 | 0 | 0 | 0 | 0 |
| For migrant workers (ACS Table B25004) | 0 | 0 | 0 | 0 | 0 |
| Other vacant (ACS Table B25004) | 0 | 27 | 4 | 56 | 29 |

Source 1: U.S. Census Bureau. Table B25003: Tenure. American Community Survey.

Section 5: Average household size in

| Table B25010 | 2009 American Community Survey | 2017 American Community Survey | 2026 Projection |
|--|---|---|--------------------|
| Average Household Size (ACS Table B25010) | 4.23 | 4.04 | 4.25 |
| Average Owner Household Size (ACS Table B25010) | 4.21 | 4.07 | 4.3 |
| Average Renter Household Size (ACS Table B25010) | 4.5 | 3.68 | 3.87 |

Source 1: U.S. Census Bureau. Table B25010: Average household size of occupied housing units by tenure. American Community Survey.

Section 6: Monthly housing costs in Nibley city

| Table B25088 Table B25064 | 2009 American Community Survey | 2017 American Community Survey | Annual Growth Rate (Slope) | 2026 Projection | Difference between 2017 and 2026 |
|--|---|---|----------------------------------|--------------------|--|
| Total owner-occupied housing unit costs (ACS Table B25088) | \$1,183 | \$1,307 | \$7 | \$1,381 | \$ 74 |
| Units with a mortgage (ACS Table B25088) | \$1,345 | \$1,392 | -\$2 | \$1,384 | \$ (8) |
| Units without a mortgage (ACS Table B25088) | \$331 | \$392 | \$11 | \$494 | \$ 102 |
| Median gross rent (ACS Table B25064) | \$683 | \$832 | \$13 | \$909 | \$ 77 |

Community Survey.

Source 2: U.S. Census Bureau. Table B25064: Median gross rent (Dollars). American Community Survey.

Section 7: Median household income in Nibley city

| Table B25119 | 2009 American Community Survey | 2017 American Community Survey | Annual Growth Rate (Slope) | 2026 Projection | Difference between 2017 and 2026 |
|---|---|---|----------------------------------|--------------------|--|
| Median household income (ACS Table B25119) | \$61,029 | \$80,125 | \$2,588 | \$95,979 | \$ 15,854 |
| Owner-occupied income (ACS Table B25119) | \$62,059 | \$86,291 | \$3,333 | \$107,969 | \$ 21,678 |
| Renter-occupied income (ACS Table B25119) | \$29,000 | \$43,938 | \$1,731 | \$52,464 | \$ 8,526 |

Source 1: U.S. Census Bureau. Table B25119: Median household income that past 12 months by tenure. American Community Survey.

Section 8: Cache County Area Median Income (AMI)*

| Table B19019 Table B19119 | 2009 American Community Survey | 2017 American Community Survey | Annual Growth Rate (Slope) | 2026 Projection | Difference between 2017 and 2026 |
|---|---|---|----------------------------------|--------------------|--|
| Median HOUSEHOLD income (ACS Table B19019) | \$0 | \$53,812 | \$3,925 | \$87,693 | \$ 33,881 |
| 1-person household | \$26,939 | \$25,452 | -\$203 | \$23,844 | \$ (1,608) |
| 2-person household | \$44,243 | \$52,540 | \$953 | \$58,311 | \$ 5,771 |
| 3-person household | \$48,557 | \$61,122 | \$1,664 | \$73,760 | \$ 12,638 |
| 4-person household | \$53,437 | \$61,100 | \$767 | \$64,436 | \$ 3,336 |
| 5-person household | \$60,612 | \$69,114 | \$983 | \$75,137 | \$ 6,023 |
| 6-person household | \$65,239 | \$71,605 | \$816 | \$77,535 | \$ 5,930 |
| ≥ 7-person household | \$66,571 | \$94,375 | \$2,767 | \$106,185 | \$ 11,810 |
| Median FAMILY income (ACS Table B19119) | \$54,345 | \$62,971 | \$968 | \$68,566 | \$ 5,595 |
| 2-person family | \$43,059 | \$54,787 | \$1,326 | \$63,354 | \$ 8,567 |
| 3-person family | \$51,545 | \$61,657 | \$1,388 | \$72,587 | \$ 10,930 |
| 4-person family | \$61,350 | \$65,729 | \$403 | \$64,751 | \$ (978) |
| 5-person family | \$65,073 | \$69,886 | \$708 | \$73,691 | \$ 3,805 |
| 6-person family | \$67,217 | \$72,096 | \$801 | \$78,486 | \$ 6,390 |
| ≥ 7-person family | \$73,696 | \$93,385 | \$2,221 | \$99,216 | \$ 5,831 |

Source 1: U.S. Census Bureau. Table B19019: Median household income that past 12 months by household size. American

Community Survey.

Source 2: U.S. Census Bureau. Table B19119: Median family income in the past 12 months by family size. American Community

Survey.

*NOTE: AMI is calculated at the COUNTY level.

UCA 10-9a-408(2)(c)(i)

Calculate the municipality's housing gap for the current year by entering the number of moderate-income renter households, affordable and available rental units from TABLE 1 below:

| 2020 Shortage | Renter Households | Affordable Rental Units | Available Rental Units | Affordable Units - Renter Households | Available Units - Renter Households |
|---------------|-------------------|-------------------------|------------------------|--------------------------------------|-------------------------------------|
| ≤ 80% HAMFI | 584 | 555 | 402 | -29 | -182 |
| ≤ 50% HAMFI | 214 | 255 | 42 | 41 | -172 |
| ≤ 30% HAMFI | 74 | 78 | 0 | 4 | -74 |

Calculate the municipality's housing gap for the previous annual by entering the number of moderate-income renter households, affordable and available rental units from TABLE 2 below:

| 2019 Shortage | Renter Households | Affordable Rental Units | Available Rental Units | Affordable Units - Renter Households | Available Units - Renter Households |
|---------------|-------------------|-------------------------|------------------------|--------------------------------------|-------------------------------------|
| ≤ 80% HAMFI | 0 | 0 | 0 | 0 | 0 |
| ≤ 50% HAMFI | 0 | 0 | 0 | 0 | 0 |
| ≤ 30% HAMFI | 0 | 0 | 0 | 0 | 0 |

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 | 584 | 555 | 402 | -29 | -182 |
| ≤ 50% HAMFI | 214 | 255 | 42 | 41 | -172 |
| ≤ 30% HAMFI | 74 | 78 | 0 | 4 | -74 |

UCA 10-9a-408(2)(c)(ii)

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: | 0 | Subsidized by Utah's OWHLF multi-family program |
| Federal Government: | 0 | Subsidized by the federal Low-Income Housing Tax Credit (LIHTC) program |

UCA 10-9a-408(2)(c)(iii)

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

0