

CHAPTER 4: MODERATE INCOME HOUSING ELEMENT

The Utah Municipal Code, §10-9a-403(2)(a)(iii) requires that all cities adopt a Plan for “Moderate Income Housing” as part of their General Plan. Section 10-9a-103(24) of the Utah Municipal Code, outlines that this Plan for Moderate Income Housing must address the following five issues: 1) an estimate of the existing supply of moderate income housing located within the city; 2) an estimate of the need for moderate income housing in the city for the next five years as revised biennially; 3) a survey of total residential land use; 4) an evaluation of how existing land uses and zones affect opportunities for moderate income housing; and 5) a description of the city’s program to encourage an adequate supply of moderate income housing.

Moderate income housing as defined by the Utah State Code § 10-9a-103(19) 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 for households of the same size in the county in which the city is located.”

The Utah Division of Housing and Community Development publishes low and moderate income levels for the State of Utah and each County. They have estimated that in 2006 the Utah County moderate income level for a family of four is \$45,100. The Utah County moderate income level is recommended by the State to be used by Santaquin in determining whether or not housing is affordable. Recent systematic surveys of the community show that nearly 57% of the population falls within the Low to Moderate Income range.

ESTIMATE OF EXISTING SUPPLY AND NEED

Estimates for the current supply and needs for affordable housing in Santaquin are derived by the Utah State Affordable Housing Model. This model utilizes demographic information from the most recent Census, estimates provided by Mountainland Association of Governments and property tax and market value information used for property valuation purposes. It is currently undergoing formula revisions which will better represent current conditions and updated demographic estimates. When the recalibrated model is completed the supply and need for affordable housing in Santaquin can be updated and incorporated into the housing plans of the City.

SURVEY OF RESIDENTIAL USES

The land Use Element of this General Plan provides a description of the residential land use in Santaquin, including percentage distribution of zoning designations. Affordable housing in the City consists of apartment complexes, including 8-plex and 4-plex buildings, duplex units, mobile homes and twin homes as an overlay conditional use in specific zones. Developments like the North Orchards and Foothill Village will include Planned Unit Developments (PUDs) that will provide additional multi-family and “starter home” dwellings.

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EVALUATION OF ZONING'S AFFECT ON HOUSING OPPORTUNITIES

The Santaquin City Planning Commission and City Council determine the future residential development opportunities for persons of moderate income through the City's General Plan and the Zoning Ordinance. Santaquin City can assure affordable housing to its citizenry by zoning land appropriately for a variety of housing choices, including higher densities, working cooperatively with State and County Housing Agencies and/or by providing incentives to private developers.

SANTAQUIN'S PROGRAM TO ENCOURAGE MODERATE INCOME HOUSING

Santaquin City currently allows for a mix of residential densities throughout the community (see Santaquin City Code). Due to market conditions and the twin home overlay, much of the residential construction in Santaquin is affordable to moderate income families. Several multi-family and twin home developments are currently under construction. There is evidence that current zoning policies allow the opportunity for affordable housing by the surveys and the current surplus shown in the state model. It must be noted that households making 30% of the MSAMI will more than likely need government rental assistance in addition to any zoning assistance from the City.

GOAL OF THE MODERATE INCOME HOUSING PLAN IS:

To ensure an adequate supply of safe, accessible, sanitary, and aesthetically pleasing moderate income housing integrated throughout the City in various locations, and consistent with the needs of all segments of the population.

- Policy 1 Encourage a mix of lot sizes and housing types in new residential developments so that moderate income housing is properly integrated and not concentrated in one development or area.
- Policy 2 Distribute multi-family development opportunities throughout the community consistent with the Land Use Plan.
- Policy 3 Regularly update the Moderate Income Housing Element and Affordable Housing Model to determine the housing needs for all groups, to quantify specific housing needs, and to identify solutions to housing issues.
- Policy 4 Work cooperatively with the Utah County Housing Authority to provide opportunities for Section 8 rent assisted housing.
- Policy 5 Utilize state or federal funds or tax incentives to promote the construction of moderate income housing.
- Policy 6 Utilize programs offered by the Utah Housing Finance Agency.
- Policy 7 Utilize affordable housing programs administered by the Department of Community and Economic Development.