

Housing Plan 2019



Planning and Development Services
Greater Salt Lake Municipal Services District
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Acknowledgements

Kearns Metro Township

Planning Commission

Kearns Metro Township Council

Residents

Greater Salt Lake Municipal Services District

Lupita McClenning, Director of Planning and Development Services

Wendy Gurr, Planning Coordinator

Mikala Jordan, Long Range Planner

Max Johnson, Planner II

Alex Rudowski, Planning and GIS

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Executive Summary

Highlights of Report

- ❖ In 2017, Kearns' population was 37,194.
- ❖ A significant portion of Kearns' population is under 18-years old, and young children are the fastest growing age group.
- ❖ 2,627 households in Kearns are cost-burdened with their housing costs.
- ❖ Salt Lake County's 2017 median household income is \$67,922. For renter households, the median income is \$42,351.
- ❖ In 2017, Kearns had a deficit of 112 housing units across targeted income groups.



Chapter One - Introduction

Plan Structure

This housing plan is organized into six major sections:

1. Introduction
2. Methodology
3. Demographic Summary
4. Housing Stock
5. Housing Availability and Affordability
6. Action Plan

The sections progress from an understanding of the plan's impetus and the community's existing conditions, to the methods used to make this plan, to an analysis of affordable housing in the community, to an action plan to accomplish Kearns' goals.

Planning Context

State code requires that general plans estimate the need for moderate-income housing. This plan estimates the current need and projects the future need in Kearns Metro Township. The assessment of current conditions guided the development of goals and action items in the Moderate-Income Housing Plan. These goals address community needs regarding housing, including its connection to land-use and transportation. Our findings can inform on-the-ground decisions and township policies as well as General Plan updates and future planning. The housing plan will be reviewed biennially using the Department of Workforce Services' Report Form. The review will evaluate Kearns' progress toward its goals and policies regarding housing as outlined in this plan.

Kearns Metro Township and the Greater Salt Lake Municipal Services District understand that good planning encourages and includes public input. This assessment will be shared during public outreach events regarding the formation of the Moderate-Income Housing Plan. Additionally, the metro township council, metro township planning commission, and general plan steering committee will receive copies of this assessment via email and/or in-person at meetings.

Additionally, Kearns Metro Township and the Greater Salt Lake Municipal Services District recognize the importance of regional cooperation, especially regarding housing. Kearns' planners are actively engaged in the Wasatch Front Regional Council committees, including the Technical Advisory Committee, the Active Transportation Committee, and the Regional Growth Committee. Expertise and information from the Utah Department of Workforce Services, Housing and Community Development Division; the Wasatch Front Regional Council; the Utah League of Cities and Towns; Zions Public Finance; and others all contributed to this assessment.

Purpose of the Plan

Based upon regulatory requirements by the State of Utah, existing conditions, future projections, community feedback, and planning best practices, the plan has the following objectives:

Meet regulatory requirements by reporting the current status of housing to the State of Utah and to provide a methodology to meet community needs. House Bill 295 (represented in Utah Code 10-9a-403 and 10-9a-408) and Senate Bill 34 state these regulatory requirements.

Provide Kearns Metro Township with the necessary resources to inform residential development decisions to be beneficial, fair, equitable, and a good fit for the needs of residents. Decisions made regarding zoning, fees, land-use planning, and other choices can impact housing. These decisions are best made with full and detailed information regarding current and future conditions and needs.

Provide an action plan and tools for implementing community goals. The action plan is presented as broad goals with specific objectives, as well as with policies and work programs that support these goals and objectives. The action plan informs how to put ideas into practice.

Enhance quality of life in the community with a community-based, ground-truthed housing plan. Housing matters. Affordable, safe housing bolsters the well-being of its residents at all income levels. When people are housed affordably, crime rates drop, and poverty is reduced. Low-income households depend less on public assistance and are more self-reliant when housed safely, affordably, and stably. When the workforce can afford to live in the community, businesses have access to employees, which influences the wages employees are willing to work for and thus impacts the number of well-paying jobs that local businesses offer. Furthermore, housing is directly tied to transportation, land-use, and community cohesion. Well-planned neighborhoods with balanced housing options improve traffic congestion, are compatible with community open-space needs, and keep “eyes on the street,” which encourages walkability and neighborliness. Overall, the presence of decent, affordable housing supports and bolsters the long-term character of the Kearns community and the County as a whole.

The following legislative information is provided for context regarding the requirements of the Moderate-Income Housing Plan. From this context, the reasons for the information included in the assessment of current conditions become apparent.

Moderate-Income Housing Planning Requirements

In 1996, the Utah Legislature passed House Bill 295 to address the availability of moderate-income housing in response to a rapid increase in housing prices. Under threats to the dream of homeownership, as well as to community strength and stability, House Bill 295 (represented in Utah Code 10-9a-403 and 10-9a-408) requires municipalities to consider moderate-income housing concerns and housing needs of residents as part of their general plans and other planning efforts. The Code requires an estimate of the “need for the development of additional moderate-income housing within the city, and a plan to provide a realistic opportunity to meet estimated needs” to “(A) meet the needs of people desiring to live there; and (B) to allow persons with moderate incomes to benefit from and fully participate in all aspects of neighborhood and community life.” In 2018, House Bill 259 was passed to reiterate the importance of planning for moderate-income housing in Utah. In February 2019, Senate Bill 34 was passed. The new legislation “modifies provisions related to a municipality’s and a county’s general plan related to moderate income housing.” It defines terms, requires general plans to integrate affordable housing with the transportation and land-use elements, and requires municipalities of a certain population size to have a moderate-income housing element in the general plan. Senate Bill 34 states that, for qualifying municipalities, the general plan must “provid[e] a realistic opportunity to meet the need for additional moderate-income housing” by including at least three of 23 listed strategies.

The Wasatch Front Regional Council and the Utah League of Cities and Towns produced a summary of the current legal requirements (and changes to previous requirements) for municipalities and counties regarding planning and moderate-income housing. They summarize:

Land Use element: Must now consider location of land for housing for residents of various income levels in addition to the other categories of public and private uses of land (line 481 for municipalities; 1172 for counties).

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 (491; 1182).

Plan residential and commercial development around “major transit investment corridors” to improve connections between housing, employment, education, recreation, and commerce (494; 1185).

Defines “major transit investment corridor” as public transit service that uses or occupies: (a) public transit rail right-of-way; (b) dedicated road right-of-way for the use of public transit, such as bus rapid transit; or (c) fixed-route bus corridors subject to an interlocal agreement or contract between a municipality or county

and (i) a public transit district as defined in Section 17B-2a-802, or (ii) an eligible political subdivision as defined in Section 59-12-2219 (246; 858).

Municipalities without a major transit investment corridor must plan for residential and commercial development in areas that maintain and improve these connections (498).

Correlate the transportation plan with population and employment projections, and the proposed land use element (502, 1188).

Consider the regional transportation plan developed by the region's metropolitan planning organization (MPO); if outside an MPO, consider the long-range transportation plan developed by UDOT (575; 1258).

Moderate-Income Housing (MIH) element: Municipalities/counties covered: Utah Code has long required municipalities and counties to plan for moderate income housing growth. SB34 requires, by December 1, 2019, the following municipalities and counties to update and adopt the moderate-income housing element of their general plan (444; 1074), and annually report on implementation (614; 1296):

all municipalities of the 1st, 2nd, 3rd, and 4th class;

cities of the 5th class with a population of 5,000 or more that are located in counties of the 1st, 2nd, and 3rd class;

metro townships with a population of 5,000 or more; and

all counties must plan and adopt a MIH element including strategies from the 'menu' (see below) but only counties of the 1st, 2nd, and 3rd class with an unincorporated population of 5,000 or more must annually report on implementation.

Facilitate a reasonable opportunity for a variety of housing including MIH and shall now 1) meet the needs of people of various income levels living, working, or desiring to live or work in the community (509; 1198); 2) "allow people with various incomes to benefit from and participate in all aspects of neighborhood and community life" (511; 1200); 3) towns may and cities shall analyze how they will provide a realistic opportunity for the development of MIH within 5 years for cities (513) and within the planning horizon for counties (1203).

Menu: Shall include a recommendation to implement 3 or more of the following strategies, aka the 'menu' (518; 1205):

(A) rezone for densities necessary to assure the production of MIH

(B) facilitate the rehabilitation or expansion of infrastructure that will encourage the construction of MIH

(C) facilitate the rehabilitation of existing uninhabitable housing stock into MIH

- (D) consider general fund subsidies or other sources of revenue to waive construction related fees that are otherwise generally imposed by the city
- (E) create or allow for, and reduce regulations related to, accessory dwelling units in residential zones
- (F) allow for higher density or moderate-income residential development in commercial and mixed-use zones, commercial centers, or employment centers
- (G) encourage higher density or moderate-income residential development near major transit investment corridors
- (H) eliminate or reduce parking requirements for residential development where a resident is less likely to rely on their own vehicle, e.g. residential development near major transit investment corridors or senior living facilities
- (I) allow for single room occupancy developments
- (J) implement zoning incentives for low to moderate income units in new developments
- (K) utilize strategies that preserve subsidized low to moderate income units on a long-term basis
- (L) preserve existing MIH
- (M) reduce impact fees, as defined in Section 11-36a-102, related to low and MIH
- (N) participate in a community land trust program for low or MIH
- (O) implement a mortgage assistance program for employees of the municipality or of an employer that provides contracted services to the municipality
- (P) apply for or partner with an entity that applies for state or federal funds or tax incentives to promote the construction of MIH
- (Q) apply for or partner with an entity that applies for programs offered by the Utah Housing Corporation within that agency's funding capacity
- (R) apply for or partner with an entity that applies for affordable housing programs administered by the Department of Workforce Services
- (S) apply for or partner with an entity that applies for programs administered by an association of governments established by an interlocal agreement under Title 11, Chapter 13, Interlocal Cooperation Act [not in county list of recommendations]
- (T) apply for or partner with an entity that applies for services provided by a public housing authority to preserve and create MIH
- (U) apply for or partner with an entity that applies for programs administered by a metropolitan planning organization or other transportation agency that provides technical planning assistance

(V) utilize a MIH set aside from a community reinvestment agency, redevelopment agency, or community development and renewal agency

(W) any other program or strategy implemented by the municipality to address the housing needs of residents of the municipality who earn less than 80% of the area median income

In addition to the recommendations required above, municipalities that have a “fixed guideway public transit station” shall include a recommendation to implement either “G” or “H” (568) [not required for counties].

Annual reporting and review of the moderate-income housing plan: The municipal/county legislative body shall annually review their MIH plan and implementation of that plan; prepare and post a report of their findings on their website; and send the report to Dept. of Workforce Services, AOG, and MPO if applicable (612; 1294).

The report 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’.

Requires the DWS Division of Housing and Community Development to (i) assist in the creation of the MIH reports, and (ii) evaluate the reports for purposes of determining eligibility for state transportation funds. Gives DWS rulemaking authority to develop the evaluation process (1414).

Revisions to Olene Walker Housing Loan Fund (1325): SB34 did not provide any additional funding for housing. Revises Olene Walker Housing Loan Fund board to add one member with expertise in transit-oriented development and one member who represents rural interests. The board must hold two public input meetings each year, once in a rural area. Allows fund money to be used to purchase land for low-income housing (1388).

Revisions to state transportation funding: Adds access to educational facilities and MIH to the prioritization process for new transportation capacity projects administered by the Utah Transportation Commission (1749). State Transportation Investment Fund (TIF) or Transit Transportation Investment Fund (TTIF) funds may not be used in a municipality or unincorporated county that has failed to adopt a MIH plan or has failed to report on implementation of their MIH plan as determined by DWS. TIF funds can still be used for a limited-access facility, but not for construction, reconstruction, or renovation of an interchange. TTIF funds can still be used for a multi-community fixed-guideway public transportation project, but not for the construction, reconstruction, or renovation of a station (1808).

Utah Fair Housing Act

In accordance with state and federal laws, Kearns Metro Township exercises the authority to plan, zone, and regulate land-use in promoting the community's health, safety, and welfare. The moderate-income housing element of this plan acknowledges and upholds the Utah Fair Housing Act by promoting the equal protection and equitable treatment of all people who lawfully seek to rent, lease, purchase, or develop real property within its jurisdiction. Its housing policies and plans strictly prohibit discrimination based on color, disability, ethnicity, familial status, gender identity, national origin, race, religion, sex, sexual orientation, source of income, or any other suspect classification. It is the policy of Kearns Metro Township to report housing discrimination to the Utah Antidiscrimination Labor Division immediately. It is the goal of Kearns Metro Township to prevent, eliminate, and/or mitigate any unfair housing practices that may result from its plans, policies, regulations, and ordinances. It is also the goal Kearns Metro Township to affirmatively further fair and affordable housing by reviewing the housing needs of its moderate-income households and its vulnerable populations biennially, and by proactively planning to meet their needs.

Terminology

A variety of terms are used in this plan in reference to housing. The following list defines and explains these terms:

Types of Housing and Development

Housing unit: a house, an apartment, a group of rooms, or a single room occupied or intended for occupancy as separate living quarters

Single-family residential: housing units that are individually assessed and can be bought and sold as a single unit. This includes single-family dwellings, townhomes, condos, and mobile homes.

Multi-family residential: housing units such as duplexes and apartments, that are typically rented

Workforce housing: housing for which gross monthly costs target working class households. Workforce housing aims to allow people gainfully employed in working class occupations to live and work in the same community. (*Definition from ULCT "Housing Policy in Utah" 2018*).

Fair housing: The Federal Fair Housing Act (Title VIII of the Civil Rights Act of 1968) protects people from discrimination when they are renting, buying, or securing financing for any housing. The prohibitions specifically cover discrimination because of race, color, national origin, religion, sex, disability, and children. In Utah, state law also recognizes source of income as a protected class. (*Definition from ULCT "Housing Policy in Utah" 2018*).

Transit-oriented development (TOD): type of development that maximizes the amount of mixed-use development that is built around quality transit hubs, including train and bus centers. Linking housing and transportation can give workers better access to jobs, and businesses better access to potential employees and customers. (*Definition from ULCT "Housing Policy in Utah" 2018*).

Mixed-use development: pedestrian-friendly development that blends two or more residential, commercial, cultural, institutional, and/or industrial uses. A mixed-use development may have retail space on the bottom floor of a multi-story building with offices and apartments on the middle and top floors. It can provide for ample job opportunities, convenience amenities, and a high walkability score for individuals on residential floors or residing in nearby communities. (*Definition from ULCT “Housing Policy in Utah” 2018*).

Accessory dwelling unit (ADU): small, self-contained residential units located on the same lot as an existing, single-family home. These can be attached or detached units. (*Definition from ULCT “Housing Policy in Utah” 2018*).

Infill development: development of vacant or under-used parcels within existing urban centers that are otherwise built-out and fully developed. (*Definition from ULCT “Housing Policy in Utah” 2018*).

Regarding Income

Area median income (AMI): the median family income level for an area (in this report, Salt Lake County) as determined by the Federal Department of Housing and Urban Development, based on U.S. Census data. The median divides the income distribution into two equal parts: one-half of the cases fall below the median income and one-half above it. HUD uses the median income to calculate income limits for eligibility in a variety of housing programs. HUD estimates the median family income for an area and adjusts that amount for different family sizes. Referred to as AMI in this plan.

Target income groups: Low-income households are split into three groups based upon a percentage of the AMI. They are referred to as the Targeted Income Groups in this plan. The three groups include:

Moderate-income – 80 to 50 percent of AMI

Low-income – 50 to 30 percent of AMI

Very low-income – 30 percent of AMI and less

Monthly housing allowance: the maximum amount a household can spend on housing costs per month, including utilities and other fees. The monthly housing allowance represents the total housing costs affordable at 30 percent of gross income. (*Definition from ULCT “Housing Policy in Utah” 2018*).

Housing Cost-Burden: a household that spends 30% or more of their income on housing costs, including rent and utilities.

Affordability threshold: the maximum home price for each of the targeted income groups based on calculated monthly housing allowances

Housing gap: the difference between the number of housing units available at 30, 50, 80, and 100 percent AMI and the number of households at those income levels. If there are more households

than available housing units, then households are forced to pay above or below their means for their housing.

Programs and Agencies

Affordable Housing Program (AHP): a federal competitive program of the Federal Home Loan Bank system that provides grants twice a year through financial institutions for investment in low- or moderate-income housing initiatives. This program is flexible: AHP funds can be used in combination with other programs and funding sources, helping makes projects more feasible. *(Definition from ULCT “Housing Policy in Utah” 2018).*

American Community Survey (ACS): an annual survey administered by the U.S. Census Bureau that gathers demographic and economic data from a sample of the U.S. population.

Utah Department of Workforce Services (DWS): an agency that consolidates employment and public assistance programs to help people find jobs, to assist businesses in finding workforces, and to support housing needs.

Department of Housing and Urban Development (HUD): This agency develops and implements policies regarding housing and metropolises. The Utah branch offers programs to help provide affordable housing.

Low-income housing tax credit program (LIHTC): This program was formed in the Federal Tax Reform Act of 1986. Developer-owners of LIHTC properties can get credits for federal income tax liability, so the program incentives developers to invest in affordable housing projects. There are also state run LIHTC programs. The Utah Housing Corporation (UHC), made in 1975 by Utah legislation, creates an adequate supply of money available for mortgage loans at reasonable interest rates help provide affordable housing for low- and moderate-income persons. *(Definition from ULCT “Housing Policy in Utah” 2018).*

Olene Walker Housing Loan Fund (OWHLF): Created in 1987 by the State of Utah, the OWHLF supports quality affordable housing options to meet the needs of Utah’s individuals and families. The fund partners with public and private organizations to develop housing that is affordable for moderate-income, low-income, and very low-income households. *(Definition from ULCT “Housing Policy in Utah” 2018).*

United States Census Bureau (USCB): a federal agency in charge of the decennial census and the yearly American Community Survey data on population and demographics throughout the United States.

Utah Non-Profit Housing Corporation (UNPHC): a non-profit that aims to help develop and provide affordable housing to families throughout Utah.

Chapter Two - Methodology

Background Research

A variety of resources were used in the formation of this plan. Data were retrieved from the United States Census Bureau *American Community Surveys*, ESRI Business Analyst Online, and Salt Lake County Geographic Information Systems. The Utah Department of Workforce Services, Housing and Community Development Division, provides a database of resources to assist municipalities in the creation of their moderate-income housing plans. The following resources were particularly critical in this assessment's development:

- Moderate-income housing element outline
- Moderate-income plan writing guide
- DWS housing projection tool
- Model resolution for amending the general plan
- Affordable housing plan examples:
 - City of Meropis: Moderate-Income Housing Plan
 - Salt Lake County: Moderate-Income Housing Plan 2017
 - Sandy City General Plan: Section 3 Housing Needs
 - South Salt Lake City: Moderate-Income Housing Plan
 - State of Utah Affordable Housing Report 2018
 - Snyderville Basin and East Summit County: Housing Affordability Assessment

Consultation and Collaboration

Planning staff collaborated with and consulted various housing experts in researching and writing this plan. On 18 May 2019, staff attended SB 34 housing training sessions hosted by The Utah League of Cities and Towns. Staff consulted David Fields, Housing and Community Development, Utah Department of Workforce Services, regarding SB 34 requirements for the metro townships. Staff also corresponded with Meg Ryan, The Utah League of Cities and Towns, for her information and expertise on housing legislation. Planning staff met with Michael Gallegos and Jake Young, Salt Lake County, Department of Housing and Community Development to discuss housing opportunities for Kearns. On 22 August 2019, staff attended the Salt Lake County Community Needs Assessment Meeting. Hosted by Salt Lake County, Department of Housing and Community Development, this meeting brought together stakeholders from throughout the Greater Salt Lake Municipal Services District to discuss community needs, including housing.

Community Engagement

Greater Salt Lake MSD Planning staff focused on eliciting public desires and needs for housing with the goal of completing the Housing Element by the December 2019 deadline. Beginning early July, staff coordinated with Mayor Kelly Bush about the required Moderate-Income Housing Plan. Staff developed and sent a timeline for accomplishing this Plan. In early August, staff surveyed the Metro Township Council and the Planning Commission for a preferred Housing Element Open House date. From this feedback, planning staff scheduled a Housing Element Open House on 28 September 2019. The Open House included Magna, Kearns, White City Metro Townships, and Unincorporated Salt Lake County. Salt Lake County Department of Housing and Community Development also participated in the Open House.

Staff kept the Metro Township Council, Planning Commission, and General Plan Steering Committee updated on the Housing Element Open House agenda and asked that the Open House be promulgated by inviting friends and neighbors. Stakeholders were provided the Housing Plan timeline, a summary of Senate Bill 34, and the Department of Workforce Services Moderate-Income Housing Plan Writing Guide. A flyer announcing the Open House was posted on Kearns Metro Township website as well as Kearns Community Council facebook page. Staff also reached out to local and state agencies and non-profits concerned with housing and invited them to the Housing Element Open House. While coordinating with the Metro Township Council and Planning Commission, planning staff sent drafts of Kearns' Housing Assessment for their reference. A final draft of the assessment was prepared for the Housing Element Open House.

At the Housing Element Open House, Randy Jepperson from Salt Lake County Regional Development spoke about the Green and Healthy Homes Initiative. This exemplified the kind of program that Kearns could partner with to strengthen its moderate-income housing supply. Following Randy's presentation, Christie Oostema from People + Place, LLC spoke with residents about community needs and informed them of the Consolidated Plan.



As part of the Open House, participants were asked to provide community feedback. Planning staff worked with communities in break-out sessions. Large printed maps of current zoning, housing, and transportation systems were used as visual aids. Residents from Kearns discussed many of the 23 Menu Items. They talked through what they thought could be implemented and what they thought would be effective.

When community members felt ready, they voted on their top three preferred Menu Items prescribed by SB 34. These items were listed in large print on easels. Each community was assigned a different color sticker for planning staff to record those items preferred by each community. Kearns residents voted for six of the 23 elements (Table 1). Additionally, a Comments Box was provided for the public to leave opinions not captured by the voting exercise.

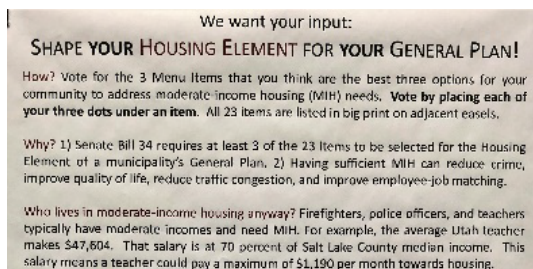
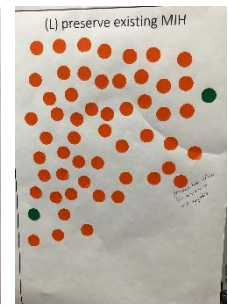
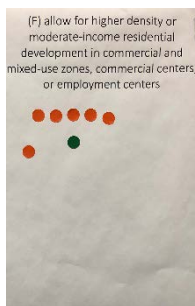
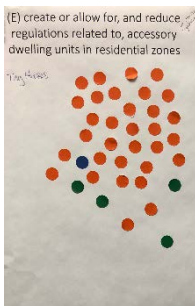
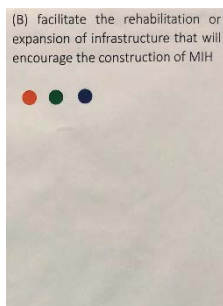


Table 1: Kearns' Votes for SB 34 Menu Items

Menu Item	Number of Votes
B) Facilitate the rehabilitation or expansion of infrastructure that will encourage the construction of MIH	1
C) Facilitate the rehabilitation of existing uninhabitable housing stock into MIH	3
E) Create or allow for, and reduce regulations related to, accessory dwelling units in residential zones	4
F) Allow for higher density or moderate-income residential development in commercial and mixed-use zones, commercial centers, or employment centers	1
G) Encourage higher density or moderate-income residential development near major transit investment corridors	1
L) Preserve existing MIH	2



Chapter Three - Demographic Summary

Population Size

Kearns Metro Township is in the central-west part of Salt Lake County. Population in 2017 numbered approximately 37,194 people (ACS DP1) with a household size of 3.75 (ACS DP2). Population in 2017 showed a four percent increase from 2010's population of 35,731 (ACS DP4). Population is predicted to keep growing, but at a lower rate (Table 2). The rate of population growth between 1990 and 2010 was 26 percent, while growth between 2000 and 2020 is predicted to be 19 percent.

ESRI Business Analyst Online **predicts a 2024 population of 37,804**; similarly, Utah Department of Workforce Services predicts a 2024 population of 38,953. Given the high growth rates of surrounding areas and Kearns's relative location in the growing Salt Lake Valley, growth makes sense. Salt Lake County's 2017 population numbered 1,029,655 (ACS DP1). Between 2010 and 2017, Salt Lake County displayed a growth rate of 10 percent.

Table 2: Historic and Projected Population

Year	Count	Percent
1990	28,374	-----
2010	35,731	26%
2020	40,040	12%
2024	37,804	6%
2030	44,567	11%
2040	49,352	11%
2050	53,772	9%

Source: ACS DP1 and B01003; S. Manson, J. Schroeder, D. Van Riper, & S. Ruggles. IPUMS NHIS: V13.0 [Database]. Minneapolis: University of Minnesota. 2018; ESRI Business Analyst Online "Demographic and Income Profile"; Department of Workforce Services (DWS) "5-Year Housing Projection Calculator"

Age

As of 2017, Kearns's **median age was 29.6 years** (ACS DP1). This value shows an approximately one-year increase from 2010, when the median age was 28.4 years (ACS DP1). Kearns's median age is about three years younger than Salt Lake County (32.9 years) (ACS DP1). Median age is projected to increase slightly by 2024, to 30.7 years (ESRI Business Analyst Online "Demographic and Income Profile"). Kearns has a numerous population of children; in fact, **over 32 percent of people in Kearns are under 18 years old**. About **eight percent of the population is elderly**, or 65 years or older (ACS DP1). ESRI Business Analyst Online predicts **highest growth (18 percent) in young children (5 to 14)** over the next five years ("Detailed Age Profile").

Race and Ethnicity

Kearns has become increasingly racially and ethnically diverse. In 2019, 21.0 percent of Kearns residents identify as some other race, 4.0 percent identify as two or more races, and 3.0 percent identify as Native Hawaiian and other Pacific Islander (ESRI Business Analyst Online "Demographic

and Income Profile”). 35.3 percent of Kearns residents of any race identify as Hispanic or Latino/a. 66.1 percent of Kearns residents are white. Kearns is predicted to become more diverse by 2024, with a non-white population approaching 37 percent (ESRI Business Analyst Online “Demographic and Income Profile”).

Disabled

Of Kearns’s 37,172 people in 2017, **3,818 (or about 10.3 percent) had a disability in 2017**. 5.2 percent had an ambulatory difficulty (ACS S1810). 4.2 percent had an independent living difficulty while 1.6 percent had a self-care difficulty (ACS S1810). 2.6 percent had a hearing difficulty; 4.7 percent had a vision difficulty; and 5.6 percent had a cognitive difficulty (ACS S1810). About a third of those 75 years and over had a hearing difficulty, ambulatory difficulty, or independent living difficulty. The most common disability for the population under 18 years old was having a cognitive difficulty: 617 children, or 7.0 percent of Kearns’s population of children, had a cognitive difficulty in 2017 (ACS S1810).

Assuming this percentage (10.3 percent of total population) remains constant, Kearns could have 3,894 people with disabilities in 2024 using ESRI’s total population estimate of 37,804 or 4,012 people with disabilities in 2024 using DWS’s total population estimate of 38,953. **People with disabilities face particular difficulties regarding housing**, from affordability to specific structural needs (such as wheelchair ramps, easy access to public transit, etc.). Effective planning is needed to meet the needs of this group as its population grows.

Veterans

In 2017, 1,252 people (five percent of Kearns’s population) were veterans (ACS S2101). Of this population of veterans, 371 people had a disability (ACS B21100). **This means that about 30 percent of veterans in Kearns had a disability in 2017**. Additionally, this means that 10 percent of all people with disabilities in Kearns in 2017 were veterans. Carrying these percentages into the future, there may be 1,948 veterans in 2024 (using DWS estimate). This translates to about 584 veterans with disabilities in 2024.

Income

There are three main measures of household income: mean, median, and per capita. *Mean household income* averages the income of all households in an area of consideration. Kearns’s 2017 mean household income was \$66,723 (ACS DP3). *Per capita income* is the total income divided by the total population; it conveys per person income assuming an even distribution. Kearns’s **2017 per capita income was \$18,933** (ACS DP3). *Median household income* is the middle amount when listing all household incomes from low to high. MHI is a better indicator of typical income than the mean household income if there are high or low outliers that artificially change the average. Kearns’s MHI in 2010 was \$52,790; **by 2017, MHI rose to \$59,543** (ACS DP3). In 2017, MHI for owner-occupied households was \$63,508 while **MHI for renter households was \$45,981** (ACS B25119).

Area median income, AMI, is the median household income of the larger geography in which a municipality is located. Both state guidelines and federal programs require housing to consider targeted low- and moderate-income groups in relation to housing affordability by using an AMI

calculation. The scale of consideration must be regional. This ensures a reasonable opportunity for moderate income households to move to the community. **Per Utah Senate Bill 34, the AMI used in this study is based on the AMI for Salt Lake County¹.** Salt Lake County's 2017 AMI was \$67,922 (Table 3). It is important to note that the median income for Kearns, \$59,543, is significantly below that of Salt Lake County. Households of various types, such as renter households or single-female parent households, have different median incomes. Types of households with median incomes well below the median include renter households, Black or African American households, families with single female householder, female non-family householders, male non-family householders, and elderly households.

Table 3: Median Household Income according to type of Household

Household Income by Type	Annual Income	Monthly Income
Area Median Household	\$67,922	\$5,660
Area Median Family	\$75,400	\$6,283
Local Median Household	\$59,543	\$4,962
Area Median Homeowner Household	\$83,922	\$6,994
Area Median Renter Household	\$42,351	\$3,529
Local Median Homeowner Household	\$63,508	\$5,292
Local Median Renter Household	\$45,981	\$3,832
White Household	\$61,279	\$5,107
Black or African American Household	\$40,924	\$3,410
Asian Household	\$106,354	\$8,863
Native Hawaiian and other Pacific Islander Household	\$61,875	\$5,156
Some other race Household	\$53,684	\$4,474
Two or more races Household	\$70,641	\$5,887
Hispanic Household	\$55,195	\$4,600
Families with single Female Householder	\$39,076	\$3,256
Families with single Male Householder	\$66,887	\$5,574
Female householder (non-family)	\$24,576	\$2,048
Male householder (non-family)	\$46,188	\$3,849
Elderly Household (65 yr+)	\$40,554	\$3,380

Data Source: ACS B25119 and S1903

¹ Utah State Legislature 10-9a-103: 36 "Moderate income housing means 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."

Chapter Four - Housing Stock

Existing Housing

Housing value in Kearns is concentrated in the range of \$100,000 to \$300,000 (Table 4). 91.9 percent of the 8,102 owner-occupied houses, or 7,447 units, are valued in this range. Slightly over one-third are valued between \$150,00 and \$199,999 while slightly under one-third are valued at \$100,000 to \$149,000. Median value increased from \$160,700 to \$164,900 from 2010 to 2017. This marks 2.6 percent growth. In comparison, Salt Lake County's housing value grew by 9.8 percent from \$237,500 to \$260,700.

Table 4: 2017 Housing Values in Kearns

Value	Count	Percentage
<i>Total Owner-Occupied Units</i>	8,102	
Less than \$50,000	341	4.2%
\$50,000 to \$99,999	151	1.9%
\$100,000 to \$149,999	2,544	31.4%
\$150,000 to \$199,999	2,939	36.3%
\$200,000 to \$299,999	1,964	24.2%
\$300,000 to \$499,999	103	1.3%
\$500,000 to \$999,999	20	0.2%
\$1,000,000 or more	40	0.5%
<i>Median Value</i>	\$164,900	

Data Source: ACS DP4

In 2017, Kearns held 9,892 occupied housing units (ACS DP4) (Table 5). **The mode type of unit was detached single units, which numbered 9,457.** There were also 100 attached single units. 198 housing types are mobile homes and 185 housing types are 10 to 19-unit apartments. 2,273 units (22.3 percent) have seven rooms and 2,187 units (21.5 percent) have six rooms (ACS DP4) (Table 6). Most units have three bedrooms (4,296 units or 42.2 percent) or four bedrooms (3,440 units or 33.8 percent) (ACS DP4).

Table 5: Housing Types

Housing Type	2010		2017		Change 2010 - 2017
Total Occupied Units	9,780		9,892		112
Single Units (detached)	9,299	95.1%	9,457	95.6%	158
Single Units (attached)	171	1.7%	100	1.0%	-71
2 Units	44	0.4%	63	0.6%	19
3 or 4 Units	33	0.3%	26	0.3%	-7
5 to 9 Units	73	0.7%	58	0.6%	-15
10 to 19 Units	148	1.5%	185	1.9%	37
20 or More Units	200	2.0%	103	1.0%	-97
Mobile Home	232	2.4%	198	2.0%	-34
Boat, RV, Van, etc.	0	0.0%	0	0.0%	0

Data Source: ACS DP4

Table 6: Number of Rooms and Bedrooms per Unit in 2017

Rooms	Number	Percentage	Bedrooms	Number	Percentage
1	12	0.1%	None	12	0.1%
2	27	0.3%	1	58	0.6%
3	136	1.3%	2	984	9.7%
4	741	7.3%	3	4,296	42.2%
5	1,684	16.5%	4	3,440	33.8%
6	2,187	21.5%	5 or more	1,400	13.7%
7	2,273	22.3%			
8	1,799	17.7%			
9 or more	1,331	13.1%			

Data Source: ACS DP4

Most units were owner-occupied (1,496 or 85.4 percent) but 255 units were rented (14.6 percent) (Table 7). While 389 units were vacant in 2010, only 298 were vacant in 2017 (ACS DP4). In comparison to 2019 numbers, ESRI predicts that 230 more owner-occupied units and 31 more renter-occupied units will be available in Kearns by 2024 (“Demographic and Income Profile”).

Table 7: Housing Occupancy in Kearns

Year	Owner	Renter	Vacant	Occupied	Total
2000	7,607	1,036	210	9,191	9,401
2010	8,000	1,780	389	9,780	10,169
2017	8,102	1,790	298	9,892	10,190
2019	8,038	1,940	---	9,978	---
2024	8,268	1,971	---	10,239	---

Data Source: ACS DP4; ESRI Business Analyst Online “Demographic and Income Profile”

Salt Lake County has specific and recent summations of residential housing projects. Based on Salt Lake County permitting records, between 2014 and 2019, 22 permits were issued for new residential, single family construction. Five permits were issued for residential multi-family construction, and four permits were issued for residential two family construction. An additional 222 certificates were issued for remodels, garages, living spaces, or additions. In Table 8, projects with actual or potential influence on housing stock are included (for example, a new detached garage could be retrofitted as a mother-in-law apartment in the future). From November 2014 through July 2019, projects relevant to this assessment included:

Table 8: Recent Residential Permits in Kearns

New Construction	Changes to Existing Conditions	Demolitions
5 Residential multi-family 22 Residential single-family 4 Residential two family	20 residential additions 45 Residential garages, detached or attached 22 Residential living spaces 135 Residential remodels	6 Residential demolitions

Data Source: Salt Lake County “Residential Permits”

Kearns' houses have reportedly adequate facilities. In 2017, all housing units had complete plumbing facilities and only 0.2 percent (19 units) lacked complete kitchen facilities (ACS DP04) (Table 9). In 2010, 35 housing units lacked plumbing facilities and 25 lacked kitchen facilities, so improvement occurred over time. Additionally, 99 households gained telephone services between 2010 and 2017. **The majority—64 percent, or 6,516 houses—are at least 49 years old (built before 1980).** Over one-third of houses (34.7 percent, 3,546 houses)) are about 60 years old or older (built before 1960). **21 housing units were built between 2010 and 2017.** Therefore, upkeep and maintenance costs for homeowners are likely high.

Table 9: Housing Conditions and Age in Kearns

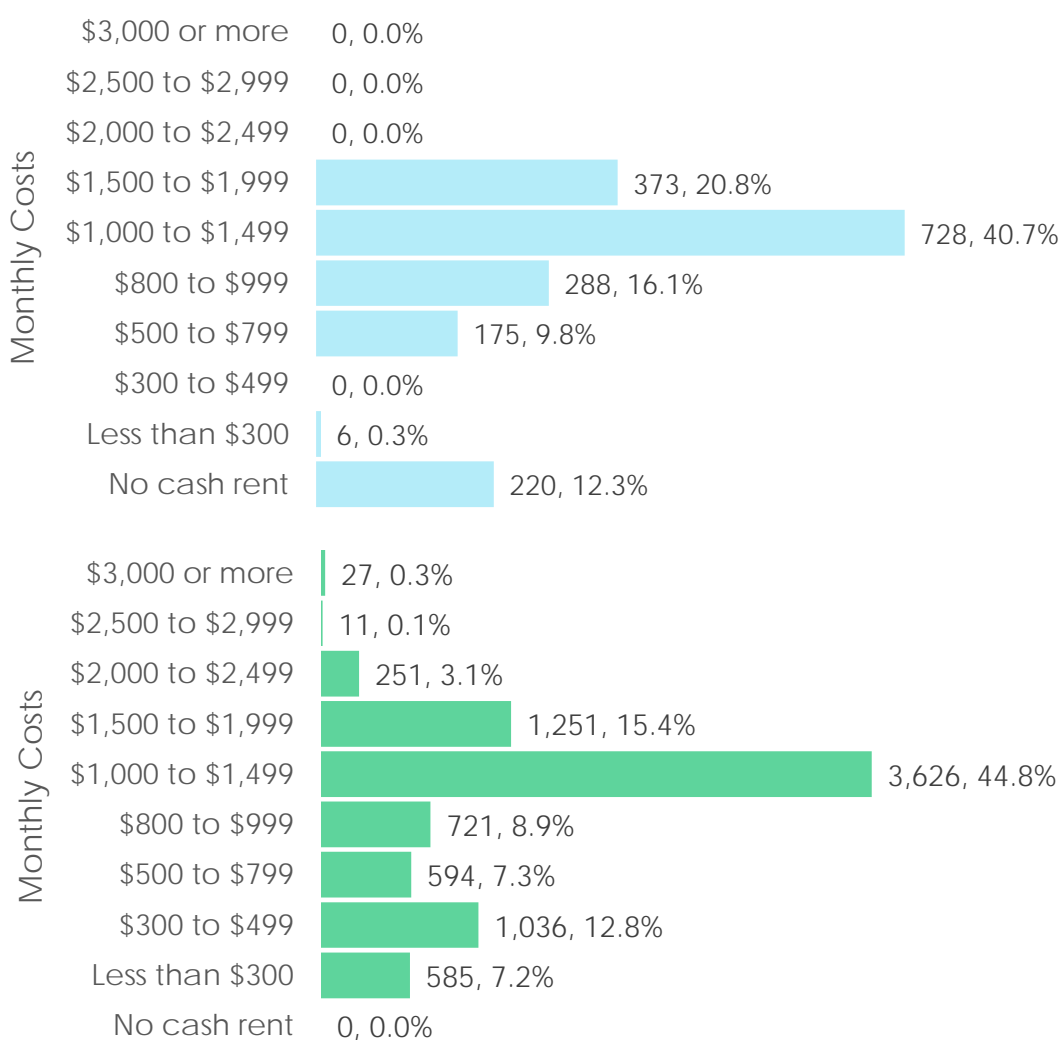
Condition	2010		2017	
	Count	Percentage	Count	Percentage
Lacking complete plumbing facilities	35	0.4%	0	0.0%
Lacking complete kitchen facilities	25	0.3%	19	0.2%
No telephone service available	226	2.3%	127	1.3%
Built before 1980	5,709	56.0%	6,516	64.0%
Built 2014 or later	---	---	8	0.1%
Built 2010 to 2013	---	---	13	0.1%
Built 2000 to 2009	1,036	10.2%	579	5.7%
Built 1990 to 1999	1,436	14.1%	1,572	15.4%
Built 1980 to 1989	2,019	19.8%	1,502	14.7%
Built 1970 to 1979	2,503	24.5%	2,633	25.8%
Built 1960 to 1969	454	4.5%	337	3.3%
Built 1950 to 1959	2,527	24.8%	3,069	30.1%
Built 1940 to 1949	160	1.6%	306	3.0%
Built 1939 or earlier	65	0.6%	171	1.7%

Data Source: ACS DP4

Existing Housing Costs

Housing costs are divided into nine categories. They range from under \$300 to more than \$3,000 per month. About 62 percent of renters and owners pay between \$1,000 and \$1,999 a month in housing costs (Figures 1). Similarly, about 60 percent of homeowners pay that much per month (Figure 2). 26 percent of renters pay between \$500 and \$999 per month. 12.9 percent of renters pay in the lowest three cost brackets while 20 percent of homeowners pay in these brackets. Since median renter household income is significantly lower than median owner-occupied household income, this raises concern about rental unit affordability.

Figures 1 and 2: 2017 Monthly Renter-Occupied Household Costs (top) and Owner-Occupied Household Costs (bottom)



Data Source: ACS S2503

Cost-Burdened Housing

HUD considers an affordable monthly housing payment for either an owner-occupied dwelling or rented unit to be no greater than 30 percent of gross monthly income. This includes utilities and other housing costs such as mortgage and hazard insurance. When monthly housing payments cost more than 30 percent of gross monthly income, that household is said to be cost-burdened. Households can be cost-burdened at any income level. The table below shows the 2017 rate of cost-burden households in Kearns (Table 10). **2,627 households in Kearns experience cost-burdened housing.** Some households at **all income-brackets** experience cost-burdened housing. The most cost-burdened group is households with income between \$20,000 to \$34,999 per year; 987 households in this bracket are cost-burdened. 1,880 of the 8,102 homeowner households are cost-burdened, while **747 of the 1,790 renter-occupied households are cost-burdened.** Between owners and renters, renters experience a greater housing cost-burden (Table 11). Of particular concern is that almost one-quarter of renters belonging to the second-lowest income bracket (\$20,000 to \$34,999) are cost-burdened.

Table 10: Percentage of Income going toward Housing, 2017

	Not cost-burdened: < 20%		Cost-burden risk: 20 - 29%		Cost-burdened: > 20%	
Income Range	Count	Percentage	Count	Percentage	Count	Percentage
Under \$20,000	26	0.3%	99	1.0%	421	4.3%
\$20,000 to \$34,999	300	3.0%	128	1.3%	987	10.0%
\$35,000 to \$49,999	437	4.4%	487	4.9%	694	7.0%
\$50,000 to \$74,999	975	9.9%	1,066	10.8%	517	5.2%
\$75,000 or more	2,801	28.3%	698	7.1%	8	0.1%
Total	4,539	45.9%	2,478	25.1%	2,627	26.6%

Data Source: ACS DP4

Table 11: Income Ranges who are Cost-Burdened with Housing by Occupancy, 2017

Income Range	Total	Owner		Renter	
		Count	Percentage	Count	Percentage
< \$20,000	421	318	3.9%	103	5.8%
\$20,000 to \$34,999	987	581	7.2%	406	22.7%
\$35,000 to \$49,999	694	594	7.3%	100	5.6%
\$50,000 to \$74,999	517	387	4.8%	130	7.3%
\$75,000 or more	8	0	0.0%	8	0.4%
Total	2,627	1,880	23.2%	747	41.8%

Data Source: ACS S2503

Housing and Land-use

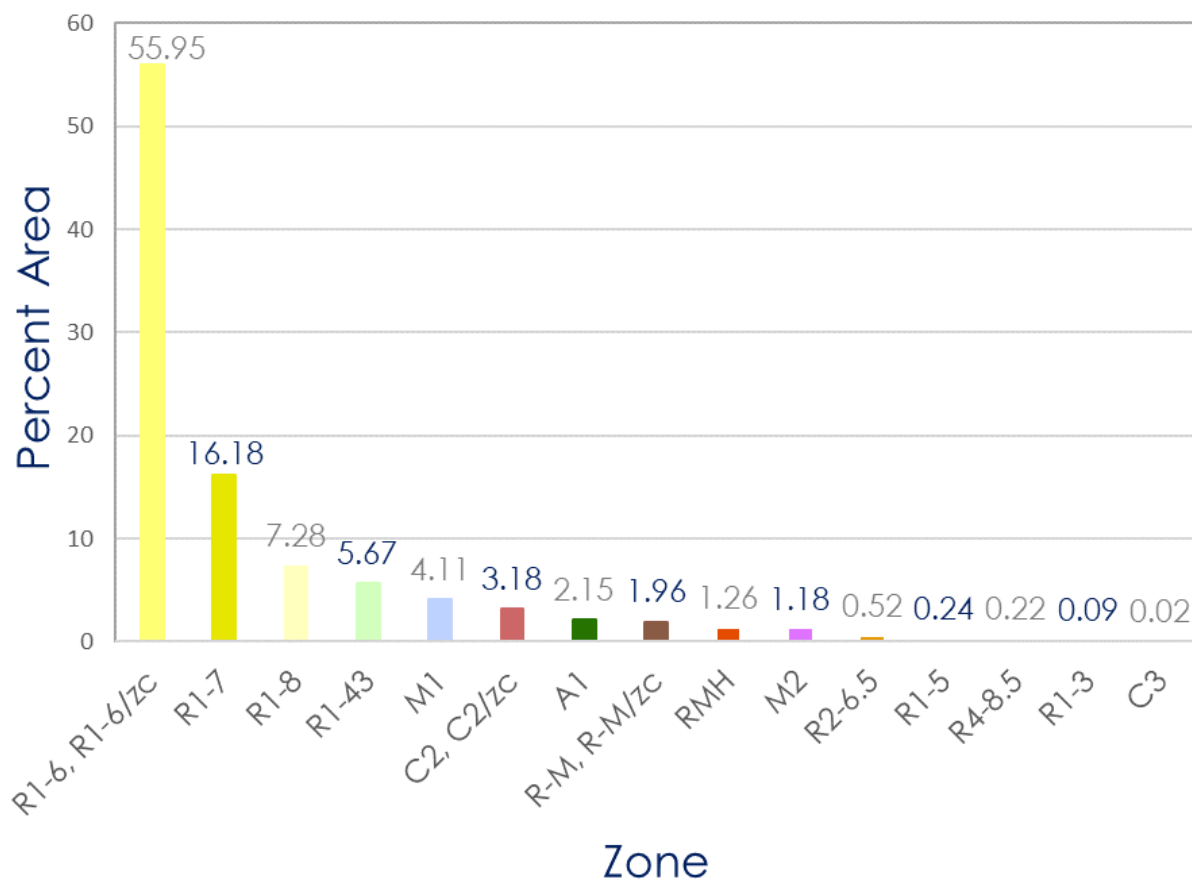
Housing and land-use are tightly connected. Zoning strongly influences how housing and land-use align. Zoning regulations determine the standards for new development, including building size, lot size, and lot use. Therefore, understanding current zoning provides context for what affordable housing opportunities are available based on existing conditions. Current zones within Kearns are described briefly below:

- **A-1 – Agricultural:** low density residential development with limited agricultural uses
- **C-2 – Community Commercial:** neighborhood commercial development
- **C-3 – Regional Commercial:** warehousing, wholesale business, and commercial uses
- **M-1 – Light Industrial:** light industry such as animal hospitals or carpenter shop
- **M-2 – Heavy Industrial:** heavy industry such as cement mixing plant or paper treatment
- **R-1-3 – Residential Single-Family Dwelling:** only SFD
- **R-1-5 – Residential Single-Family Dwelling:** allows single-family project developments
- **R-1-6 – Residential Single-Family Dwelling:** SFD, allows greenhouse/nursery
- **R-1-7 – Residential Single-Family Dwelling:** 5.5 detached units per acre, 10k-3750k sq. ft.
- **R-1-8 – Residential Single-Family Dwelling:** SFD, allows greenhouse/nursery
- **R-1-43 – Residential Single-Family Dwelling:** SFD, allows guest house and four horses
- **R-2-6.5 – Residential Single or Two-Family Dwelling:** allows home business and agriculture
- **R-4-8.5 – Residential High Density:** allows two dwelling units per structure per lot
- **R-M – Residential Multiple Family:** high-density, includes business/professional offices
- **RMH – Residential Mobile Home:** allows accessory buildings and agriculture

Zones are often classified into six major categories: agricultural, commercial, industrial, planned community, residential, and residential multi-family. About 89 percent of Kearns's land area is zoned residential. Most of the residential land is zoned for single-family dwellings (86 percent, or 1,998 acres), while three percent (74.7 acres) is zoned for multi-family dwellings. Two percent of the land (about 50 acres) is zoned Agricultural. Commercial zones occupy 74.2 acres, or three percent of the land. Industrial land covers 122.8 acres along the northwest border. No land is zoned planned community.

Zoning in Kearns is predominantly residential (Figure 3 and Map 1: Zoning). The most common residential zone is R 1-6 and R 1-6/zc. 55.95 percent of Kearns' land is zoned R 1-6 or R 1-6/zc (1,298 acres or 2 square miles). The second most common residential zone is R 1-7, which occupies 375 acres or 16 percent of the land. 168 acres are zoned R 1-8, and 95 acres are zoned R 1-43. R 1-6, R 1-7, and R 1-8 are single-family dwelling zones. R 1-43, while also a single-family dwelling zone, has more permitted and conditional uses, such as fowl for family food production or greenhouses. There are 17.2 acres of land zoned for medium residential density (zones 2-6.5 and 4-8.5). 29.2 acres are zoned for mobile home parks (zone RMH). 45.5 acres are zoned for high-density residential (zones R-M and R-M/zc). 122.7 acres are zoned industrial (M1 or M2). Zone M1 occupies 4 percent of Kearns' land while zone M2 takes up 1.2 percent. 74.3 acres are zoned commercial, with the majority zone C2 or C2/zc and only 0.4 acres zoned C3.

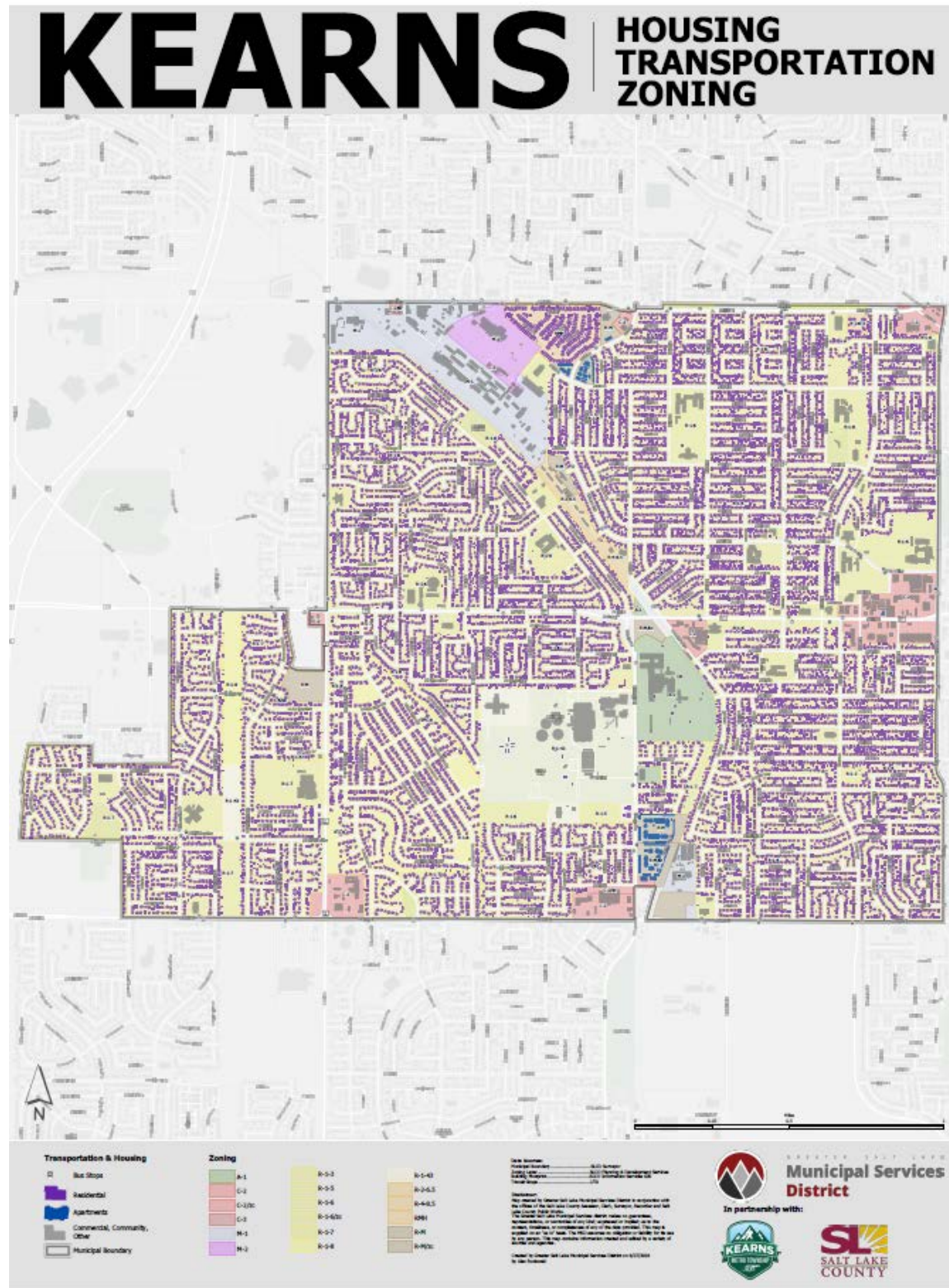
Figure 3: Land Area (Percent of Total) of Major Zoning Categories in Kearns



Increased affordable housing can be created through several measures regarding land-use. Non-residential zones can become mixed-use zones that allow residences. Residential zones with low density can become higher density residential zone²s. Infill development, or development of vacant urban lots, greenfield sites, or brownfield sites, can increase housing in the already dense areas of Kearns. A zoning analysis with a character area map shows where changes to zoning regulations and land-use ordinances could be considered to increase affordable housing opportunities (Map 1).

² Increasing density does not necessarily mean allowing high-rise apartment complexes. For a predominantly single-family dwelling area, increasing density could occur without changing the housing scape, simply by allowing Accessory Dwelling Units or the division of single-family dwellings into duplexes that still look like SFDs.

Map 1: Zones in Kearns



Chapter Five - Housing Availability and Affordability

Indication of Need by Demographics

Kearns's demographics and existing housing stock demonstrate the need for certain characteristics for its current and future housing stock. **2,627 households in Kearns are currently cost-burdened**, and Kearns is mostly built-out. Kearns has sizeable populations under 18 and over 65. With a young, quickly growing, and ethnically diverse population, **Kearns will need a variety of housing** that accommodates children, working professionals, and the elderly.

This context directs options for affordable housing opportunities in Kearns. Both housing type and the location of housing matter for accommodating housing needs. Housing located near schools, transit, and other amenities can minimize transportation costs and logistic difficulties for low-income, mobility-impaired, or single-parent households. Proximity to amenities is also important for the elderly population (eight percent of Kearns). Throughout this section, specific housing availability and affordability needs are analyzed across income groups, occupant type, and household sizes.

Targeted Income Groups and Affordability Thresholds

Income levels at 30 percent of AMI are considered “very low-income,” while those at 50 percent are “low-income” and those at 80 percent are “moderate-income.” These 30, 50, and 80 percent groups are *targeted income groups*. In the following table, targeted income groups are calculated using both the area median income (Salt Lake County) value and the local median income (Kearns) value (Table 12). Annual income was divided by twelve to give monthly household income. Monthly housing allowance represents total housing costs affordable at 30 percent of gross monthly income. This value is the upper limit that a household could pay without being housing cost-burdened.

Table 12: 2017 Annual and Monthly Incomes and Housing Allowance

Annual Median Household Income					
	125%	100% (Median)	80% (Moderate)	50% (Low)	30% (Very Low)
Salt Lake Co	\$84,903	\$67,922	\$54,338	\$33,961	\$20,377
Kearns	\$74,429	\$59,543	\$47,634	\$29,772	\$17,863
Monthly Household Income (Annual Income divided by 12)					
	125%	100% (Median)	80% (Moderate)	50% (Low)	30% (Very Low)
Salt Lake Co	\$7,075	\$5,660	\$4,528	\$2,830	\$1,698
Kearns	\$6,202	\$4,962	\$3,970	\$2,481	\$1,489
Monthly Housing Allowance (30 Percent Monthly Income)					
	125%	100% (Median)	80% (Moderate)	50% (Low)	30% (Very Low)
Salt Lake Co	\$2,123	\$1,698	\$1,358	\$849	\$509
Kearns	\$1,861	\$1,489	\$1,191	\$744	\$447

Data Source: ACS B25119

By using Salt Lake County’s AMI, calculations for Kearns may overestimate the community’s ability to afford housing. For example, as shown in Table 11, 30 percent of Salt Lake County AMI is \$20,377, but 30 percent of Kearns’s median income is \$17,863 (ACS B25119). Due to this discrepancy, this plan recommends that officials and decision-makers understand the calculations as conservative estimates and encourages communities to strive for making housing as affordable as possible. The discrepancy is driven by differences in median owner-occupied household income: \$63,508 for Kearns while \$83,922 for Salt Lake County (ACS B25119). However, median renter household income in Kearns (\$45,981) exceeds that of Salt Lake County (\$42,351) (ACS B25119). Due to the discrepancy between homeowner and renter households, targeted income groups were calculated separately for each (Tables 13 and 14). To determine affordable rental rates, a household would subtract anticipated monthly utility costs from the total monthly housing allowance.

Tables 13 and 14: 2017 Annual and Monthly Incomes and Housing Allowance – Renters (top) and Owners (bottom)

Annual Median Renter Household Income					
	125%	100% (Median)	80% (Moderate)	50% (Low)	30% (Very Low)
Salt Lake Co	\$52,939	\$42,351	\$33,881	\$21,176	\$12,705
Kearns	\$57,476	\$45,981	\$36,785	\$22,991	\$13,794
Monthly Household Income (Annual Income divided by 12)					
	125%	100% (Median)	80% (Moderate)	50% (Low)	30% (Very Low)
Salt Lake Co	\$4,412	\$3,529	\$2,823	\$1,765	\$1,059
Kearns	\$4,790	\$3,832	\$3,065	\$1,916	\$1,150
Monthly Housing Allowance (30 Percent Monthly Income)					
	125%	100% (Median)	80% (Moderate)	50% (Low)	30% (Very Low)
Salt Lake Co	\$1,323	\$1,059	\$847	\$529	\$318
Kearns	\$1,437	\$1,150	\$920	\$575	\$345

Annual Median Homeowner Household Income					
	125%	100% (Median)	80% (Moderate)	50% (Low)	30% (Very Low)
Salt Lake Co	\$104,903	\$83,922	\$67,138	\$41,961	\$25,177
Kearns	\$79,385	\$63,508	\$50,806	\$31,754	\$19,052
Monthly Household Income (Annual Income divided by 12)					
	125%	100% (Median)	80% (Moderate)	50% (Low)	30% (Very Low)
Salt Lake Co	\$8,742	\$6,994	\$5,595	\$3,497	\$2,098
Kearns	\$6,615	\$5,292	\$4,234	\$2,646	\$1,588
Monthly Housing Allowance (30 Percent Monthly Income)					
	125%	100% (Median)	80% (Moderate)	50% (Low)	30% (Very Low)
Salt Lake Co	\$2,623	\$2,098	\$1,678	\$1,049	\$629
Kearns	\$1,985	\$1,588	\$1,270	\$794	\$476

Data Source: ACS B25119

Targeted Income Groups by Family Size

The U.S. Department of Housing and Urban Development (HUD) calculates income thresholds for targeted income groups according to family household size. This helps decision-makers plan as effectively for one-person or eight-person households as the traditional four-person household. Table 15 below shows HUD calculations for income thresholds based on an inflation-adjusted value of \$75,400³ for Salt Lake County's 2017 median family income (MFI)⁴.

Table 15: Salt Lake County 2017 HUD Median Family Income Thresholds by Household Size

Household Size	30% MFI	50% MFI	80% MFI	100% MFI
1 person	\$15,850	\$26,400	\$42,250	\$52,813
2 persons	\$18,100	\$30,200	\$48,250	\$60,313
3 persons	\$20,420	\$33,950	\$54,300	\$67,875
4 persons	\$24,600	\$37,700	\$60,300	\$75,375
5 persons	\$28,879	\$40,750	\$65,150	\$81,438
6 persons	\$32,960	\$43,750	\$69,905	\$87,381
7 persons	\$37,140	\$46,750	\$74,800	\$93,500
8 persons	\$41,320	\$49,800	\$79,600	\$99,500

Data Source: HUD "2017 Income Limits Documentation System"

Other Targeted Groups

When income is broken down according to demographic subsets, substantial differences among their median household incomes becomes visible. These annual income differences lead to monthly income differences and thus monthly housing allowance differences. This means that specific subsets of people have different affordability thresholds (Table 16). The discrepancies between median income of homeowners and renters, male and female householders, elderly households, and others all translate into different thresholds for affordability.

Four demographic subsets fall significantly below the area median household value: elderly householder, female non-family householder, single female householder, and Black or African American householder. A single female raising her family at 30 percent AMI can only afford to pay \$293 per month toward housing. At 80 percent AMI, she can afford to pay \$782 per month. Values for the elderly and Black or African American households are similar. A female non-family household can afford to pay \$492 at 80 percent AMI.

³ Note that median family income exceeds median household income for Salt Lake County in 2017.

⁴ While HUD AMFI 2018 estimations are available, other data in this report is 2017. Therefore, we used HUD AMFI 2017 numbers to stay consistent.

Table 16: Other Targeted Groups – 2017 Annual and Monthly Incomes and Housing Allowance ⁵

Household Income by Type	Annual Income Levels					Monthly Income Levels					Monthly Housing Allowance				
	30%	50%	80%	100%	125%	30%	50%	80%	100%	125%	30%	50%	80%	100%	125%
Area Median Household	\$20,377	\$33,961	\$54,338	\$67,922	\$84,903	\$1,698	\$2,830	\$4,528	\$5,660	\$7,075	\$509	\$849	\$1,358	\$1,698	\$2,123
Area Median Family	\$22,620	\$37,700	\$60,320	\$75,400	\$94,250	\$1,885	\$3,142	\$5,027	\$6,283	\$7,854	\$566	\$943	\$1,508	\$1,885	\$2,356
Local Median Household	\$17,863	\$29,772	\$47,634	\$59,543	\$74,429	\$1,489	\$2,481	\$3,970	\$4,962	\$6,202	\$447	\$744	\$1,191	\$1,489	\$1,861
Area Median Homeowner Household	\$25,177	\$41,961	\$67,138	\$83,922	\$104,903	\$2,098	\$3,497	\$5,595	\$6,994	\$8,742	\$629	\$1,049	\$1,678	\$2,098	\$2,623
Area Median Renter Household	\$12,705	\$21,176	\$33,881	\$42,351	\$52,939	\$1,059	\$1,765	\$2,823	\$3,529	\$4,412	\$318	\$529	\$847	\$1,059	\$1,323
Local Median Homeowner Household	\$19,052	\$31,754	\$50,806	\$63,508	\$79,385	\$1,588	\$2,646	\$4,234	\$5,292	\$6,615	\$476	\$794	\$1,270	\$1,588	\$1,985
Local Median Renter Household	\$13,794	\$22,991	\$36,785	\$45,981	\$57,476	\$1,150	\$1,916	\$3,065	\$3,832	\$4,790	\$345	\$575	\$920	\$1,150	\$1,437
White Household	\$18,384	\$30,640	\$49,023	\$61,279	\$76,599	\$1,532	\$2,553	\$4,085	\$5,107	\$6,383	\$460	\$766	\$1,226	\$1,532	\$1,915
Black or African American Household	\$12,277	\$20,462	\$32,739	\$40,924	\$51,155	\$1,023	\$1,705	\$2,728	\$3,410	\$4,263	\$307	\$512	\$818	\$1,023	\$1,279
Asian Household	\$31,906	\$53,177	\$85,083	\$106,354	\$132,943	\$2,659	\$4,431	\$7,090	\$8,863	\$11,079	\$798	\$1,329	\$2,127	\$2,659	\$3,324
Native Hawaiian and other Pacific Islander Household	\$18,563	\$30,938	\$49,500	\$61,875	\$77,344	\$1,547	\$2,578	\$4,125	\$5,156	\$6,445	\$464	\$773	\$1,238	\$1,547	\$1,934
Some other race Household	\$16,105	\$26,842	\$42,947	\$53,684	\$67,105	\$1,342	\$2,237	\$3,579	\$4,474	\$5,592	\$403	\$671	\$1,074	\$1,342	\$1,678
Two or more races Household	\$21,192	\$35,321	\$56,513	\$70,641	\$88,301	\$1,766	\$2,943	\$4,709	\$5,887	\$7,358	\$530	\$883	\$1,413	\$1,766	\$2,208
Hispanic Household	\$16,559	\$27,598	\$44,156	\$55,195	\$68,994	\$1,380	\$2,300	\$3,680	\$4,600	\$5,749	\$414	\$690	\$1,104	\$1,380	\$1,725
Families with single Female Householder	\$11,723	\$19,538	\$31,261	\$39,076	\$48,845	\$977	\$1,628	\$2,605	\$3,256	\$4,070	\$293	\$488	\$782	\$977	\$1,221
Families with single Male Householder	\$20,066	\$33,444	\$53,510	\$66,887	\$83,609	\$1,672	\$2,787	\$4,459	\$5,574	\$6,967	\$502	\$836	\$1,338	\$1,672	\$2,090
Female householder (non-family)	\$7,373	\$12,288	\$19,661	\$24,576	\$30,720	\$614	\$1,024	\$1,638	\$2,048	\$2,560	\$184	\$307	\$492	\$614	\$768
Male householder (non-family)	\$13,856	\$23,094	\$36,950	\$46,188	\$57,735	\$1,155	\$1,925	\$3,079	\$3,849	\$4,811	\$346	\$577	\$924	\$1,155	\$1,443
Elderly Household (65 yr+)	\$12,166	\$20,277	\$32,443	\$40,554	\$50,693	\$1,014	\$1,690	\$2,704	\$3,380	\$4,224	\$304	\$507	\$811	\$1,014	\$1,267

Notes: The three rows in green are the three highest income levels and thus three highest monthly housing allowances. Those highlighted in red are the four lowest values.

Data Source: ACS B25119 and S1903

⁵ All calculations and numbers reported in this table are Kearns-specific (rather than county-based), unless they say “Area,” which refers to Salt Lake County values. These numbers give a clear picture of demographic differences in income and thus affordability within Kearns.

Availability of Housing Units for Targeted Income Groups

All Households

Available houses were determined using current market research. According to www.realtor.com, Kearns has 150 properties for sale within the metro township as of 27 August 2019. These properties have a median listing price of \$284,890. They have a median price per square foot of \$152. Assuming a ten percent down payment, 30-year mortgage, and a four percent interest rate, these sale prices equate to **a monthly payment of \$2,112**, including taxes, insurance, and interest (www.zillow.com). At this price, **households at 125 percent AMI could afford this payment**, given that utility and other costs are below \$11.00 (\$2,123 - \$2,112). Households at 100 percent AMI or below could not afford this payment.

On www.zillow.com, thirteen properties are listed for rent at a median price of \$1,400 per month, with a median of three bedrooms and two bathrooms. At this rate, these rentals are affordable only to households at 100 percent AMI. Five of the rentals are affordable at 80 percent AMI.

Among all households in Kearns, 14 housing units are currently deed-restricted for moderate income households (DWS “Five Year Housing Projection Calculator”). The federal government’s LIHTC program subsidized these 14 units (DWS “Five Year Housing Projection Calculator”). They are located in St. Andrews Park II and are available for households at 50 to 60 percent AMI (affordablehousingonline.com).

Renter Households

Whether using local or area median income, renter households face a deficit of available housing units. Using AMI, **the deficit totals 112 units among targeted income groups** and 485 units across all income groups (Table 17). **The second-lowest income group, 30 to 50 percent of AMI, lacks 81 units.** The moderate-income group, 50 to 80 percent of AMI, needs 31 additional units.

The numbers resulting from calculations using local median income resemble those from the above AMI calculations (Table 18). There is a deficit of 107 units among targeted income groups, and a total deficit of 575 units across all income groups. For the 30 to 50 percent of local median income group, there is a deficit of 107 units.

Table 17: Availability and Need of Existing Rental Housing in 2017, using AMI

	Using Regional (Salt Lake County) Area Median Renter Income				
Income Range	Maximum Affordable Monthly Housing Allowance	Maximum Affordable Monthly Rental Costs (Rent minus \$295 in Utilities)	# Renter Households	# Rental Units Available at that Price	Surplus/Deficit of Units Available
Less than 30% AMHI (\$12,705)	318	\$23	82	229	147
30%-50% AMHI (\$12,705-\$21,176)	529	\$234	144	63	-81
50%-80% AMHI (\$21,176-\$33,881)	847	\$552	462	431	-31
80%-100% AMHI (\$33,881-\$42,351)	1,059	\$764	190	360	170
100%-125% AMHI (\$42,351-\$52,939)	1,323	\$1,028	210	379	169
> 125% AMHI (> \$52,939)	> \$1,323	> \$1,028	702	329	-373

Note: See Appendix for Explanation of Utility Cost Estimate

Data Source: ACS B25118, B25119, B25056, S2503

Table 18: Availability and Need of Existing Rental Housing in 2017, using Local HH Income

	Using Local (Kearns Metro Township) Median Renter Income				
Income Range	Maximum Affordable Monthly Housing Allowance	Maximum Affordable Monthly Rental Costs (Rent minus \$295 in Utilities)	# Renter Households	# Rental Units Available at that Price	Surplus/Deficit of Units Available
Less than 30% AMHI (\$13,794)	\$345	\$50	102	232	130
30%-50% AMHI (\$13,794-\$22,991)	\$575	\$280	225	118	-107
50%-80% AMHI (\$22,991-\$36,785)	\$920	\$625	431	504	73
80%-100% AMHI (\$36,785-\$45,981)	\$1,150	\$855	199	358	160
100%-125% AMHI (\$45,981-\$57,476)	\$1,437	\$1,142	201	412	212
> 125% AMHI (> \$57,476)	> \$1,437	> \$1,142	633	165	-468

Note: See Appendix for Explanation of Utility Cost Estimate

Data Source: ACS B25118, B25119, B25056, S250

Availability of affordable housing in Kearns has decreased over time (Table 19). In 2012, the deficit was 33 units (across targeted groups) compared to 112 in 2017. However, the overall availability of housing (across all income groups) has improved during this time, from a deficit of 959 units to 485 units. In terms of the number of available rental units per AMI group, the situation improved from 2012 to 2017 for one of the three targeted income groups. The less than 30 percent AMI group saw an increase in unit availability over that time (gain of 180 units, from -33 to 147).

Table 19: Availability and Need of Existing Rental Housing in 2012

Income Range	Using Regional (Salt Lake County) Area Median Renter Income				
	Maximum Affordable Monthly Housing Allowance	Maximum Affordable Monthly Rental Costs (Rent minus \$265 in Utilities)	# Renter Households	# Rental Units Available at that Price	Surplus/Deficit of Units Available
Less than 30% AMHI (\$12,705)	\$263	-\$2	97	64	-33
30%-50% AMHI (\$12,705-\$21,176)	\$439	\$174	72	191	119
50%-80% AMHI (\$21,176-\$33,881)	\$702	\$437	191	295	104
80%-100% AMHI (\$33,881-\$42,351)	\$878	\$613	137	469	332
100%-125% AMHI (\$42,351-\$52,939)	\$1,097	\$832	164	624	460
> 125% AMHI (> \$52,939)	> \$1,097	> \$832	984	58	-926

Note: See Appendix for Explanation of Utility Cost Estimate

Data Source: ACS B25118, B25119, B25056, S2503

Projected Availability of Housing Units for Targeted Income Groups

Housing unit availability was projected using 2012 and 2017 data. The deficit in housing for targeted income groups was 33 in 2012 and 112 in 2017. Over that five-year period, this is a 239 percent increase. In other words, **there was a 48 percent increase in the housing deficit annually for targeted income groups**. Carrying these numbers five years into the future⁶, **Kearns may have a shortage of 1,732 units for targeted income groups in 2024**. While this number seems too large, it shows what Kearns could experience if current trends continue. This sparks great concern and highlights the need for Kearns to be proactive with its housing policies.

⁶ This projection was calculated using a forty-eight percent increase each year from 2017 through 2024.

Chapter Six – Action Plan

The Action Plan is the most important part of the document. It provides concrete ways to achieve in Kearns an environment conducive to successful moderate-income housing opportunities. Feedback gathered from the public at the September 28, 2019 Housing Element Open House has guided the action plan. Using results from the interactive mapping activities, the public comments box, and the Menu Items voting exercise, planning staff has synthesized the Menu Items that the public decided best suit their community. Additionally, planning staff has continued to take public feedback through email and the phone.

The following goals and supporting strategies and actions aim to preserve, create, or otherwise promote moderate-income housing opportunities in Kearns Metro Township.

Goal 1: Preserve current moderate-income housing.

Menu Item Utilized: L

Strategy 1: Identify current MIH.

Strategy 2: Establish a “Good Landlord Program.”

Action 1: Create and adopt “Good Landlord Program.”

Action 2: Achieve code enforcement.

Goal 2: Create more moderate-income housing options.

Menu Items Utilized: E, F, and G

Strategy 1: Allow Accessory Dwelling Units.

Action 1: Write and adopt an ADU Ordinance.

- Carefully define ADUs in ordinance
- Consider type of ADUs allowed
- Consider where ADUs should be allowed

Strategy 2: Promote creation of Accessory Dwelling Units.

Action 1: Identify partners that help with construction and/or conversion costs.

Action 2: Disseminate funding assistance information to residents.

Action 3: Use Map 2 (next page) to show ADU possibilities.

Strategy 3: Require Developers to have moderate-income unit set-asides.

Action 1: Decide set-aside specifications

Action 2: Determine incentives to encourage developers to build MIH

Action 3: Write and adopt Ordinance(s).

Map 2: Potential ADU Sites in Kearns

HOUSING: Using GIS to Understand Utah's Housing Challenges

Legislative Approach - Municipal Effort

In 2019, the Utah Legislature passed affordable housing legislation outlining 23 strategies aimed at reducing barriers to affordable housing development. Municipalities select and work on three of the strategies in order to qualify for various funding sources.

This figure uses GIS data to analyze the spatial relationships between housing potential, existing networks, and infrastructure to explore one strategy outlined in SB34;

to "create or allow for, and reduce regulations related to, accessory dwelling units in residential zones." An accessory dwelling unit or ADU is a small, self-contained residential unit located on the same lot as an existing single-family home. These can be attached or detached units.

⚠️ ADU's are not the answer to every challenge facing the valley's housing stock, and there are certainly places where they're not appropriate. The analysis in this figure is exploratory.

GIS Workflow: Ask questions of the data. Assemble accordingly.



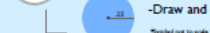
Where is there ADU potential based on commerce and employment centers? How close do people live?

- Identify shopping areas and construct walking area overlay



Where is there ADU potential based on public transportation? What transportation corridors exist?

- Draw and dissolve quarter mile buffers around bus stops



Where is there ADU potential based on existing secondary structures? Are there existing building footprints suitable for ADU use?

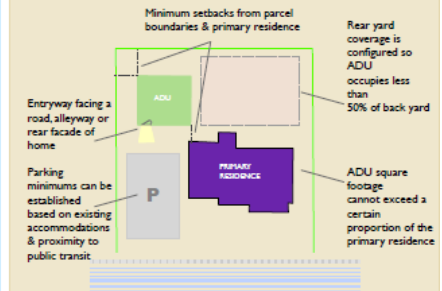
- Identify building footprints

- Spatially join building footprint data to the parcel layer. Identify parcels where building coverage is less than 50%.

- Query footprint data for buildings between 250 & 850 square feet

Structures by sqft	≤ 350 sqft	≤ 450 sqft	≤ 550 sqft	≤ 650 sqft	≤ 750 sqft	≤ 850 sqft
Total structures by sqft in Kearns	561	301	232	269	251	207

What a detached ADU might look like...



Created by Greater Salt Lake Municipal Services District on 9/12/2019 by Alex Rudowski

Data Source: SLCO Recorder and Assessor
 Parcel Data: SLCO Recorder and Assessor
 Municipal Boundaries: SLCO Recorder and Assessor
 Building Footprints: SLCO Information Services GIS
 Transit Stops: LRTA
 Shopping Centers: SLCO

Disclaimer:
 Map created by Greater Salt Lake Municipal Services District in cooperation with the offices of the Salt Lake County Assessor, Clerk, Recorder and Salt Lake County Public Works.
 The Greater Salt Lake Municipal Services District makes no guarantee, representations or warranties of any kind, expressed or implied as to the content, quality, or completeness of any of the data provided. This map is supplied on an "as is" basis. The MSD assumes no obligation or liability for its use by any person. This map contains information created and edited by a variety of sources and agencies.



GREATER SALT LAKE
**Municipal Services
 District**



Strategy 4: Partner with organizations and entities that build affordable housing.

Action 1: Explore creative solutions, such as partnering with ICÓN, a 3D house printing company that builds affordable housing.

Strategy 5: Consider zoning changes to allow higher density housing near the popular bus lines (4700 South and 5400 South) as well as near employment opportunities, specifically near the industrial and commercial zones in central-southern, central-northern, and eastern-central Kearns.

Action 1: Identify these areas.

Action 2: Write and adopt a new zoning Ordinance.

Goal 3: Support measures and efforts that contribute to neighborhood stabilization.

Menu Items Utilized: B and C

Strategy 1: Identify and apply for grants and funding opportunities that do so.

Action 1: Provide exterior curb-appeal grants to 10 homes per year through 2024 (50 total).

Action 2: Support applications and funding from the *Green and Healthy Homes Initiative* to conduct critical needs home repair in low and moderate-income housing.

Action 3: Support applications and funding from the *Utah Weatherization Assistance Program* to help low-income residents, especially the elderly and disabled, to reduce energy consumption through home improvements.

Action 4: Support applications and funding from *Salt Lake Valley Habitat for Humanity* to house families between 30 and 60 percent of the Area Median Income.

Action 5: Support applications and funding from *Assist Utah's Emergency Home Repair, Accessibility Design, and Aging in Place* programs.

Strategy 2: Identify infrastructure investments that would further facilitate MIH and the success of MIH families.

Action 1: Consider new transit routes and stops, improvements in transit frequency, and improvements in transit stations and stops.

Action 2: Use the sidewalk inventory (forthcoming in Kearns 2020 Master Transportation Plan) and connect any sidewalk gaps to promote walkability and enhance the destination accessibility of non-automobile owners.

Chapter Seven – References

1. ESRI Business Analyst Online
 - “Demographic and Income Profile”
 - “Detailed Age Profile”
 - “Housing Profile”
2. S. Manson, J. Schroeder, D. Van Riper, & S. Ruggles. IPUMS NHGIS: V13.0 [Database]. Minneapolis: University of Minnesota. 2018.
3. Salt Lake County
 - Planning and Development Services “Residential Permits”
 - Geographic Information Systems – Zoning Data and Metro Township Boundaries
4. United States Census Bureau, American Community Survey
 - Tables: B21100, B25056, B25118, B25119, DP1, DP2, DP3, DP4, S1810, S1901, S1903, S2101, S2503,
5. U.S. Department of Housing and Urban Development
 - “2017 Income Limits Documentation System”
 - “Affordable Housing Guide”
6. Utah Department of Workforce Services, Housing and Community Development Division, GoogleDrive Database: <https://drive.google.com/drive/folders/15DWOQV9y-Su6as0RVGDvSicrkYrCqK1Z>
 - “A Moderate-Income Housing Element Outline”
 - “DWS 5-Year Housing Projection Calculator”
 - “Important Advice for Planning Moderate-Income Housing”
 - “Moderate-Income Housing Writing Guide”
 - “City of Meropis: Moderate-Income Housing Plan”
 - “Salt Lake County: Moderate-Income Housing Plan 2017”
 - “Sandy City General Plan: Section 3 Housing Needs”
 - “South Salt Lake City: Moderate-Income Housing Plan”
 - “State of Utah Affordable Housing Report 2018”
 - “Snyderville Basin and East Summit County: Housing Affordability Assessment”
7. Utah League of Cities and Towns “Housing Policy in Utah” 2018
8. Utah Non-Profit Housing Corporation “<https://unphc.org/housing/>”
9. Websites:
 - www.realtor.com
 - www.mortgagecalculator.com
 - www.zillow.com
 - www.lowincomehousing.us

Chapter Eight – Appendix

Topics

In this chapter, planning staff have written further explanations of several topics presented in this plan. Each topic has a paragraph description as well as links to more resources. Some links go to online databases with multiple resources. Resources are presented as sources of more information and do not necessarily represent endorsement of specific policies or programs by MSD planning staff.

Affordable Housing in General

The Utah Department of Workforce Services (DWS) has a shared GoogleDrive account with dozens of resources. It holds all Moderate-Income Housing Plans within Utah that they have received. It also has dozens of presentations on various topics and guides on writing housing plans. One particularly helpful document is the Utah League of Cities and Towns (ULCT) “Keys to Housing Policy in Utah.” It includes a glossary of housing terms, several strategies to promoting affordable housing, and several case studies of communities throughout Utah. Another helpful document is the National Association of Home Builders (NAHB) guide: “Research on State and Local Means of Increasing Affordable Housing.” It has strategies and case studies from across the nation. Pros and cons are listed under each strategy as well as places where that strategy has been implemented.

DWS General Database:

<https://drive.google.com/drive/folders/1WEYWuTWX9z1ppDDGLX0JdC4PupyZcGoh>

ULCT Guide:

https://drive.google.com/drive/folders/1S1MWw3UbDG03TEW_V_P5wMluwhmqTiW

NAHB Guide:

<https://drive.google.com/drive/folders/1s2wwHXXVFHSt4inDyBPPJcF8OTojSGk>

Accessory Dwelling Units

Accessory Dwelling Units are a secondary dwelling (place to live) on the same lot as a single-family home. They can be attached or detached, such as a basement apartment, a tiny house, a garage apartment, or a mother-in-law apartment, as well as some others.

Salt Lake County Regional Development and the Wasatch Front Regional Council put together the following presentation about ADUs. It includes data from research initiatives, issues, benefits, and best practices. The presentation is available in PDF format at the link below.

SLCo and WFRC presentation: <http://www.ulct.org/wp-content/uploads/sites/4/2015/09/ADU-Presentation-by-Jake-Young-and-Ted-Knowlton-ULCT-2017.pdf>

Salt Lake City has an extensive guide on how to build ADUs. While it is based on Salt Lake City ordinances, zoning, and rules, it includes great information on ADUs in general, especially its illustrations on different ways to configure a single-family house and an ADU on a lot. Other municipalities have informative ADU guides and regulations as well.

SLC: http://www.slcdocs.com/Planning/Guides/ADU_handbook.pdf

Cedar Hills: <http://www.cedarhills.org/adu/>

Kaysville: <https://www.kaysvillecity.com/DocumentCenter/View/230/Accessory-Buildings-Guide-PDF>

Spanish Fork:

https://www.spanishfork.org/departments/community_development/planning/accessory_dwelling_units.php

Good Landlord Program

Good Landlord Programs exist in many cities and towns in Utah, with each municipality adapting the program to its community's specific needs. They aim to incentivize good landlord behavior, good tenant behavior, and good property management and upkeep. They are generally voluntary incentive programs, where rental owners who choose to participate pay significantly reduced fees. To participate, rental owners usually must take a course on being a good landlord, which is offered by the Utah Apartment Association, be current on fees, sign a contract, and properly care for properties.

Centerfield: <https://www.centerfieldcity.org/good-landlord-program>

North Salt Lake City: <https://www.nslcity.org/DocumentCenter/View/769/Good-Landlord-Program-Brochure-Apartments?bidId=>

Ogden: <https://www.ogdencity.com/203/Good-Landlord-Program>

Salt Lake City: http://www.slcdocs.com/landlord/landlord_tenant.pdf

West Jordan: <https://www.westjordan.utah.gov/good-landlord-program>

Short-term Rentals

Short-term rentals are places that can be rented typically between one day to nine months. Places are beginning to write ordinances regarding them. Ordinances for short-term rentals address issues such as whether hosts must be permanent residents and for how long a person can stay in a place and it be considered a short-term rental. Short-term rentals have positive and negative externalities. Short-term rentals can be a vital second source of income for a household. However, short-term rentals with absentee landlords and poor management can turn into eyesores. At the same time, short-term rentals with absentee landlords can become overpriced vacation destinations that negatively impact local affordability for neighbors.

This article highlights twelve cities across the United States that have implemented ordinances regarding short-term rentals. The article includes links to more information.

Article: <https://www.2ndaddress.com/research/short-term-rental-laws/>

Zoning

Zoning is not an evil word. Zoning is the division of land into defined areas in which specific land uses are allowed or prohibited. Zoning is intended to promote the health, safety, and wellbeing of people by guiding land use decisions so that compatible uses are adjacent while incompatible uses are separated. For example, zoning can be used to prevent the building of highly polluting factories next to kindergartens or homes.

When zoning is appropriate and community-driven, it supports the goals of the community. Kearns' zoning code comes from Salt Lake County's code, eventually Kearns' code needs to be updated to match Kearns' wants and needs. One article below, the first link, explains the basics of zoning. The second link goes to the website of the Land Use Academy of Utah (LUAU). It has a short video on zoning. The website also hosts many other videos and articles about land use and local government in Utah.

Article: <https://propertymetrics.com/blog/zoning-laws/>

LUAU Website: <https://luau.utah.gov/2017/05/25/league-definitions-zoning/>

The American Planning Association (APA) defines different types of zoning. Click on the link below to learn more about these types. "Base" zoning is sometimes used to refer to the regular zoning that most people are used to hearing about. "Overlay" zoning is another type of zoning. An overlay zone is a rule applied over already established zones that may cross the boundaries of different zones. For example, an overlay zone may allow ADUs across R 1-8 and R 1-21 zones within 0.5 miles of bus stops. The base zones of R 1-8 and R 1-21 would stay the same. There is an overlay zoning explanation on the APA website or on page 46 of the National Association of Home Builders (NAHB) guide.

APA: <https://www.planning.org/divisions/planningandlaw/propertytopics.htm>

NAHB Guide: <https://drive.google.com/drive/folders/1s2wwHXXVFHSt4inlDyBPPJCf8OTojSGk>

Example Ordinances

Good Landlord Program ordinances:

Salt Lake City: <http://www.slcdocs.com/landlord/ordinance.pdf>

Centerfield:

[https://centerfield.municipalcodeonline.com/book?type=ordinances#name=3.80 Good Landlord Program](https://centerfield.municipalcodeonline.com/book?type=ordinances#name=3.80%20Good%20Landlord%20Program)

ADU ordinances:

North Salt Lake City: <https://www.nslcity.org/DocumentCenter/View/1992/ADU-112118?bidId=>

Cedar Hills: <http://www.cedarhills.org/wp-content/uploads/2018/08/ordinance-07-17-2018A-title-10-accessory-dwelling-units.pdf>

List of Relevant Organizations and Websites

Resources are presented as sources of more information and do not necessarily represent endorsement of specific policies or programs by MSD planning staff.

AAA Fair Credit Foundation: <https://faircredit.org/about-us/>

Affordable Housing Online: <https://affordablehousingonline.com/>

American Planning Association – National Website (APA): <https://www.planning.org/>

American Planning Association – Utah Chapter (APA Utah): <https://www.apautah.org/>

Assist Utah: <https://assistutah.org/>

Community Development Corporation of Utah (CDC Utah): <https://cdc.utah.gov/im-a-homeowner/home-repairs/>

Home Rehab Referral List: <https://cdc.utah.gov/wp-content/uploads/2019/08/Rehab-Referral-List.pdf>

Congress for the New Urbanism: <https://www.cnu.org/resources>

Greater Salt Lake Municipal Services District (GSLMSD or MSD): <https://msd.utah.gov/>

Green and Healthy Homes Initiative: <https://slco.org/green-healthy-homes/>

Home Energy Assistance Target (HEAT) Program: <https://affordablehousingonline.com/>

Land Use Academy of Utah (LUAU): <https://luau.utah.gov/>

National Association of Home Builders (NAHB): <https://www.nahb.org/>

Salt Lake County Regional Development – Planning and Transportation:
<https://slco.org/planning-transportation/>

The Utah Land Use Institute: <https://utahlanduse.org/land-use-library/>

Utah Apartment Association: <https://www.uaahq.org/>

Good Landlord Program class: <https://www.uaahq.org/gll.html>

Utah Center for Neighborhood Stabilization (UTCNS): <http://www.utcms.com/>

Utah Community Action – Weatherization Program (UCA):
<https://www.utahca.org/weatherization/>

Utah Department of Transportation (UDOT):
<https://www.udot.utah.gov/main/f?p=100:6:0:::V,T:,1>

Utah Department of Workforce Services (DWS): <https://jobs.utah.gov/index.html>

Affordable Housing page: <https://jobs.utah.gov/housing/affordable/index.html>

Utah League of Cities and Towns (ULCT): <http://www.ulct.org/>

Utah Public Notice Website: <https://www.utah.gov/pmn/index.html>

Utah Transit Authority (UTA): <https://www.rideuta.com/>

Wasatch Front Regional Council (WFRC): <https://wfrc.org/>

Methods

Utility Cost Estimate Methods and Sources

Type	Rate	Data Source
Basic Monthly Service Fee	\$17.00	Kearns Improvement District
Using 10,001 to 25,000 gallons per month	\$2.92 per 1,000 gallons	Kearns Improvement District
Per Capita Water Usage	80-100 gallons per day	USGS "Water Questions & Answers"
Monthly Usage:	2,400-3,100 gallons per month	(80 gallons times 30 days per month
Median Monthly Usage:	2,750 gallons per month	for low end of range; 100 gallons times 31 days per month for high end of range)
Kearns Avg. Household Size	3.75 people per household	ACS DP04 - 2017
$2,750 \text{ gal per person} * 3.75 \text{ people per house} = 10,312.5 \text{ gal per month}$ $(10,312.5 \text{ gal} * \$2.92 \text{ per } 1,000 \text{ gal} / 1,000 \text{ gal}) + \17.00 base rate <p>= Monthly Water Cost Estimate: \$47.11</p>		

Internet Provider	Cost Per Month, By Available Packages										
	Package 1	Package 2	Package 3	Package 4	Package 5	Package 6	Package 7	Package 8	Package 9	Package 10	Package 11
CenturyLink	45	55	55	85	65	50					
Xfinity	29.99	34.99	29.99	44.99	59.99	74.99	29.99	39.99	49.99	59.99	69.99
Frontier	27.99	34.99	44.99								
Spectrum	44.99										
AVERAGE PACKAGE COST	49										
MEDIAN PACKAGE COST	45										

Utility	Cost per Month	Data Source
Electricity	\$82	U.S. Energy Information Administration "Average Monthly Bill - Residential" for State of Utah (2017)
Sewer	\$37	Kearns Improvement District "Sewer Rates: Residential" (2019)
Water	\$47	Kearns Improvement District "Water Rates: Residential" (2019), USGS "Water Questions & Answers", ACS DP04
Heating	\$54	McCann, Adam "2019's Most & Least Energy-Expensive States" (2019)
Garbage	\$27	Wasatch Front Waste and Recycling District (2018)
Internet	\$49	Average of Internet Packages offered by Utah's top 4 providers: CenturyLink, Xfinity, Frontier, and Spectrum (n=21) (2019)
SUM	\$295	

Housing Availability and Need Calculations

See attached PDF for depiction of calculations using local (Kearns) values. Process using AMI (Salt Lake County) values is the same but uses Salt Lake County values.

1	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U
2	Table B25118: Financial Characteristics, 2017 ACS 5-year data, Kearns					Table DP04, ACS 2017 5-year Data, Kearns										This is for Renters only. Owner Occupied is different.				
3				Kearns		Update data for your geography and time period.										Kearns				
4				Estimate																
5	Total:			9,892		Median household income in the past 12														
6	Owner occupied:			8,102		Total:										59,543				
7	Less than \$5,000			101		Owner occupied (dollars)										63,508				
8	\$5,000 to \$9,999			22		Renter occupied (dollars)										45,981				
9	\$10,000 to \$14,999			156		Annual														
10	\$15,000 to \$19,999			186		Top Income Max Rent (30% of Income Level per month)														
11	\$20,000 to \$24,999			258		30% AMHI \$13,794 \$345														
12	\$25,000 to \$34,999			726		50% AMHI \$22,991 \$575														
13	\$35,000 to \$49,999			1,307		80% AMHI \$36,785 \$920														
14	\$50,000 to \$74,999			2,198		100% AMHI \$45,981 \$1,150														
15	\$75,000 to \$99,999			1,754		125% AMHI \$57,476 \$1,437														
16	\$100,000 to \$149,999			1,062		>125% AMHI > \$ 57476 > \$ 1437														
17	\$150,000 or more			332																
18	Renter occupied:			1,790																
19	Less than \$5,000			13		<30% 30-50% 50-80% 80-100% 100-125% >125%														
20	\$5,000 to \$9,999			20		13														
21	\$10,000 to \$14,999			91		20														
22	\$15,000 to \$19,999			37		69 22														
23	\$20,000 to \$24,999			278		37 37														
24	\$25,000 to \$34,999			280		166 112														
25	\$35,000 to \$49,999			324		280 39 199 87														
26	\$50,000 to \$74,999			381		114 267														
27	\$75,000 to \$99,999			133		133														
28	\$100,000 to \$149,999			149		149														
29	\$150,000 or more			84		84														
30																				
31	Sum of Columns:					102 225 431 199 201 633														
32						1,790														

Calculate the income brackets for a rental gap analysis by multiplying the median renter household income by the percentage thresholds used to define the brackets (30%, 50%,

Calculate the maximum affordable rent for each given income bracket. Remember that cheaper rents are always affordable to higher earning households--

Use the table on the far left to estimate the number of renter households in each income bracket of the renter gap analysis, as I've typed in a more formatted way above. This is done by linear interpolation.

Example:
Less than 30% = all households earning \$13,794 or less per year. Referencing the table on the far left, this would include households in cells E19, F20, and a portion of those in F21. How many of those in F21

Check Number

Income Bracket	# of Renter Households
Less than 30% AMHI (\$13794)	102
30%-50% AMHI (\$13794-\$22991)	225
50%-80% AMHI (\$22991-\$36785)	431
80%-100% AMHI (\$36785-\$45981)	199
100%-125% AMHI (\$45981-\$57476)	201
> 125% AMHI (> \$57476)	633
Total Renter Households	1,790

Median Estimation (Linear Interpolation) = ((M11-15000) / (19999-15000))*E22

$$\frac{((\text{Top Income} - \text{Lower end of Bracket}))}{(\text{Top end of Bracket} - \text{Lower end of Bracket})} * \# \text{ Renters in Bracket}$$

Calculate the income brackets for a rental gap analysis by multiplying the median renter household income by the percentage thresholds used to define the brackets (30%, 50%,

Calculate the maximum affordable rent for each given income bracket. Remember that cheaper rents are always affordable to higher earning households--

Use the table on the far left to estimate the number of renter households in each income bracket of the renter gap analysis, as I've typed in a more formatted way above. This is done by linear interpolation.

Example:
Less than 30% = all households earning \$13,794 or less per year. Referencing the table on the far left, this would include households in cells E19, E20, and a portion of those in E21. How many of those in E21 count here? Interpolate! The equation is:

((13,794-10,000)/(14,999-10,000))*E21 = 69. So our # households in the < 30% bracket is 13+20+69 = 102.

YOUR CHECK here is the sum, shown in cell T17. If this doesn't match the total shown in cell E18 and M31 (or is within about 1 due to

Sometimes this is more complicated since the income spread has a top end and a bottom end embedded in the Income Bracket. When this happens, use the usual formula but subtract the previously calculated number.

$$\frac{((\text{Top Income} - \text{Lower end of Bracket}))}{(\text{Top end of Bracket} - \text{Lower end of Bracket})} * \# \text{ Renters in Bracket} \text{ minus (-) } J24 \text{ [which was previously calculated]}$$

Don't forget to check this.

1		B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
2	2017 American Community Survey 5-Year Estimates Kearns				Update data for your geography and time period.														
3			Kearns																
4			Estimate																
5	Total:		1,790																
6	With cash rent:		1,570																
7	Less than \$300		6																
8	\$300 to \$499		28																
9	\$500 to \$799		383																
10	\$800 to \$999		360																
11	\$1,000 to \$1,499		717																
12	\$1,500 to \$1,999		76																
13	\$2,000 to \$2,499		0																
14	\$2,500 to \$2,999		0																
15	\$3,000 or more		0																
16	No cash rent		220																
17																			
18																			
19																			
20																			
21																			
22																			
23																			
24																			
25																			
26																			
27																			
28																			
29																			

Max Rent						
\$345	\$575	\$920	\$1,150	\$1,437	> \$ 1437	
226						
6	22					
	96	287				
		217	143			
			216	412	89	
					76	
232	118	504	358	412	165	

Maximum Rent	# Rental Units
30% AMHI	\$345 232
50% AMHI	\$575 118
80% AMHI	\$920 504
100% AMHI	\$1,150 358
125% AMHI	\$1,437 412
>125% AMHI	> \$ 1437 165
Total Rental Units	1,790

Calculate the number of rental housing units available in each range.
Notes:

1. The "No cash rent" row (row 16) is included in the lowest maximum rent group.

2. Check the sum presented in cell N12. This must match (or be within 1 due to rounding error) the total provided in cell C5 and L31.

3. The number of units in each income/rent bracket is interpolated in *exactly the same manner* as we interpolated number of households in each income bracket. Maximum rent of \$345 is the sum of all lower rents (cells C7 and C16) plus the portion of cell B8 that would go up to \$345, which is $((\$345-\$300)/(\$499-\$300))*28=6$. So the number of units available at \$345 or less is $=\text{sum}(C7, C16, \text{ and } F8) = 232$.

1,790

Kearns Metro Township: Rental Affordability Gap Analysis, 2017

Income Range	Maximum Affordable Monthly Rent	# Households	# Rental Units Available at that Price	Surplus/Deficit of Units Available
Less than 30% AMHI (\$13794)	\$345	102	232	130
30%-50% AMHI (\$13794-\$22991)	\$575	225	118	-107
50%-80% AMHI (\$22991-\$36785)	\$920	431	504	73
80%-100% AMHI (\$36785-\$45981)	\$1,150	199	358	160
100%-125% AMHI (\$45981-\$57476)	\$1,437	201	412	212
> 125% AMHI (> \$57476)	> \$ 1437	633	165	-468

Data source: US Census Bureau (Tables: DP04 and B25118 and B25056) ACS 2017 5-year data

NOTE: You *always* read the last column of this table from bottom to top. Wealthier households tend to rent below their maximum affordable rent, increasing market pressure in lower rent brackets. In this example, for instance, we would assume that the 468 households not accommodated by the highest rent units would rent in the next highest rent bracket, forcing those households to rent in the 80%-100% rent bracket, and so forth. In other words, wealthier households get "first dibs" on the rental market, and tend to rent at lower costs than their maximum affordable costs, so we assume that demand pushes pressure down market. In this particular example, we can see that the steepest competition for units is likely to occur in the 30%-50% rent bracket, because lower income households will seek the lowest rents possible and the deficit of units for the wealthiest households will eat up many units in the 50%-100% brackets.

Interpret the data and the GAP.

Reading Order: start from the bottom

Fiercest Market (the GAP)