

2020 UPDATE MIH PROGRESS REPORT 2019 Strategic Options

1. Strategy: *Create or allow for, and reduce regulations related to, accessory dwelling units (ADUs) in residential zones*

Goals:

- Extend accessory dwelling units to all single-family residential zones
- Streamline process by removing the conditional use permit requirement and permitting the use, thereby allowing zoning administrator approval

ADU permits previously required Conditional Use Permit approval and a public hearing – now the approval is administrative by the Zoning Administrator.

Specific outcomes that strategy intends to accomplish:

- Decrease non-conformities of those creating apartments within a home – by providing legal pathways to do it
- Provide more certainty for accessory dwelling unit housing options by making it permitted which allows it to be approved by a zoning administrator rather than involving a public hearing
 - Simplify process by allowing accessory dwellings to be a permitted use, based on objective standards
 - Zoning administrator approval – reduced review and approval times, rather than noticing for a public hearing

How has municipality monitored its annual progress toward achieving the goals? :

- To achieve the goals of increasing accessory dwelling units in the community by allowing them in additional zoning districts and not requiring a conditional use permit, there were text amendments to the city's land use ordinance in 2019. This allowed the zoning administrator as the Land Use Authority, provided additional specific standards for ADUs, and allowed them to be essentially City-wide.
- Records of ADU approvals and building permits related to ADUs

5a: Identify key tasks of each stage needed to accomplish the goals:

- This primarily occurred by way of two text amendments in 2019. The ADU municipal code chapter was amended as well as the administration and procedures code chapter.
- Accessory dwelling units were a conditional use before in most zones

- Tried to address community concerns about parking within ordinance

Identify parties responsible for completing the key tasks of each stage identified in item immediately above in 5a:

The zoning administrator, planning commissioners, city council members, the planning staff, administration, building official, and the public citizens were involved in completing key tasks.

Describe resources that city must allocate to complete the key task of each stage identified above in 5a:

Resources primarily include: city staff review time, Planning Commission and City Council hearing time, application fees and building inspection time.

State specific deadlines for completing key tasks of each stage:

Deadlines include: project application deadlines for text amendments, public hearing/notice deadlines based on the hearing date, and building permit deadlines.

Which of key tasks have been completed so far, and what were their results?

Both text amendments have occurred and were successful in increasing accessory dwelling unit rights in Bluffdale City. Additionally, three (3) new accessory dwelling units have been issued since adoption of the new ordinance.

If any of tasks were unsuccessful how is city addressing negative results? :

NA, results were successful

What, (if any) barriers did city encounter during course of implementation of said goals? :

No barriers were encountered as the goals were well received. Off-street parking, however, does remain a community concern for all housing types.

2. Strategy: *Allow for higher density or moderate income residential development in commercial and mixed-use zones, commercial centers, or employment centers*

Goal:

Continue to facilitate completion of varying mixed use projects – including infrastructure implementation

Specific outcomes that strategy intends to accomplish? :

Increase variety of housing options in Bluffdale City and allow for housing flexibility for all ages and incomes

How has municipality monitored its annual progress toward achieving the goals? :

Annual progress has occurred through project application processes and timelines. Additionally, progress has occurred through building permits to the city.

5a: Identify key tasks of each stage needed to accomplish the goals:

Aspects of the project process, like development review meetings with applicants, review processes, public meetings, notice periods, approval documents and other notice steps.

Identify parties responsible for completing the key tasks of each stage identified in item immediately above in 5a:

The zoning administrator, planning commissioners, city council members, the planning staff, administration, building official, and the public citizens were involved in completing key tasks.

Describe resources that city must allocate to complete the key task of each stage identified above in 5a:

Resources primarily include: city staff review time, Planning Commission and City Council hearing time, application fees and building inspection time.

State specific deadlines for completing key tasks of each stage:

Deadlines include: project application deadlines for subdivisions, public hearing/notice deadlines based on the hearing date, and building permit deadlines.

Which of key tasks have been completed so far, and what were their results?

New neighborhoods – with a variety of housing sizes and unit types - were constructed in this time period, with some of them including parks and schools.

If any of tasks were unsuccessful how is city addressing negative results? :

NA

What, (if any) barriers did city encounter during course of implementation of said goals? :

NA

3. Strategy: Utilize a MIH set aside from a community reinvestment agency, redevelopment agency, or community development and renewal agency.

Goals:

- Continue to make same regular payments to local affordable apartment owners to offset maintenance and upkeep costs until expiration of redevelopment areas that include the housing set aside
- Look for additional opportunities within the city when developing a new proposed CRA, such as SLCO, or with the non-profit, *HousingConnect*

Specific outcomes that strategy intends to accomplish? :

Outcomes that this strategy intends to accomplish are to increase the variety of housing options in Bluffdale City to allow for housing flexibility for all ages/incomes, as well as to offset rental increases and application fees.

How has municipality monitored its annual progress toward achieving the goals? :

The city has annual discussions with project/property owners to monitor progress.

5a: Identify key tasks of each stage needed to accomplish the goals:

Key tasks consist of administrative staff internal discussions regarding future recommendations for the agency for use of funds.

Identify parties responsible for completing the key tasks of each stage identified in item immediately above in 5a:

Parties responsible for completing tasks consist of administrative staff, the city manager, the economic development director, and the finance director.

Describe resources that city must allocate to complete the key task of each stage identified above in 5a:

Resources mainly consist of staff time for meetings, calls, and coordination on committees.

State specific deadlines for completing key tasks of each stage:

The primary need is to review materials annually.

Which of key tasks have been completed so far, and what were their results?

There have been continuous efforts with continuous payments to specific projects. There have also been participation agreements for specific developments.

If any of tasks were unsuccessful how is city addressing negative results?:

NA

What, (if any) barriers did city encounter during course of implementation of said goals?

NA

Section 1: Population by tenure in Bluffdale city

Table B01003 Table B25008	2009 American Community Survey	2017 American Community Survey	Annual Growth Rate (Slope)	2025 Projection	Difference between 2017 and 2025
Total Population: (ACS Table B01003)	7,425	10,869	437	13,160	2,291
Total Population in occupied housing units (ACS Table B25008)	7,425	10,869	435	13,128	2,259
Total Population in owner- occupied housing (ACS Table B25008)	6,571	8,954	333	10,821	1,867
Total Population in renter- occupied housing (ACS Table B25008)	854	1,915	102	2,308	393

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

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

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

Table B25001 Table B25032	2009 American Community Survey	2017 American Community Survey	Annual Growth Rate (Slope)	2025 Projection	Difference between 2017 and 2025
TOTAL HOUSING UNITS (ACS Table B25001)	1,875	2,822	116	3,531	709
Total occupied units (ACS Table B25032)	1,787	2,716	113	3,411	695
Owner-occupied structures (ACS Table B25032)	1,522	2,254	92	2,812	558
1 unit, detached	1,363	2,080	102	2,713	633
1 unit, attached	122	132	-3	111	-21
2 units	0	0	0	0	0
3 or 4 units	0	0	-3	-14	-14
5 to 9 units	11	25	-2	9	-16
10 to 19 units	26	17	-2	-6	-24
20 to 49 units	0	0	0	0	0
50 or more units	0	0	0	0	0
Mobile homes	0	0	0	0	0
Boat, RV, van, etc.	0	0	0	0	0
Renter-occupied structures (ACS Table B25032)	265	462	22	599	137
1 unit, detached	87	111	8	218	107
1 unit, attached	36	56	-1	16	-40
2 units	0	0	0	0	0
3 or 4 units	34	0	-2	2	2
5 to 9 units	10	49	2	38	-11
10 to 19 units	98	183	8	240	57
20 to 49 units	0	0	0	0	0
50 or more units	0	63	6	85	22
Mobile homes	0	0	0	0	0

Boat, RV, van, etc.	0	0	0	0	0
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Source 1: U.S. Census Bureau. Table B25001: Total housing units. American Community Survey.

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

Section 3: Housing occupancy in Bluffdale city

Table B25003 Table B25081	2009 American Community Survey	2017 American Community Survey	Annual Growth Rate (Slope)	2025 Projection	Difference between 2017 and 2025
Total households in occupied housing units (ACS Table B25003)	1,787	2,716	113	3,411	695
Total households in owner-occupied housing (ACS Table B25003)	1,522	2,254	92	2,812	558
With a Mortgage (ACS Table B25081)	1,253	1,784	61	2,111	327
Without a Mortgage (ACS Table B25081)	269	470	31	701	231
Total households in renter-occupied housing (ACS Table B25003)	265	462	22	599	137

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

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

Section 4: Housing vacancy in Bluffdale city

Table B25004	2009 American Community Survey	2017 American Community Survey	Annual Growth Rate (Slope)	2025 Projection	Difference between 2017 and 2025
Total vacant units (ACS Table B25004)	88	106	2	120	14
For rent (ACS Table B25004)	0	25	4	66	41
Rented, not occupied (ACS Table B25004)	0	0	0	0	0
For sale only (ACS Table B25004)	0	44	5	65	21
Sold, not occupied (ACS Table B25004)	74	0	-8	-69	-69
For seasonal, recreational, or occasional use (ACS Table B25004)	0	5	0	4	-1
For migrant workers (ACS Table B25004)	0	0	0	0	0
Other vacant (ACS Table B25004)	14	32	1	55	23

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

Section 5: Average household size in

Table B25010	2009 American Community Survey	2017 American Community Survey	2025 Projection
Average Household Size (ACS Table B25010)	4.16	4	3.85
Average Owner Household Size (ACS Table B25010)	4.32	3.97	3.85
Average Renter Household Size (ACS Table B25010)	3.22	4.15	3.85

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

Section 6: Monthly housing costs in Bluffdale city

Table B25088 Table B25064	2009 American Community Survey	2017 American Community Survey	Annual Growth Rate (Slope)	2025 Projection	Difference between 2017 and 2025
Total owner-occupied housing unit costs (ACS Table B25088)	\$1,663	\$1,963	\$19	\$2,124	\$ 161
Units with a mortgage (ACS Table B25088)	\$2,023	\$2,268	\$16	\$2,363	\$ 95
Units without a mortgage (ACS Table B25088)	\$493	\$563	\$10	\$633	\$ 70
Median gross rent (ACS Table B25064)	\$1,103	\$1,173	-\$2	\$1,005	\$ (168)

Source 1: U.S. Census Bureau. Table B25088: Median selected monthly owner costs (rentals) by mortgage status. American Community Survey.

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

Section 7: Median household income in Bluffdale city

Table B25119	2009 American Community Survey	2017 American Community Survey	Annual Growth Rate (Slope)	2025 Projection	Difference between 2017 and 2025
Median household income (ACS Table B25119)	\$84,864	\$105,391	\$1,465	\$106,773	\$ 1,382
Owner-occupied income (ACS Table B25119)	\$87,708	\$113,966	\$2,306	\$128,529	\$ 14,563
Renter-occupied income (ACS Table B25119)	\$48,250	\$65,212	\$769	\$54,443	\$ (10,769)

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

Section 8: Salt Lake County Area Median Income (AMI)*

Table B19019 Table B19119	2009 American Community Survey	2017 American Community Survey	Annual Growth Rate (Slope)	2025 Projection	Difference between 2017 and 2025
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Median HOUSEHOLD income (ACS Table B19019)	\$0	\$67,922	\$4,987	\$109,679	\$ 41,757
1-person household	\$29,347	\$35,234	\$680	\$39,400	\$ 4,166
2-person household	\$60,515	\$70,072	\$1,063	\$76,112	\$ 6,040
3-person household	\$66,549	\$79,895	\$1,452	\$87,757	\$ 7,862
4-person household	\$72,043	\$88,785	\$1,883	\$99,734	\$ 10,949
5-person household	\$72,151	\$87,250	\$1,461	\$92,922	\$ 5,672
6-person household	\$79,716	\$92,268	\$1,019	\$93,541	\$ 1,273
≥ 7-person household	\$81,746	\$96,814	\$1,165	\$97,309	\$ 495
Median FAMILY income (ACS Table B19119)	\$66,413	\$78,828	\$1,342	\$85,868	\$ 7,040
2-person family	\$59,252	\$68,991	\$973	\$74,200	\$ 5,209
3-person family	\$63,983	\$78,081	\$1,557	\$87,394	\$ 9,313
4-person family	\$72,222	\$88,255	\$1,877	\$99,082	\$ 10,827
5-person family	\$73,345	\$87,065	\$1,310	\$91,148	\$ 4,083
6-person family	\$80,836	\$92,594	\$1,006	\$93,644	\$ 1,050
≥ 7-person family	\$85,906	\$95,705	\$749	\$91,785	\$ (3,920)

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

Community Survey.

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

Survey.

*NOTE: AMI is calculated at the COUNTY level.

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

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

2020 Shortage	Renter Households	Affordable Rental Units	Available Rental Units	Affordable Units - Renter Households	Available Units - Renter Households
≤ 80% HAMFI	260	340	245	80	-15
≤ 50% HAMFI	120	140	70	20	-50
≤ 30% HAMFI	55	25	0	-30	-55

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

2016 Shortage	Renter Households	Affordable Rental Units	Available Rental Units	Affordable Units - Renter Households	Available Units - Renter Households
≤ 80% HAMFI	235	325	240	90	5
≤ 50% HAMFI	130	120	60	-10	-70
≤ 30% HAMFI	50	35	15	-15	-35

Subtract Table 2 from Table 1 to estimate progress in providing moderate-income housing

PROGRESS	Renter Households	Affordable Rental Units	Available Rental Units	Affordable Units - Renter Households	Available Units - Renter Households
≤ 80% HAMFI	25	15	5	-10	-20
≤ 50% HAMFI	-10	20	10	30	20
≤ 30% HAMFI	5	-10	-15	-15	-20

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

Report the number of all housing units in the municipality that are currently subsidized by each level of government below:

Municipal Government:	0	Subsidized by municipal housing programs
State Government:	0	Subsidized by Utah's OWHLF multi-family program
Federal Government:	336	Subsidized by the federal Low-Income Housing Tax Credit (LIHTC) program

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

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

336

and other landscaping in residential developments cannot be overemphasized. After the initial stage of development, the proper maintenance of yards and structures should be emphasized in the City's residential standards and zoning codes.

Affordable Housing and Housing Diversity

The predominance of one-acre lots in Bluffdale has led to higher property values, and concerns about affordability and accessibility for young, aging, and low-to-moderate income groups. The City has increased the land allocated to multi-family residential uses in recent years, and the planned development and construction of apartment complexes, condominiums, and other more affordable housing types has become significant. The City's current inventory of affordable housing units is 531 units, or 25 percent of the total housing inventory.

Because most of the City's VLDR land is built out, a high percentage of future population growth will be accommodated in areas of new development, where much higher density is envisioned and a significant quantity of more affordable housing can be accommodated. The City's Mixed Use areas outline numerous goals that include higher densities and a more diverse integration of development features. These areas would allow a variety of residential product types, price points, and could include townhomes, apartments, condominiums, live/work units, and detached structures on smaller lots.

Encouraging a variety of housing options supports several important community functions. In coming years communities across the Wasatch Front will need to accommodate an aging and more culturally diverse population. A variety of housing types allows a community to meet the needs of all stages of the "lifecycle", which includes first homes, family homes, empty nests, and special needs housing. Moreover, Utah State Code (Section 10-9a-403) requires consideration of moderate-

income housing in the general plan, and charges cities to facilitate a "reasonable opportunity" for moderate income housing. The US Department of Housing and Urban Development (HUD) defines moderate income housing to include:

"Housing occupied or reserved for occupancy by households with a gross household income equal to or less than 80 percent of the median gross income for households of the same size in the county in which the City is located."

Blended Communities Best Practices

Housing development should seek to provide a variety of housing types that includes distinct architecture, density, scale and type, as well as different income levels of households within neighborhoods.

Design Guidelines Best Practices for Housing

Create a variation in housing mix (architectural styles, lot sizes and building types and sizes) in walkable communities. This creates greater visual interest along sidewalks for pedestrians. In contrast, streets lined with identical homes and blank garage doors make walking less appealing. In new residential areas, a mix of housing models and architectural treatments are recommended.

BLUFFDALE GENERAL PLAN

Area Median Income Levels

HUD's Area Median Income (AMI) and average household size data for Salt Lake County are used to determine moderate income thresholds for an average household. In 2014, the Salt Lake County AMI is \$70,300 and the average household size is 2.96 (rounded to 3.0 for analysis). This puts the moderate-income threshold at \$50,650 for the County. HUD's standard for housing affordability is that housing expenses are no higher than 30 percent of gross monthly income. This calculation of housing expenses includes mortgage/rent payment, utilities, and insurance.

Affordable housing at the moderate income threshold of \$50,650 is calculated in this way:

- \$50,650 annual income / 12 months = \$4220.83 monthly income
- \$4220.83 monthly income * 30 percent allocated for housing = \$1,266.25 per month
- \$1,266.25 housing expense minus an assumed average \$300 in non-rent expenses (e.g. utilities, taxes, insurance) = \$966.25.

Therefore, a family of three can afford a rent or mortgage payment of approximately \$966 per month. In terms of property rental, this translates simply. For the purpose of analyzing what this means in terms of home ownership, it is more complex. To calculate an affordable house price for the same family of three, the following calculations currently apply:



- Expendable mortgage income = \$966/month.
- Average interest rate of 4.5% on a 30-year loan.
- Assume a 10% down payment.

With a \$21,000 down payment, this family could afford a \$210,000 home (roughly \$190,000 financed). As interest rates increase from current historic lows, this equation will change significantly, and homes will become less affordable unless incomes rise.

Analysis of Affordability

Currently Bluffdale has 2,148 housing units. These consist of 1,796 single family units, 168 apartment units, and 184 condominiums. Table 1.2 below shows Bluffdale's distribution of single-family units by

Accessible Housing Best Practices
Construct housing with practical features that provide basic access and functionality for people of all ages and various mobility and ambulatory capabilities. Housing design should include options for current and future accessibility needs of family members and friends by utilizing the minimum requirements of the Fair Housing Act Design Manual. Encourage opportunities to include housing that is visitable by people of all levels of ability.

RESIDENTIAL DEVELOPMENT & HOUSING

home value, according to 2014 parcel data from the Salt Lake County Assessor’s Office. This parcel data indicates that 179 (approximately 10 percent) of Bluffdale’s single-family homes are valued at or below \$200,000 (the current approximate affordability threshold in Salt Lake County). The City also allows accessory apartments in single family homes in all residential zones, which further increases the affordable rental housing supply.

Market Price of Single Family Homes	Number of Homes
Less than \$50,000	34
\$50,000-\$100,000	31
\$100,000-\$150,000	50
\$150,000-\$200,000	64
\$200,000-\$250,000	100
\$250,000-\$300,000	341
\$300,000-\$350,000	413
\$350,000-\$400,000	361
\$400,000-\$450,000	190
\$450,000-\$500,000	77
\$500,000-\$550,000	40
\$550,000-\$600,000	25
\$600,000-\$650,000	18
\$650,000-\$700,000	15
\$700,000-\$750,000	8
More than \$750,000	26

TABLE 2.1: BLUFFDALE SINGLE FAMILY HOME VALUES

Source: 2014 SLCO Assessor Parcel Data

Bluffdale’s multi-family housing is presently concentrated at “The Bluffs” development, which includes 168 apartments and 184 condominiums and makes up 16 percent of the total number of housing units in the City. Assuming about \$300 per month in utility and other housing costs, rent rates should be \$966 or lower to be affordable. Apartments at The Bluffs range from \$750 to \$850 in rent per month. Condominiums are currently being sold with an average asking price slightly under \$190,000. Therefore all apartments and condominiums in Bluffdale currently meet the “affordability” threshold.

At present, Bluffdale is achieving and actively accommodating reasonable opportunity for moderate-income households to live in the City. Combining affordable multi- and single-family units brings the total affordable housing supply to 531 (about 25 percent). A new apartment development (Beacon Hills) is under construction and will add 168 units to the affordable supply. Moreover, as Independence and other east side developments are constructed, a significant addition to the inventory of affordable living units will be achieved. In the coming 10 years or so, Independence alone will add an estimated



Figure 2.2 Vintage on the Bluff Condominiums.



Figure 2.3 Townhomes in the Independence development.

3,600 dwelling units to the city, with over 400 townhome units, over 900 apartment units, and a denser and more affordable mix of single-family housing products overall. These additions will dramatically increase the percentage of affordable units in the city. Bluffdale City will routinely analyze its compliance with the State's requirements to plan for, protect, and accommodate a reasonable supply of moderate-income housing, as measured using the 80% AMI formula for affordability and a minimum 20% affordable supply target.

KEY VALUES AND CHARACTER PROTECTION

Bluffdale's unique character is a result of many factors, including its geographic location at the narrow neck between two urban counties, topography from the Jordan River bottom to the high bluff, and the predominance of residential housing. To protect and preserve existing subdivisions it is necessary to maintain the character of the housing stock. To protect the quality of life and unique character of established neighborhoods, Bluffdale's zoning ordinances and policies should carefully and comprehensively address this issue. Specific factors that are critical include: average front yard setbacks, maximum building heights, lot sizes for new subdivisions, maximum lot coverage, and accessory structures.

One of the most substantial changes to residential land use in the city will occur along Redwood Road, where a primarily residential use is expected to evolve toward a commercial and retail focus.

Housing Best Practices

Design communities in a manner that is conducive to walkable and transit-friendly neighborhoods, to reduce the demand for additional road capacity. Encourage greater choice in housing to reduce demand on infrastructure. Greater choice in housing would reduce land consumption and increase redevelopment, thus reducing demand for new sewer, water and transportation infrastructure significantly.