# MODERATE INCOME HOUSING

The availability of moderate income housing has become a statewide concern. In 1996, the Utah State Legislature adopted 10-9-307 of the Utah Code dealing with "Plans for Moderate Income Housing." This section of the code requires that every municipality adopt a plan for moderate income housing within the community. The plan must address the following five issues:

1. An estimate of the existing supply of moderate income housing located within the municipality;
2. An estimate of the need for moderate income housing in the municipality for the next five years as revised annually;
3. A survey of total residential zoning;
4. An evaluation of how existing zoning densities affect opportunities for moderate income housing; and
5. A description of the municipality's program to encourage an adequate supply of moderate income housing.

Moderate income housing as defined by the Utah State Code 10-9-307 (2) (a) is:

> "...housing occupied or reserved for occupancy by households with a gross household income equal to or less than 80% of the median gross income of the metropolitan statistical area for households of the same size."

The moderate income level for Summit County is $59,600. The Summit County moderate income level is recommended by the State to be use by Kamas in determining whether or not housing is affordable. A recent survey of the community showed that about 62% of the residents live in housing that is affordable to them.

The Utah State Moderate Income Housing Model is not compatible with the new 2000 Census data. The State Legislature has cut funding from the State Department of Community and Economic Development (DCED). Due to the funding cut DCED staff has stated that they will not update the model to use the current, more accurate data. The estimates for this element could use the State Model with data that is more than 15 years old or not use the Model, but instead use sound planning principles with current, accurate data. Kamas has chosen to not use the Model, because it is felt that any benefits from the Model are lost due to out-dated data. It is felt that better data makes better planning. The following estimates contained in the element are taken from the community survey, census data and state economic and construction reports.

## VISION STATEMENT

**"To provide clean, safe, and affordable housing to all segments of the community, including moderate income housing with an opportunity for home ownership while preserving and maintaining the rural, agricultural quality of life that defines Kamas."**

## ESTIMATE OF EXISTING SUPPLY

According to the 2000 Census, there were approximately 37 vacant units out of a total of 482 units for a total vacancy rate of 7.7%. Thirteen of the vacant units were for seasonal use, leaving an available vacancy rate of about 5%. The homeowner vacancy rate is 3.3% while the rental vacancy rate is 2.4% The 2000 Census also indicated that owner occupied units represent about 73% of all units, while renters occupy the remaining 27%. These numbers suggest a tight housing market overall.

## ESTIMATE OF EXISTING NEED

The majority of the need for moderate income housing within Kamas will be to serve the city's own growth. Or in other words, to house existing residents and more particularly, their children as they grow up and move out of their parent's home. Kamas will also see significant pressure from people who work in Park City but cannot afford the housing costs associated with living there as well. Many of these are likely to be middle class families working in various service industries. Kamas will see growth around the range of about 4% in the future. This places the population estimate for Kamas in 2010 at approximately 1,860, according to the Utah Office of Budget and Planning and the Mountainland Association of Governments. Projections up to 2020 put the population at 2,738. The City can also expect to see a significant number of new residents to make the moderate income level or less, perhaps even up to one-third. Since there appears to be a current shortage of affordable housing, future growth would exacerbate the shortage even more and opportunities for affordable housing would all but disappear. Kamas also has a special commitment in defending its rural lifestyle. Properly designed and planned affordable housing is required to fill current and future needs while protecting the small town atmosphere that defines Kamas. - So what is the plan?

## SURVEY OF RESIDENTIAL ZONING

Kamas City currently has six residential zones.

- A-5 – This residential exists as the underlying zone of the Entry Corridor Commercial Zone. _____
- A-1 – This residential zone exists only on the eastern foothills of town and requires 1 acre lots. This area is sensitive land and is subject to stringent building codes related to slope. There are no homes in this zone at the present time.
- R-A – This zone requires ½ acre building lots.
- R-1 – This zone requires a minimum of 10,000 square feet with 100 feet of frontage.
- R-M – This is multi-family residential zone requires a minimum of 15,000 square feet.
- M-H – This is the Mobile Home overlay zone.

The objective for establishing A-5, A-1, and R-A zoning is to preserve and maintain the agricultural and rural quality that defines Kamas. The R-1, R-M and Mobile Home zones allow for denser development in order to provide more affordable housing options to the residents of Kamas.

Kamas' current zoning would usually provide ample opportunities for affordable housing. However, economic forces and factors and the influence of nearby Park City often pushes the cost of housing above the moderate income level. Kamas City has little control over these economic forces. The economy and the markets will have a greater effect on housing opportunities than will zoning.

Kamas currently allows for a fair mix of residential uses. Based on the community survey, moderate income housing is an issue that needs to be addressed. Kamas will also need to monitor the affordability of housing on an annual basis to determine if any corrective measures are needed in the future.

**Goals, Objectives and Policies**

Goal 1: To provide clean and safe housing to all segments of the population and to ensure new residential development maintains the rural feel of the community.

Objective 1: Careful control of residential growth to protect the rural identity of Kamas.

Policy 1: Adhere to goals and policies as set forth by the Annexation Element of this General Plan.

Policy 2: Carefully plan, control and initiate limited development of new residential growth.

Policy 3: Research various affordable housing types and styles that blend with current housing styles and enhance the rural quality of life.