



Tooele County Council Agenda Item Summary

Department Making Request:
Community Development

Meeting Date:
October 26, 2021, Council Work Session

Item Title:

Annual Moderate-Income Housing Report for 2021.

Summary:

Planning Staff will provide an update on the Annual Moderate-Income Housing Report for 2021 for Tooele County. This will be an opportunity for planning staff to explain the seven (only three were required) implementation strategies for Moderate-Income Housing (MIH) that have been adopted by the County and updated in the current general plan. Further discussion for further implementation of the adopted in strategies in 2022 can be discussed.



State of Utah
Department of Workforce Services
Housing & Community Development
ANNUAL MODERATE-INCOME HOUSING REPORTING FORM

Under the Utah Code, Municipal legislative bodies must annually:

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

In accordance with [UCA 10-9a-401](#) and [17-27a-401](#) municipalities that must report regularly are:

- Cities of the first, second, third, and fourth class (or have 10,000 or more residents).
- Cities of the fifth class:
 - Having an estimated population greater than or equal to 5,000 residents; **AND**
 - That are located in a county with a population greater than or equal to 31,000 residents.
- Metro Townships:
 - Having an estimated population greater than or equal to 5,000 residents;
 - Having an estimated population less than 5,000 **BUT** is located in a county with a population greater than or equal to 31,000 residents.
- Not a town with fewer than 1,000 residents.

To find out if your municipality must report annually, please visit:

<https://jobs.utah.gov/housing/affordable/moderate/reporting/>

For additional moderate-income housing planning resources:

<https://jobs.utah.gov/housing/affordable/moderate/index.html>

MUNICIPAL GOVERNMENT INFORMATION:

Municipal Government: Tooele County

Reporting Date: 12/1/2021

MUNICIPAL GOVERNMENT CONTACT INFORMATION:

Jeff Miller 435-843-3160 or jeffrey.miller@tooeleco.org

Mayor's First and Last Name: N/A

Mayor's Email Address: N/A

PREPARER CONTACT INFORMATION:

Preparer's First and Last Name: Jeff Miller

Preparer's Title: County Planner/Zoning Administrator

Preparer's Email Address: jeffrey.miller@tooeleco.org

Preparer's Telephone: 435-843-3160 Extension: _____

When did the municipality last adopt moderate-income housing element of their general plan?

Officially adopted in 2016, amended in 2019 with new requirements for selected strategies.

Link to moderate-income housing element on municipality website:

<http://toooeleco.org/wp-content/uploads/2019/12/tc-final-general-plan.pdf> (starts on page 3-1)

UCA 10-9a-403 (2)(b)(iii) and **17-27a-403 (2)(b)(ii)** requires municipalities to include three or more strategies in their moderate-income housing element of their general plan. In addition to the recommendations required under **10-9a-403 (2)(b)(iii)** and **17-27a-403 (2)(b)(ii)**, for a municipality that has a fixed guideway public transit station, shall include a recommendation to implement the strategies described in **10-9a-403 (2)(b)(iii)(G) or (H)** and **17-27a-403 (2)(b)(ii)(G) or (H)**. Municipalities shall annually progress on implementing these recommendations.

STRATEGIES

***** Repeat questions 1-5 for each strategy listed in the moderate-income housing element of the general plan. Include additional strategies on a separate document. *****

1. State strategy municipality included in the moderate-income housing element of its general plan below.

Rezone for densities necessary to ensure the production of moderate-income housing.

2. Please state the municipality's goal(s) associated with the strategy

Encourage the production of moderate income housing with newly rezoned properties.

3. What are the specific outcomes that the strategy intends to accomplish?

Encouraging master planned communities through the Planned Community Zone (P-C) or updated PUD ordinance (not yet adopted) to allow for a variety of housing types, which would include moderate income housing.

4. Please describe how the municipality has monitored its annual progress toward achieving the goal(s).

Planning Staff has worked with various applicants who have proposed master planned communities. A property in Erda was recently rezoned to the P-C zone. Our adopted PUD Ordinance has not been adopted (we are hoping to achieve this in 2022).

5. In the boxes below, outline the following objectives associated with the goal(s) stated in item 2.
 - a. Please identify the key tasks of each stage needed to accomplish the goal(s) stated in item 2.

Applicants should apply for rezones in appropriate locations according to the general plan. Planning Staff should review and process for approval through the planning commission and County Council.

- b. Please identify the primary parties that are responsible for completing the key tasks of each stage identified in item 5a.

Applicant(s), planning staff, general plan consultant (recommend areas for moderate income housing throughout the County that could be rezoned), planning commission, County Council.

- c. Please describe the resources that the municipality must allocate to complete the key task of each stage identified in item 5a.

Please see attached document with items 5c & 5d due to error with editable PDF from the State.

- d. Please state specific deadlines for completing the key tasks of each stage identified in item 5a.

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- e. Which of the tasks stated in item 5a have been completed so far, and what have been their results?

On October 19, 2021, the Tooele County Council approved a rezone to the P-C Zone for a master planned community in Erda called Oquirrh Point. Through the approval process, the applicant committed to providing moderate income housing in the development.

- f. How is the municipality addressing results described in 5e that deviate from the desired outcomes specified in item 3? What barriers has the municipality encountered during the course of implementation of said goals?

The most recent rezone to the P-C zone should fulfill the desired incomes with moderate-income housing. However, with recent developments, referendums have become a barrier to developments coming to fruition. Increased housing costs affect MIH as well.

- g. (Optional) Have you considered efforts to use a moderate-income housing set aside from a community reinvestment agency, redevelopment agency, or community development and renewal agency within your community.

PLEASE SUBMIT REQUISITE DOCUMENTATION FROM THE EVALUATION PERIOD THAT VALIDATES THE INFORMATION PROVIDED IN THIS REPORT.

Municipal legislative bodies are also required to review and submit the following:

UCA 10-9a-408(2)(i): (data should be from validated sources, like US Census, with verified methodologies)

- A current estimate of the city's rental housing needs for the following income limits:

○ 80% of the county's adjusted median family income	18.1%
○ 50% of the county's adjusted median family income	29.0%
○ 30% of the county's adjusted median family income	48.3%

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STRATEGIES

***** Repeat questions 1-5 for each strategy listed in the moderate-income housing element of the general plan. Include additional strategies on a separate document. *****

1. State strategy municipality included in the moderate-income housing element of its general plan below.

Facilitate rehabilitation or expansion of infrastructure to encourage construction of MIH.

2. Please state the municipality's goal(s) associated with the strategy

Encourage the construction of MIH with new and expanded infrastructure.

3. What are the specific outcomes that the strategy intends to accomplish?

Continue to awarded funding for transportation related projects within the County by UDOT and UTA, and work towards improving community access to water and sewer.

4. Please describe how the municipality has monitored its annual progress toward achieving the goal(s).

In 2021, the County has worked with UDOT & UTA on various studies and visions for the future in relation to transportation network improvements. The Midvalley Highway is anticipated to be open for traffic on October 30, 2021. Various water/sewer projects are anticipated in the future.

5. In the boxes below, outline the following objectives associated with the goal(s) stated in item 2.
 - a. Please identify the key tasks of each stage needed to accomplish the goal(s) stated in item 2.

The County should continue to work with UDOT & UTA to be awarded funding for transportation related projects, and be a willing partner in any studies related to transportation planning. The County should continue to explore improvements for water/sewer infrastructure.

- b. Please identify the primary parties that are responsible for completing the key tasks of each stage identified in item 5a.

County Staff, planning commission, County Council, UDOT, UTA, various utility providers for water/sewer infrastructure, applicants providing infrastructure for new developments, etc.

- c. Please describe the resources that the municipality must allocate to complete the key task of each stage identified in item 5a.

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- d. Please state specific deadlines for completing the key tasks of each stage identified in item 5a.

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- e. Which of the tasks stated in item 5a have been completed so far, and what have been their results?

The County has been awarded funding for current/future improvements for SR-36, I-80 & Midvalley Highway (currently exploring additional phases for future construction). UTA has made recent improvements to their transit routes in the County.

- f. How is the municipality addressing results described in 5e that deviate from the desired outcomes specified in item 3? What barriers has the municipality encountered during the course of implementation of said goals?

The County continues to encounter barriers to master planned communities/planned growth through referendums. Continued difficulty in planning for growth can restrict access to infrastructure and continue reliance on wells & septic tank systems.

- g. (Optional) Have you considered efforts to use a moderate-income housing set aside from a community reinvestment agency, redevelopment agency, or community development and renewal agency within your community.

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STRATEGIES

***** Repeat questions 1-5 for each strategy listed in the moderate-income housing element of the general plan. Include additional strategies on a separate document. *****

1. State strategy municipality included in the moderate-income housing element of its general plan below.

Create or allow for and reduce regulations related to ADUs in residential zones.

2. Please state the municipality's goal(s) associated with the strategy

Allow for additional residential units in residential zones.

3. What are the specific outcomes that the strategy intends to accomplish?

Reduce the need for continually expanding infrastructure by allowing for ADUs in established areas.

4. Please describe how the municipality has monitored its annual progress toward achieving the goal(s).

The Planning Commission has approved multiple ADUs in 2021. We are seeing a year over year increase in proposed ADUs. Our updated general plan (in progress) should further identify appropriate uses of ADUs throughout the County as growth moves forward.

5. In the boxes below, outline the following objectives associated with the goal(s) stated in item 2.
 - a. Please identify the key tasks of each stage needed to accomplish the goal(s) stated in item 2.

Process for approval applications that are submitted for ADUs and as appropriate increase availability of ADUs in other zones.

- b. Please identify the primary parties that are responsible for completing the key tasks of each stage identified in item 5a.

Homeowners should submit to County Staff requests for ADUs which will be reviewed by County Staff and then approved by the Planning Commission. The County Council should adopt ordinance updates to further allow for ADUs.

- c. Please describe the resources that the municipality must allocate to complete the key task of each stage identified in item 5a.

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- d. Please state specific deadlines for completing the key tasks of each stage identified in item 5a.

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- e. Which of the tasks stated in item 5a have been completed so far, and what have been their results?

Staff has reviewed various ADUs in 2021, and they have been approved by the planning commission. Updated general plan (in progress) should propose additional areas for the expansion of ADUs to better plan for future growth and help resolve housing crisis.

- f. How is the municipality addressing results described in 5e that deviate from the desired outcomes specified in item 3? What barriers has the municipality encountered during the course of implementation of said goals?

The County hasn't encountered any barriers this year with ADUs.

- g. (Optional) Have you considered efforts to use a moderate-income housing set aside from a community reinvestment agency, redevelopment agency, or community development and renewal agency within your community.

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Municipal legislative bodies are also required to review and submit the following:

[UCA 10-9a-408\(2\)\(i\)](#): (data should be from validated sources, like US Census, with verified methodologies)

- A current estimate of the city's rental housing needs for the following income limits:
 - 80% of the county's adjusted median family income _____
 - 50% of the county's adjusted median family income _____
 - 30% of the county's adjusted median family income _____

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UCA 10-9a-403 (2)(b)(iii) and 17-27a-403 (2)(b)(ii) requires municipalities to include three or more strategies in their moderate-income housing element of their general plan. In addition to the recommendations required under 10-9a-403 (2)(b)(iii) and 17-27a-403 (2)(b)(ii), for a municipality that has a fixed guideway public transit station, shall include a recommendation to implement the strategies described in 10-9a-403 (2)(b)(iii)(G) or (H) and 17-27a-403 (2)(b)(ii)(G) or (H). Municipalities shall annually progress on implementing these recommendations.

STRATEGIES

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1. State strategy municipality included in the moderate-income housing element of its general plan below.

Allow for higher density and MIH in commercial, mixed-use zones, commercial centers, etc.

2. Please state the municipality's goal(s) associated with the strategy

Create zones that allow for a mixture of uses, including MIH. Encourage general plan "centers".

3. What are the specific outcomes that the strategy intends to accomplish?

Allow for higher density and MIH in various zones, other than strictly residential, and encourage mixed-use centers according to the general plan. The updated general plan (in progress) should further identify areas appropriate for mixed-uses and higher density housing (as appropriate).

4. Please describe how the municipality has monitored its annual progress toward achieving the goal(s).

County Staff has had some internal discussions in proposing new mixed-used zoning, and allowing residential uses in other zones, but we haven't moved forward a proposed ordinance update at this time.

5. In the boxes below, outline the following objectives associated with the goal(s) stated in item 2.
 - a. Please identify the key tasks of each stage needed to accomplish the goal(s) stated in item 2.

Growth should be focused around identified centers as development moves forward in the built environment. County Staff should propose new mixed-use zones.

- b. Please identify the primary parties that are responsible for completing the key tasks of each stage identified in item 5a.

Applicants, County Staff, Planning Commission, County Council.

- c. Please describe the resources that the municipality must allocate to complete the key task of each stage identified in item 5a.

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- e. Which of the tasks stated in item 5a have been completed so far, and what have been their results?

County Staff has discussed new mixed-use zones, but hasn't moved any ordinance update towards approval. The County Council recently adopted the P-C Zone for the Oquirrh Point master planned community that should have mixed-uses and MIH.

- f. How is the municipality addressing results described in 5e that deviate from the desired outcomes specified in item 3? What barriers has the municipality encountered during the course of implementation of said goals?

The County hasn't been able to allocate sufficient time in 2021 to accommodate progress towards this goal (other than working on general plan update). Additional progress in 2022 should be anticipated.

- g. (Optional) Have you considered efforts to use a moderate-income housing set aside from a community reinvestment agency, redevelopment agency, or community development and renewal agency within your community.

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STRATEGIES

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1. State strategy municipality included in the moderate-income housing element of its general plan below.

Encourage higher density or MIH near major transit investment corridors.

2. Please state the municipality's goal(s) associated with the strategy

The County has a number of major transit corridors that could accommodate MIH.

3. What are the specific outcomes that the strategy intends to accomplish?

Keep residential densities higher near major transit corridors in order to best utilize transportation improvements, and allow for funding to prioritized along these corridors.

4. Please describe how the municipality has monitored its annual progress toward achieving the goal(s).

The County is working towards a general plan updates that will prioritize higher density and MIH in appropriate areas near major transit corridors and centers. The recently approved P-C zone for Oquirrh Point will have higher density and MIH near SR-36.

5. In the boxes below, outline the following objectives associated with the goal(s) stated in item 2.
 - a. Please identify the key tasks of each stage needed to accomplish the goal(s) stated in item 2.

As the general plan is adopted (early 2022), focus should be made on implementing transit improvements near centers of growth. Funding should be sought to improve our transit corridors and plan for future anticipated growth within the County.

- b. Please identify the primary parties that are responsible for completing the key tasks of each stage identified in item 5a.

Applicants, County Staff, Planning Commission, County Council, UDOT, UTA, etc.

- c. Please describe the resources that the municipality must allocate to complete the key task of each stage identified in item 5a.

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- e. Which of the tasks stated in item 5a have been completed so far, and what have been their results?

The general plan update is in progress (anticipated adoption in early 2022), and should identify appropriate centers for growth along the major transit corridors.

- f. How is the municipality addressing results described in 5e that deviate from the desired outcomes specified in item 3? What barriers has the municipality encountered during the course of implementation of said goals?

In general, the County has had a significant amount of recent referendums for master planned communities along our major transit corridors. Attempts have been made to provide community education during general plan open houses (low attendance by community).

- g. (Optional) Have you considered efforts to use a moderate-income housing set aside from a community reinvestment agency, redevelopment agency, or community development and renewal agency within your community.

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STRATEGIES

***** Repeat questions 1-5 for each strategy listed in the moderate-income housing element of the general plan. Include additional strategies on a separate document. *****

1. State strategy municipality included in the moderate-income housing element of its general plan below.

Apply for or partner with an entity that applies for State or Federal Funds to promote MIH.

2. Please state the municipality's goal(s) associated with the strategy

Work with the Tooele County Housing Authority to obtain funding to provide incentives for MIH.

3. What are the specific outcomes that the strategy intends to accomplish?

Further improve our relationship with the Tooele County Housing Authority to seek for grant funding that could promote the construction of MIH.

4. Please describe how the municipality has monitored its annual progress toward achieving the goal(s).

In 2021, the County hasn't been able to allocate sufficient time to work with the Housing Authority to work towards grant funding for MIH.

5. In the boxes below, outline the following objectives associated with the goal(s) stated in item 2.
 - a. Please identify the key tasks of each stage needed to accomplish the goal(s) stated in item 2.

County Staff will need to improve our collaborative efforts with the Housing Authority to obtain funding for MIH goals. The County should prioritize time towards this effort.

- b. Please identify the primary parties that are responsible for completing the key tasks of each stage identified in item 5a.

County Staff, Tooele County Housing Authority, Applicants/Developers that would build MIH.

- c. Please describe the resources that the municipality must allocate to complete the key task of each stage identified in item 5a.

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The County hasn't been able to allocate time towards accomplishing this goal in 2021.

- f. How is the municipality addressing results described in 5e that deviate from the desired outcomes specified in item 3? What barriers has the municipality encountered during the course of implementation of said goals?

The County should prioritize time to seek out opportunities for grant funding for MIH.

- g. (Optional) Have you considered efforts to use a moderate-income housing set aside from a community reinvestment agency, redevelopment agency, or community development and renewal agency within your community.

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1. State strategy municipality included in the moderate-income housing element of its general plan below.

Apply for or partner with an entity that applies for programs administered by an RPO.

2. Please state the municipality's goal(s) associated with the strategy

Tooele County has a partnership the WFRC, and can work towards grant funding.

3. What are the specific outcomes that the strategy intends to accomplish?

Continue to work with WFRC to obtain grant funding for projects or studies that could support MIH.

4. Please describe how the municipality has monitored its annual progress toward achieving the goal(s).

in 2020, the County was successfully awarded a grant from WFRC for our general plan update (currently in progress), which should support MIH. The County is working towards obtaining a transportation plan grant from WFRC, which could improve the transit corridor and support MIH.

5. In the boxes below, outline the following objectives associated with the goal(s) stated in item 2.
 - a. Please identify the key tasks of each stage needed to accomplish the goal(s) stated in item 2.

Work with WFRC to obtain grant funding for MIH related projects/studies.

- b. Please identify the primary parties that are responsible for completing the key tasks of each stage identified in item 5a.

County Staff, WFRC.

- c. Please describe the resources that the municipality must allocate to complete the key task of each stage identified in item 5a.

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- e. Which of the tasks stated in item 5a have been completed so far, and what have been their results?

in 2020, the County was successfully awarded a grant from WFRC for our general plan update (currently in progress), which should support MIH. The County is working towards obtaining a transportation plan grant from WFRC, which could improve transit corridor and support MIH.

- f. How is the municipality addressing results described in 5e that deviate from the desired outcomes specified in item 3? What barriers has the municipality encountered during the course of implementation of said goals?

As we have been working on the general plan update, we haven't been able to get adequate public engagement (partly due to Covid), to help the community identify appropriate locations for MIH or higher density housing.

- g. (Optional) Have you considered efforts to use a moderate-income housing set aside from a community reinvestment agency, redevelopment agency, or community development and renewal agency within your community.

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MIH Strategies (5c & 5d)

The form had an error with the fields for 5c & 5d in duplicating the information that was entered in. The State has been contacted to fix the editable PDF. For now, the following information is listed for each of these fields for Tooele County's seven implementation strategies for MIH:

Strategy 1:

- 5c: The County should allocate time during the review of the general plan draft to further identify areas that could be supportive of rezones to accommodate MID or identify areas that the County could initiate rezones to allow for MIH.
- 5d: These areas should be identified by the time the general plan is adopted by the County.

Strategy 2:

- 5c: The County should work towards allocating time and money to support the expansion and improvement of existing transportation and water and sewer infrastructure.
- 5d: The County should continue to identify transportation projects that could support MIH, once constructed.

Strategy 3:

- 5c: The County should allocate additional time to research additional code updates for ADUs beyond what has already been put into code and ensure code updates match state codes and general plan proposals.
- 5d: The County has codes in place for ADUs and the Planning Commission has approved various ADUs in 2021. The County could work towards additional code updates for ADUs in 2022, as appropriate, and identify with the general plan update areas where ADUs should be encouraged.

Strategy 4:

- 5c: The County should allocate time to make code updates for new mixed-use zones. The updated general plan (in progress) should help to accomplish this goal.

- 5d: The County should establish a goal to create a mixed-use zone in 2022, and finalize the general plan update, which would identify appropriate areas for centers of growth and MIH.

Strategy 5:

- 5c: The County should allocate time during the adoption of the general plan update to increase public understanding of the need for higher density and MIH along major transit corridors.
- 5d: The general plan update is a good opportunity in 2021/2022 to accomplish this goal to encourage higher density housing where appropriate along major transit corridors.

Strategy 6:

- 5c: The County should allocate time to further collaborate with the Housing Authority to obtain grant funding to support the construction of MIH.
- 5d: in 2022, the County can improve our relationship/coordination with the Housing Authority with the goal to identify MIH funding.

Strategy 7:

- 5c: The County should allocate time to continue to improve our relationships with WFRC and continue to apply for appropriate grant opportunities that could increase the availability of MIH in the County.
- 5d: We have obtained grant funding from the WFRC for our general plan update (in progress). This should be adopted in early 2022.

Section 1: Population by tenure in Tooele County

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)	54,473	63,357	1,083	70,838	7,481
Total Population in occupied housing units (ACS Table B25008)	52,943	62,989	1,185	71,288	8,299
Total Population in owner- occupied housing (ACS Table B25008)	41,794	51,695	1,219	59,550	7,855
Total Population in renter- occupied housing (ACS Table B25008)	11,149	11,294	-33	11,738	444

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 Tooele County

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)	18,094	20,985	311	23,062	2,077
Total occupied units (ACS Table B25032)	16,854	19,562	271	21,290	1,728
Owner-occupied structures (ACS Table B25032)	12,938	15,499	275	17,012	1,513
1 unit, detached	11,912	14,064	225	15,280	1,216
1 unit, attached	448	509	-3	374	-135
2 units	31	38	-2	22	-16
3 or 4 units	69	28	-1	16	-12
5 to 9 units	0	0	0	0	0
10 to 19 units	0	13	2	26	13
20 to 49 units	0	0	0	0	0
50 or more units	0	0	0	0	0
Mobile homes	467	847	56	1,297	450
Boat, RV, van, etc.	11	0	-2	-4	-4
Renter-occupied structures (ACS Table B25032)	3,916	4,063	-3	4,279	216
1 unit, detached	1,625	1,719	-6	1,857	138
1 unit, attached	369	480	6	502	22
2 units	441	147	-47	-237	-384
3 or 4 units	490	457	5	568	111
5 to 9 units	254	272	4	351	79
10 to 19 units	274	296	4	314	18
20 to 49 units	96	314	33	583	269
50 or more units	37	46	0	21	-25
Mobile homes	330	332	-2	321	-11

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 Tooele County

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)	16,854	19,562	271	21,290	1,728
Total households in owner-occupied housing (ACS Table B25003)	12,938	15,499	275	17,012	1,513
With a Mortgage (ACS Table B25081)	10,478	12,225	156	12,803	578
Without a Mortgage (ACS Table B25081)	2,460	3,274	119	4,209	935
Total households in renter-occupied housing (ACS Table B25003)	3,916	4,063	-3	4,279	216

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 Tooele County

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)	1,240	1,423	39	1,771	348
For rent (ACS Table B25004)	209	525	42	857	332
Rented, not occupied (ACS Table B25004)	22	0	-4	-31	-31
For sale only (ACS Table B25004)	226	169	-4	167	-2
Sold, not occupied (ACS Table B25004)	21	0	-2	-22	-22
For seasonal, recreational, or occasional use (ACS Table B25004)	170	262	8	264	2
For migrant workers (ACS Table B25004)	0	0	0	0	0
Other vacant (ACS Table B25004)	592	467	-2	535	68

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

Section 5: Average household size in Tooele

Table B25010	2009 American Community Survey	2017 American Community Survey	2025 Projection
Average Household Size (ACS Table B25010)	3.14	3.22	3.35
Average Owner Household Size (ACS Table B25010)	3.23	3.34	3.5
Average Renter Household Size (ACS Table B25010)	2.85	2.78	2.74

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 Tooele County

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)	\$1,173	\$1,185	-\$6	\$1,133	\$ (52)
Units with a mortgage (ACS Table B25088)	\$1,288	\$1,329	\$0	\$1,335	\$ 6
Units without a mortgage (ACS Table B25088)	\$309	\$348	\$6	\$394	\$ 46
Median gross rent (ACS Table B25064)	\$729	\$871	\$16	\$980	\$ 109

Source 1: U.S. Census Bureau. Table B25088: Median selected monthly owner costs (rental) 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 Tooele County

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)	\$60,236	\$66,542	\$628	\$69,657	\$ 3,115
Owner-occupied income (ACS Table B25119)	\$66,234	\$73,471	\$578	\$76,184	\$ 2,713
Renter-occupied income (ACS Table B25119)	\$37,151	\$38,554	\$296	\$42,482	\$ 3,928

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

Section 8: Tooele 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	\$66,542	\$4,644	\$107,137	\$ 40,595
1-person household	\$31,022	\$34,394	\$285	\$34,934	\$ 540
2-person household	\$65,194	\$64,808	\$0	\$65,328	\$ 520
3-person household	\$67,571	\$74,548	\$191	\$68,620	\$ (5,928)
4-person household	\$62,915	\$73,622	\$1,028	\$77,504	\$ 3,882
5-person household	\$67,635	\$83,583	\$3,030	\$115,845	\$ 32,262
6-person household	\$67,169	\$87,705	\$1,895	\$93,802	\$ 6,097
≥ 7-person household	\$86,382	\$79,896	\$421	\$95,988	\$ 16,092
Median FAMILY income (ACS Table B19119)	\$64,713	\$72,524	\$756	\$76,393	\$ 3,869
2-person family	\$58,538	\$61,940	\$129	\$64,589	\$ 2,649
3-person family	\$67,982	\$71,783	-\$49	\$64,316	\$ (7,467)
4-person family	\$63,147	\$72,204	\$788	\$75,510	\$ 3,306
5-person family	\$65,521	\$83,283	\$3,461	\$120,490	\$ 37,207
6-person family	\$64,572	\$86,719	\$2,212	\$95,904	\$ 9,185
≥ 7-person family	\$82,250	\$80,156	\$1,146	\$104,478	\$ 24,322

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

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

*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	2,470	4,495	2,900	2,025	430
≤ 50% HAMFI	1,735	2,530	1,550	795	-185
≤ 30% HAMFI	965	820	460	-145	-505

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	2,575	4,565	2,955	1,990	380
≤ 50% HAMFI	1,675	2,230	1,355	555	-320
≤ 30% HAMFI	945	835	405	-110	-540

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	-105	-70	-55	35	50
≤ 50% HAMFI	60	300	195	240	135
≤ 30% HAMFI	20	-15	55	-35	35

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:	451	Subsidized by Utah's OWHLF multi-family program
Federal Government:	774	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:

774

Tooele County General Plan – Moderate-Income Housing Element

Adopted on June 21, 2016

MIH Implementation Strategies Adopted on December 3, 2019

3 Housing

CURRENT HOUSING SUPPLY

The vast majority of housing units in Tooele County are single-family units (attached or detached). Of the 19,261 units, 15,862, or 82 percent, are attached or detached single-family units.

Table 3-1: Current Housing Supply
(Source: Tooele County Assessor's Office; ZBPF)

	Total	Percent of Total
Single-Family Residential	17,440	91%
Condo	595	3%
Mobile Home	799	4%
Multiple Residences	184	1%
SFR	15,862	82%
Multi-Family Residential	1,821	9%
Apartments	649	3%
Duplex	246	1%
Fourplex	192	1%
Low-Income	718	4%
Mixed-Use	16	0%
Total	19,261	100%

Table 3-2: Current Housing Supply by Municipality
(Source: Tooele County Assessor's Office, ZBPF)

	Condo	Mobile Home	Mult Resid.	SFR	Apts.	Duplex	Four plex	Low Income	Mixed Use	Total
Tooele Valley	595	717	142	14,200	465	222	148	718	16	17,223
Grantsville	23	203	40	2,620	91	18	16	104	0	3,115
Lake Point	0	30	8	289	0	14	0	0	0	341
Stansbury Park	180	0	0	2,600	0	0	0	126	0	2,906
Stockton	0	0	0	216	0	2	0	0	0	218
Tooele City	392	484	94	8,475	374	188	132	488	16	10,643
Remaining County	0	70	10	202	184	14	36	0	0	718
Ophir	0	0	0	31	0	0	0	0	0	31
Rush Valley	0	8	12	151	0	0	0	0	0	171
Vernon	0	3	0	80	0	0	0	0	0	83
Wendover	0	67	10	122	184	14	36	0	0	433
Unincorporated County	0	4	20	1,278	0	10	8	0	0	1,320
TOTAL	595	791	172	15,680	649	246	192	718	16	19,261

The Utah Affordable Housing Database, managed by the Utah Department of Housing & Community Development, lists the following apartment complexes as low-income apartments. Rental rates for these units may be determined in various ways, including rents to be no more than 30 percent of the tenant's income or a fixed rental fee that is lower than the average market rate for rent in the area.

Table 3-3: Low-Income Apartments in Tooele County
(Source: Utah Affordable Housing Database)

Community	Address	City	Units
Briarwood Apartments	145 Gardenia Way	Wendover	32
Canyon Cove (Senior)	178 East Vine Street	Tooele	21
Clark Street Apartments*	316 East Clark Street	Grantsville	24
Five-plex*	132 East Utah Avenue	Tooele	5
Heritage Path Apartments	278 West Main	Grantsville	20
Lake View Apartments*	742 North 100 East	Tooele	76
Landmark Apartments	350 West 400 North	Tooele	52
Old Mill Stansbury*	161 East Hilary Lane	Stansbury	128

Community	Address	City	Units
Oquirrh View Apartment	586 North 270 East	Tooele	16
Orchard Park	Country Haven Lane	Grantsville	63
Remington Park (Senior)	500 Utah Avenue	Tooele	72
South Willow Apartments	211 South Hale	Grantsville	
Sumeret Gardens (Senior)	143 North 400 West	Tooele	28
Tooele CROWN*	Various Locations	Tooele	11
Tooele Gateway Apartments*	232 Fenwick Lane	Tooele	130
Valley Meadows*	600 North 600 West	Tooele	40
Westwood Mesa	780 West 770 South	Tooele	22
Willow Creek (Senior)	236 West Plum	Grantsville	83
Total			843¹
*Tax credit Section 42 program rents are not subsidized			

HOUSING CONDITIONS

YEAR BUILT

Thirty-one percent of all homes in Tooele County were built since 2000, with another 22 percent built between 1990 and 1999.

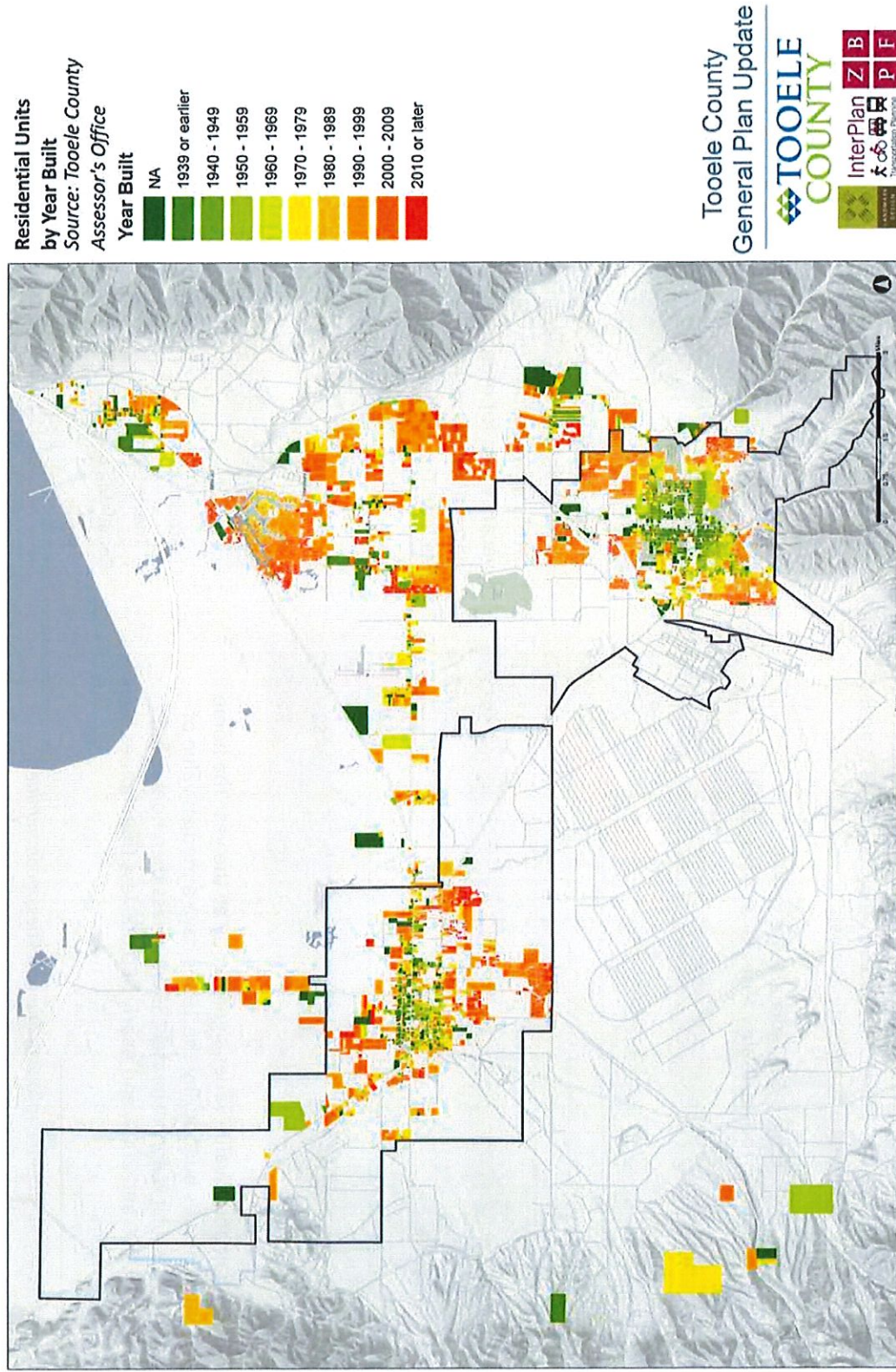
Table 3-4: Residential by Year Built
(Source: ACS 2013)

Year Structure Built	Tooele County	Tooele City	Grantsville
2010 or later	0.7%	0.6%	0.9%
2000 to 2009	30.0%	26.4%	32.2%
1990 to 1999	22.3%	27.0%	15.8%
1980 to 1989	7.7%	5.2%	7.9%
1970 to 1979	13.2%	11.7%	16.1%
1960 to 1969	7.7%	9.4%	7.8%
1950 to 1959	8.0%	8.9%	5.5%

¹ The number of low-income units listed by the County Assessor's Office differs from the Utah Affordable Housing Database, likely because there are some affordable units that are not identified as low-income by the Assessor's Office.

Year Structure Built	Tooele County	Tooele City	Grantsville
1940 to 1949	4.5%	4.9%	5.8%
1939 or earlier	5.8%	5.9%	8.1%

Map 3-1
Residential Units by Year Built



MEDIAN VALUE

The median home value in Tooele County is \$159,507. Median home values in the Tooele Valley are similar to those in the County at \$157,093, while the median home value for homes in municipalities outside of the Valley is significantly lower, at \$93,602.² Lower home values result in higher affordability rates in the County, as is analyzed further in the following affordability analysis.

Table 3-5: Median Home Values
(Source: Tooele County Assessor's Office; ZBPF)

Location	Median Home Value
Tooele Valley	\$157,093
Grantsville	\$197,628
Lake Point	\$245,535
Stansbury Park	\$211,888
Stockton	\$112,105
Tooele City	\$135,118
Remaining County	\$93,602
Ophir	\$109,274
Rush Valley	\$104,477
Vernon	\$100,988
Wendover	\$57,230
Unincorporated County	\$259,042
Tooele County	\$159,507

The median home value varies significantly by the year the home was built. Homes built during the 1990s have a median value of \$164,420, which is approximately \$30,000 less than homes built between 2000 and 2009, and nearly \$80,000 less than homes built in the last 5 years.

² Tooele Valley includes the following municipalities or communities: Grantsville, Lake Point, Stansbury Park, Stockton, and Tooele City.

Table 3-6: Median Home Value by Decade Built
(Source: Tooele County Assessor's Office; ZBPF)

Median Home Values by Decade	
No Year	\$94,699
Pre 1900	\$109,575
1900-1949	\$104,669
1950-1959	\$110,400
1960-1969	\$128,969
1970-1979	\$138,739
1980-1989	\$168,504
1990-1999	\$164,420
2000-2009	\$195,680
2010-2015	\$249,480

VACANCY RATE

Tooele County has an overall vacancy rate of 7.1 percent, which is lower than the State vacancy rate of 10.3 percent. A low vacancy rate is an indication for demand in Tooele County. The average vacancy rate for municipalities in the Tooele Valley is about 6 percent, compared to 19 percent for municipalities outside of the Valley.³ The vacancy rate in unincorporated areas is 9 percent.

Table 3-7: Tooele County Vacancy Rates
(Source: ACS 5-year Estimate, 2013)

	Total Housing Units	Occupied Housing Units	Vacant Rate
Tooele Valley	14,069	13,266	5.71%
Grantsville	3,050	2,861	6.20%
Stockton	253	247	2.37%
Tooele City	10,766	10,158	5.65%
Remaining County	879	714	18.77%
Ophir	35	5	85.71%

³ Does not include homes in unincorporated areas.

FUTURE HOUSING SUPPLY

PROJECTIONS

The population in Tooele County is projected to increase from 65,782 in 2015 to 127,340 in 2040, based on projections from UDOT.⁵ Projections indicate an additional 61,558 people between 2015 and 2040 will require housing in Tooele County. Population projections are based on past population growth trends. Actual numbers could be greater if technological advances resolve current growth constraints, including water and sanitation.

Table 3-9: Population Projections
(Source, UDOT; ZBPF)

	2015	2020	2030	2040
Tooele Valley	61,163	69,376	89,144	114,998
Grantsville	10,198	11,794	16,216	22,139
Lake Point	1,266	1,400	1,633	1,880
Stansbury Park	8,998	9,145	9,290	9,537
Stockton	622	691	838	996
Tooele City	35,367	39,839	49,855	63,183
Unincorporated Tooele Valley	4,712	6,507	11,312	17,263
Remaining County	4,619	5,506	7,778	12,342
Ophir	39	41	45	50
Rush Valley	451	457	477	502
Vernon	248	252	268	319
Wendover	1,576	1,779	2,240	2,818
Remaining Tooele County	2,306	2,977	4,747	8,653
TOTAL	65,782	74,881	96,922	127,340

⁵ Traffic Analysis Zone (TAZ) projections are based on data from the Governor's Office of Management and Budget

	Total Housing Units	Occupied Housing Units	Vacant Rate
Rush Valley	223	208	6.73%
Vernon	94	77	18.09%
Wendover	527	424	19.54%
Balance of Tooele County	4,728	4,301	9.03%
Tooele County	19,676	18,281	7.09%
Utah	988,571	886,770	10.30%

HOUSING TENURE

75 percent of homes in the Tooele Valley are owner occupied; however, only 50 percent of units outside of the Valley are owner occupied.⁴

Table 3-8: Tooele County Housing Tenure
(Source: ACS 5-year Estimate, 2013)

	Occupied Housing Units	Owner Occupied	% Owner Occupied
Tooele Valley	13,266	9,958	75.06%
Grantsville	2,861	2,379	83.15%
Stockton	247	192	77.73%
Tooele City	10,158	7,387	72.72%
Remaining County	714	360	50.42%
Ophir	5	5	100.00%
Rush Valley	208	184	88.46%
Vernon	77	64	83.12%
Wendover	424	107	25.24%
Balance of Tooele County	4,301	3,435	79.87%
Tooele County	18,281	13,753	75.23%
Utah	886,770	621,854	70.13%

⁴ Does not include homes in unincorporated areas.

Based on the average persons per household for each of the communities and the County, about 19,553 additional households will be created between 2015 and 2040, or an average of 782 households per year. Determinations will need to be made on how to best accommodate this growth if it occurs.

Table 3-10: Household Growth Projections
(Source: ZBPF)

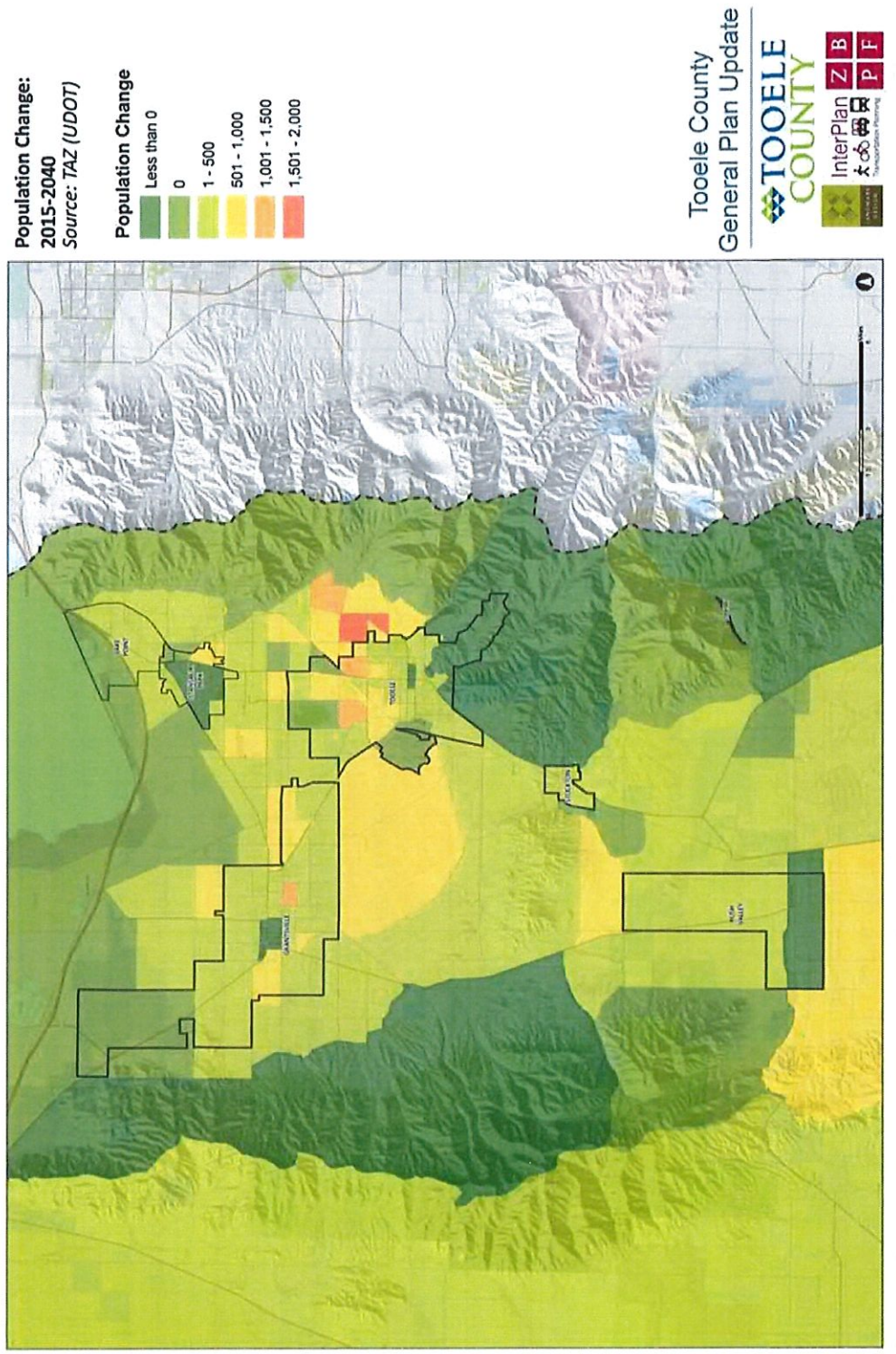
	Average			
	Household Size (ACS 2013)	2015-2020	2020-2030	2030-2040
Tooele Valley		2,605	6,269	8,198
Grantsville	3.2	499	1,382	1,851
Lake Point	3.2	42	73	77
Stansbury Park	3.54	42	41	70
Stockton	2.87	24	51	55
Tooele City	3.11	1,438	3,221	4,286
Unincorporated Tooele Valley	3.2	561	1,502	1,859
Remaining County		288	735	1,458
Ophir	3.2	0	1	2
Rush Valley	2.57	2	8	10
Vernon	3.03	2	5	17
Wendover	2.76	74	167	209
Remaining Tooele County	3.2	210	553	1,221
TOTAL		2,893	7,004	9,656

Growth in Stansbury Park and Lake Point seem to be quite low compared to the significant growth that has occurred in these areas in recent years. This is a result of the boundaries which are used in the analysis, which uses proposed boundaries if these areas were to incorporate. Much of the projected growth near Stansbury Park and Lake Point is outside of these proposed boundaries; therefore, it is not reflected in the projections. Because there are no fixed boundaries for these areas at this time, actual growth could differ based on future boundaries.

Table 3-11: Average Annual Household Growth Projections
(Source: ACS 5-year Estimate; ZBPF; UDOT)

	2015-2020	2020-2030	2030-2040
Tooele Valley	521	627	820
Grantsville	100	138	185
Lake Point	8	7	8
Stansbury Park	8	4	7
Stockton	5	5	5
Tooele City	288	322	429
Unincorporated Tooele Valley	112	150	186
Remaining County	58	73	146
Ophir	0	0	0
Rush Valley	0	1	1
Vernon	0	1	2
Wendover	15	17	21
Remaining Tooele County	42	55	122
TOTAL	579	700	966

Map 3-2
Projected Population Change 2015-2040
(Source: UDOT; ZBPF)



HOUSING PERMITS

Table 3-12 shows the number of residential building permits issued per year between 2005 and 2014. Construction decreased significantly during the recession of 2009 and 2010, and although building permits have not returned to pre-recession levels, the number per year has increased during the past three years. Population projections indicate that the number of permits will continue to rise.

**Table 3-12: Average Residential Building Permits
(Source: BEBR)**

	2005-2014	2005-2009	2009-2014	2012-2014
Grantsville	90	113	66	60
Stockton	0	0	0	0
Tooele City	122	153	91	102
Wendover	1	1	1	1
Other Tooele County	170	213	126	144
Total	382	480	285	307

LIFECYCLE HOUSING

It is important to ensure housing suitable for different stages of life, such as units for singles and young couples, townhomes for retirees, as well as opportunities for senior citizen housing and long-term care/assisted living facilities. Such an approach creates opportunities for people to live and grow in the same community. It also enables young couples, families, and the elderly to live near relatives

Tooele County has a range of housing options for different demographics. Tooele County has eight assisted living facilities for a total of 376 units. There are approximately 1,821 multi-family units in Tooele County, which help to provide housing options for entry-level households. Furthermore, the general affordability of homes in Tooele County, which will be discussed in greater detail in the

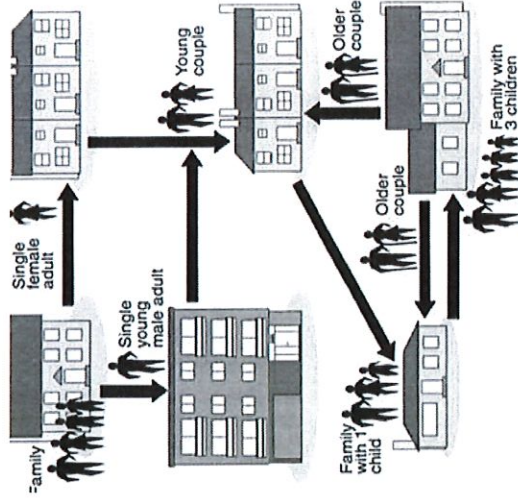
Affordability Analysis, suggests that there are ample housing alternatives for households of various sizes, ages, and incomes; however, there is a lack of affordable housing opportunities for households in Tooele County below 30 percent AMI. Future housing development should seek to increase the number of affordable units to households with very low income.

2013 ACS data shows that 2,776 of 18,281 householders, or 15 percent, are at least 65 years old, and 36 percent are between 45 and 64, indicating that the number of householders over 65 will continue to increase through 2040. Townhomes in the community can help independent retirees live in the City without the maintenance needs of a detached house.

Table 3-13: Assisted Living Facilities in Tooele County

Name	Location	Number of Units
Diamond Jane's Assisted Living	Grantsville	16
Cottage Glen	Tooele	56
Magnolia House Assisted Living	Tooele	16
Canyon Cove	Tooele	21
Remington Park	Tooele	72
Somerset Gardens	Tooele	28
Willow Creek	Grantsville	83
Rocky Mountain Care	Tooele	84
Total		376

Figure 3-1: Life-Cycle Housing



2013 ACS data shows that 817 of 18,281 householders are under the age of 25 – only about 4 percent of all households. Residential developments with greater density can cater to this demographic. Millennials see socially-conscious shopping and living as highly desirable. This generation is also highly social and often seeks semi-urban, mixed-use development. Since this demographic is generally value-conscious, developments that match modern aesthetics, but at a discount compared to more urban areas, will be a draw.

Table 3-14: Householders by Age Group
(Source: ACS 2013)

	Under 25	25 to 44	45 to 64	65+	Total
Tooele Valley	621	6,590	5,157	2,285	14,653
Grantsville	106	1,125	1,137	493	2,861
Stansbury Park	37	737	416	197	1,387
Stockton	-	83	112	52	247
Tooele City	478	4,645	3,492	1,543	10,158
Remaining County	52	220	322	120	714
Ophir	-	3	1	1	5
Rush Valley	-	29	116	63	208
Vernon	9	26	25	17	77
Wendover	43	162	180	39	424
Unincorporated County	144	1,217	1,182	371	2,914
Tooele County	817	8,027	6,661	2,776	18,281

Table 3-15: Percent of Householders by Age Group
(Source: ACS 2013)

	Under 25	25 to 44	45 to 64	65+	Total
Tooele Valley	4%	45%	35%	16%	100%
Grantsville	4%	39%	40%	17%	100%
Stansbury Park	3%	53%	30%	14%	100%
Stockton	0%	34%	45%	21%	100%
Tooele City	5%	46%	34%	15%	100%
Remaining County	7%	31%	45%	17%	100%
Ophir	0%	60%	20%	20%	100%
Rush Valley	0%	14%	56%	30%	100%
Vernon	12%	34%	32%	22%	100%
Wendover	10%	38%	42%	9%	100%
Unincorporated County	5%	42%	41%	13%	100%
Tooele County	4%	44%	36%	15%	100%

TOOELE COUNTY HOUSING AFFORDABILITY

Utah State Code (Section 17-27a-403iii) requires counties to include a plan for moderate-income housing as part of a general plan. It outlines a responsibility of a county to facilitate a “reasonable opportunity” for those households with moderate income to live within the county. **This plan meets the requirements for low- and moderate-income housing as set forth in Section 17-27a-403iii.**

Moderate-income housing is defined by HUD as “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.” This study uses Area Median Income (AMI) in Tooele County as determined by the U.S. Department of Housing and Urban Development (HUD) and average household size by the American Community Survey (ACS) to determine moderate income thresholds for an average household.

AREA MEDIAN INCOMES

In order to determine the availability of affordable housing, or the opportunity for low- to moderate-income households to live in the County, this section defines what is affordable for the targeted income groups at 80 percent, 50 percent, and 30 percent of the Area Median Income. The FY2015 HUD AMI⁶ for a household of 3 persons

⁶ The HUD AMI figure is released annually. It is based on a median family income and used as a standard figure across all HUD programs. Although it is a family income, it is the standard figure used by HUD and other housing programs, as well as affordability studies and consolidated plans, even when compared against households. This is to maintain comparability across programs and studies. This study uses the HUD AMI for this comparability and industry standard. If household income were to be used instead of family

in Tooele County is \$64,833. Given this AMI, the targeted income group cut-offs are shown in the Table 3-16 below.

Table 3-16: Income Thresholds for Targeted Income Groups

	30% of AMI	50% of AMI	80% of AMI
Household Income	\$19,450	\$32,417	\$51,867

HUD considers an affordable monthly housing payment for either a mortgage or rent to be no greater than 30 percent of gross monthly income. This 30 percent should include utilities and other housing costs such as mortgage and hazard insurance. Table 3-17 below shows affordable monthly allowances for each of the targeted income group levels. These amounts represent total housing costs affordable at 30 percent of gross income. Utah Code does not stipulate whether those of moderate income must be able to purchase a home, so the allowance considers affordability for either a mortgage or rental rate. A family choosing housing would need to factor utilities and other fees for a given housing unit within this affordable range. For example, a household at the 80 percent AMI threshold has a monthly housing allowance of \$1,297. If utilities are \$250, the family can afford a rent or mortgage payment of \$1,047 per month.

Table 3-17: Affordable Monthly Housing Allowances for Targeted Income Groups

Family Income Level	30% of AMI	50% of AMI	80% of AMI
Monthly Housing Allowance (Including Utilities)	\$486	\$810	\$1,297
Monthly Housing Payment Allowance (not including \$250 in Utilities)	\$236	\$560	\$1,047

income to compare to affordable housing units, the County would find less affordable units within the County.

Table 3-18 shows the home price ranges affordable for targeted income groups to purchase at various interest rates. Note the significant difference the interest rate makes on affordability. This assumes utility payments at \$250 per month,⁷ average Tooele County property tax rates, mortgage and hazard insurance, interest at the given rates, 30-year mortgage term and a ten percent down payment. While current rates are between four and five percent, making housing much more affordable now, affordability in the County will be more difficult to maintain if interest rates rise.

Table 3-18: Affordable Home Price Ranges by Targeted Income Group and Interest Rate

Household Income Range	Household Income Range	Home Price Range					
		4 Percent Mortgage		5 Percent Mortgage		6 Percent Mortgage	
		Low	High	Low	High	Low	High
< 30% of AMI	< \$19,450	\$0	\$45,956	\$0	\$41,738	\$0	\$38,025
30% to 50% of AMI	\$19,450 - \$32,417	\$45,956	\$109,016	\$41,738	\$99,009	\$38,025	\$90,203
50% to 80% of AMI	\$32,417 - \$51,867	\$109,016	\$203,604	\$99,009	\$184,914	\$90,203	\$168,467

PRICING & AFFORDABILITY

As in the housing stock analysis, affordability is broken into two housing categories: Single-Family Residential (SFR) includes single-family attached and detached, condos, PUD, and mobile homes, and Multi-Family Residential (MFR) includes apartments, duplexes, and other multi-unit structures. For the affordability analysis, we assume that SFR are owner occupied and MFR are renter occupied. Affordability for SFR is based on the market value as given by the

⁷ Utilities are assumed to be higher for a larger average home size.

County Assessor's Office. The affordability of MFR is based on the estimated gross rent, as listed by the US Census Bureau.

Single-Family Residential

Table 3-19 below shows the distribution of SFR by home value, as maintained by the Tooele County Assessor's Office. Nearly 64 percent of all SFR units are valued at less than \$189,999 or below the \$184,914 threshold for affordable households at 80 percent of AMI.⁸ As a comparison, the Census reports the median home value of occupied housing units at \$177,500, which is also below the 80 percent AMI threshold.⁹

Table 3-19: Number of Single-Family Units by Home Value

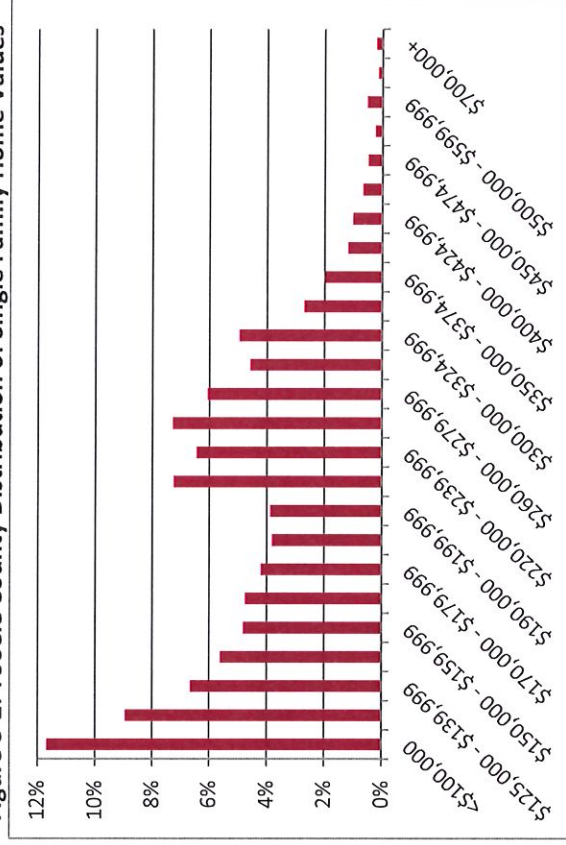
Home Value Range	# of Units	% Total	Cumulative % of Total
<\$100,000	2,741	16%	16%
\$100,000 - \$124,999	2,666	15%	31%
\$125,000 - \$139,999	1,662	10%	41%
\$140,000 - \$149,999	1,083	6%	47%
\$150,000 - \$159,999	1,030	6%	53%
\$160,000 - \$169,999	974	6%	58%
\$170,000 - \$179,999	834	5%	63%
\$180,000 - \$189,999	745	4%	67%
\$190,000 - \$199,999	654	4%	71%
\$200,000 - \$219,999	1,126	6%	77%
\$220,000 - \$239,999	861	5%	82%
\$240,000 - \$259,999	712	4%	87%
\$260,000 - \$279,999	577	3%	90%
\$280,000 - \$299,999	436	3%	92%
\$300,000 - \$324,999	387	2%	95%
\$325,000 - \$349,999	257	1%	96%
\$350,000 - \$374,999	192	1%	97%

⁸ Based on a 5 percent mortgage

⁹ ACS 5-year Estimate (2013)

Home Value Range	# of Units	% Total	Cumulative % of Total
\$375,000 - \$399,999	135	1%	98%
\$400,000 - \$424,999	91	1%	98%
\$425,000 - \$449,999	66	0%	99%
\$450,000 - \$474,999	47	0%	99%
\$475,000 - \$499,999	28	0%	99%
\$500,000 - \$599,999	80	0%	100%
\$600,000 - \$699,999	33	0%	100%
\$700,000+	23	0%	100%
Total	17,440		

Figure 3-2: Tooele County Distribution of Single Family Home Values



Multi-Family Residential

The ACS estimates the median gross rent in Tooele County to be \$821, which is slightly above the monthly housing allowance for households at 50 percent AMI. Table 3-20 shows the percent of

renter-occupied units by gross rent according to the ACS. The percent is then multiplied by the total number of MFR units as listed by the County Assessor's Office to estimate the number of units by gross rent. Assuming the same distribution of units by gross rent as determined by the ACS, more than 81 percent of MFR units are below the monthly housing allowance of \$1,297 for households below 80 percent AMI.

Table 3-20: Percent of Units by Gross Rent
(Source: ACS 5-year Estimate; ZBPF)

Minimum	Maximum	Percent (ACS)	Cumulative Percent (ACS)	Estimated Number of Units (Tooele County Assessor's Office)
\$0	\$99	0.9%	0.9%	17
\$100	\$149	0.3%	1.2%	5
\$150	\$199	3.0%	4.2%	55
\$200	\$249	1.2%	5.4%	21
\$250	\$299	1.0%	6.4%	18
\$300	\$349	1.3%	7.7%	24
\$350	\$399	1.0%	8.7%	18
\$400	\$449	2.8%	11.5%	51
\$450	\$499	3.6%	15.1%	66
\$500	\$549	5.3%	20.4%	96
\$550	\$599	4.2%	24.7%	77
\$600	\$649	4.9%	29.6%	90
\$650	\$699	7.7%	37.3%	141
\$700	\$749	6.6%	43.9%	120
\$750	\$799	4.5%	48.4%	81
\$800	\$899	7.9%	56.3%	143
\$900	\$999	7.4%	63.7%	135
\$1,000	\$1,249	16.8%	80.5%	307
\$1,250	\$1,499	13.5%	94.1%	246
\$1,500	\$1,999	4.8%	98.8%	87

Minimum	Maximum	Percent (ACS)	Cumulative Percent (ACS)	Estimated Number of Units (Tooele County Assessor's Office)
\$2,000		1.2%	100.0%	21
Total				1,821

Total Affordability

Table 3-21 aggregates SFR and MFR units for a cumulative affordability rate. Assuming a 5 percent mortgage, 72 percent of all residential units in Tooele County are affordable to households below 80 percent AMI.

Table 3-21: Total Number of Affordable Units by Targeted Income Group at a 5% Mortgage

Household Income Level	Income Range	Affordable SFR, Condo, PUD, Duplex Units	Affordable Multi-Family Units	Total Affordable Units	% of All Units	Cumulative % of All Units
< 30% of AMI	< \$19,450	845	276	1,121	5.82%	5.82%
30% to 50% of AMI	\$19,450 - \$32,417	2,658	605	3,263	16.94%	22.76%
50% to 80% of AMI	\$32,417 - \$51,867	8,955	585	9,540	49.53%	72.29%
Total		12,458	1,466	13,924	72.29%	

Despite an overall affordability rate of 72 percent, there is a lack of affordable housing opportunities for households below 30 percent AMI in Tooele County, when compared to the number of households within the income range. As shown in Table 3-22, nearly 11 percent of all households in Tooele County are at or below 30 percent AMI, while only 6 percent of all units are affordable to households at this income level. Furthermore, due to a combination of high demand for low-income rental units and a low supply of these units, with only 276 units below 30 percent AMI and an additional 605 units below

50 percent AMI, many residents in Tooele County are unable to take advantage of certain housing programs, including the Section 8 Housing Choice Voucher Program. Future housing development in Tooele County should seek to increase the number of affordable units, including rental units for households with income below 30 percent AMI.

Mortgage rates can significantly affect the number of affordable homes. For example, when calculating home costs, if a 6 percent mortgage rate is used instead of a 5 percent mortgage then the overall percent of affordable units decreases from 72 percent to 66 percent. Conversely, a 4 percent mortgage increases total affordability to 78 percent.

Table 3-22: Comparison of Affordable Units and Household Income

Household Income Level	Income Range	Total Affordable Units	% of Units	Number of Households in Income Range	% of Households
< 30% of AMI	< \$19,450	1,121	5.82%	1,996	10.92%
30% to 50% of AMI	\$19,450 - \$32,417	3,263	16.94%	1,681	9.19%
50% to 80% of AMI	\$32,417 - \$51,867	9,540	49.53%	3,129	17.12%
Total		13,924	72.29%	6,805	37.22%

Table 3-23: Percent of Units by Mortgage Rate

	4% Mortgage	% of Total	5% Mortgage	% of Total	6% Mortgage	% of Total
Affordable SFR	13,620	78%	12,458	71%	11,217	64%
Affordable MFR	1,466	81%	1,466	81%	1,466	81%
Total Affordable Units	15,086	78%	13,924	72%	12,683	66%

As a comparison, Table 3-24 shows the total affordability for Tooele and Grantsville as they compare to Tooele County.

Table 3-24: Housing Affordability Comparison – Tooele County, Tooele City and Grantsville

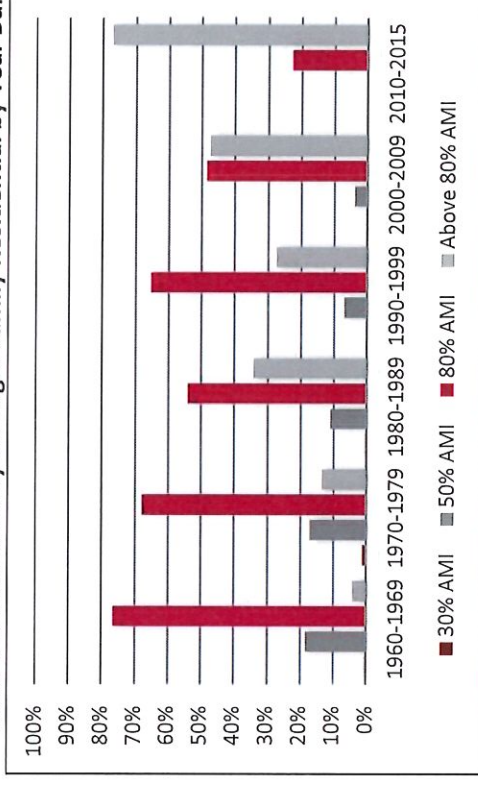
Household Income Level	Income Range	Tooele County Affordability (5% Mortgage)	Tooele City Affordability (5% Mortgage)	Grantsville Affordability (5% Mortgage)
< 30% of AMI	< \$19,450	5.82%	5.06%	8.50%
30% to 50% of AMI	\$19,450 - \$32,417	22.76%	21.65%	15.20%
50% to 80% of AMI	\$32,417 - \$51,867	72.29%	85.35%	50.77%

The affordability of single-family homes in Tooele County differs significantly based on the year the home was built. Table 3-25 and Figure 3-3 show the percent of affordable homes by the year built. Most homes built before 2000 are affordable to households below 80 percent AMI; however, after 2000 the number of homes affordable to households below 80 percent AMI decreases significantly, with only 23 percent of homes affordable to households below 80 percent AMI after 2010.

Table 3-25: Affordable SFR Units by Year Built
(Source: Tooele County Assessor's Office; ZBPF)

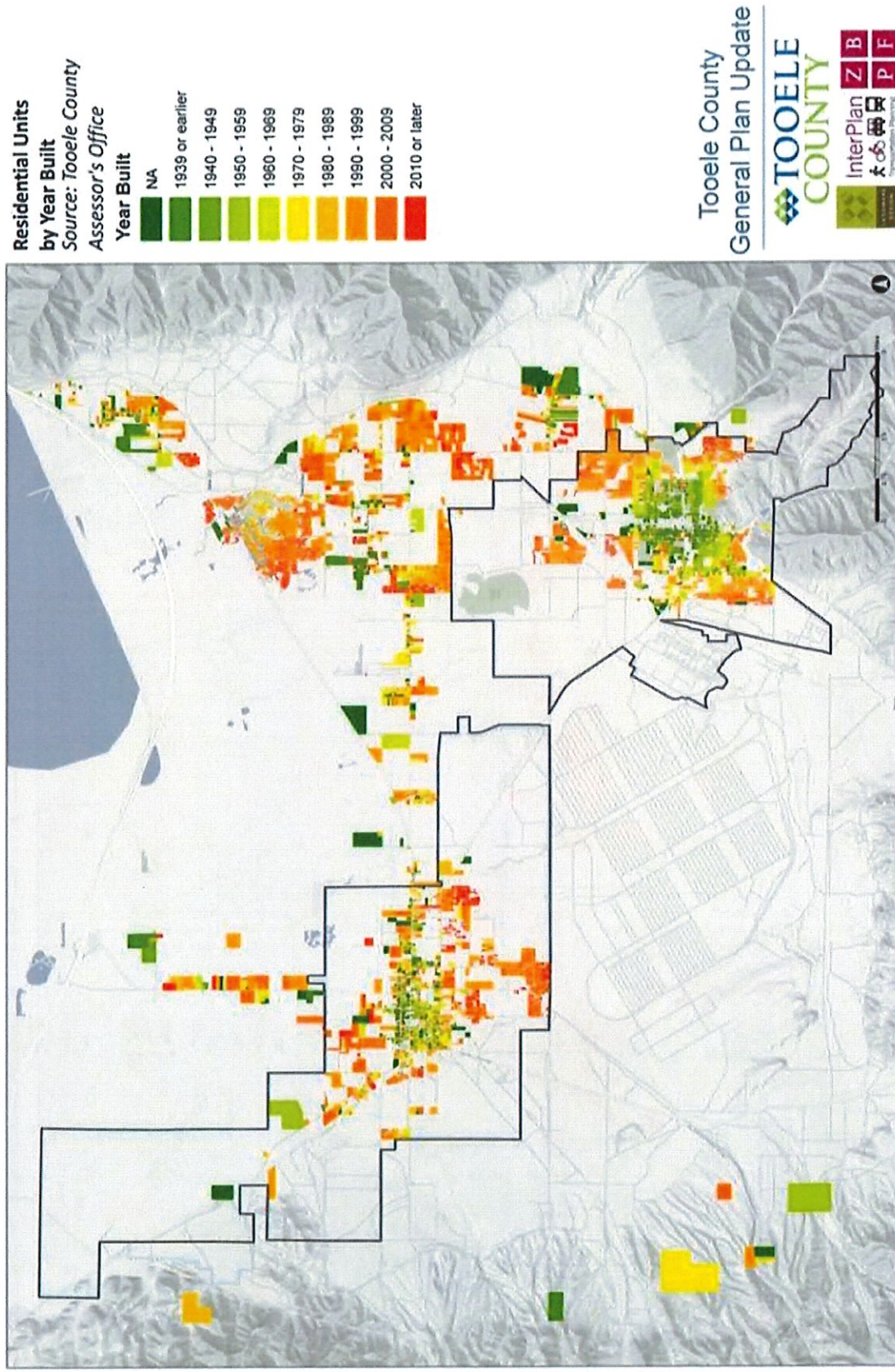
Row Labels	30% AMI	50% AMI	80% AMI	Above 80% AMI	Grand Total
No Year	68%	20%	9%	3%	100%
Pre 1900	4%	43%	46%	8%	100%
1900-1949	2%	55%	40%	3%	100%
1950-1959	1%	48%	49%	3%	100%
1960-1969	1%	19%	77%	4%	100%
1970-1979	1%	17%	68%	13%	100%
1980-1989	1%	11%	54%	34%	100%
1990-1999	0%	7%	65%	28%	100%
2000-2009	0%	4%	48%	47%	100%
2010-2015	0%	0%	23%	77%	100%
Overall	5%	15%	51%	29%	100%

Table 3-3: Affordability of Single-Family Residential by Year Built

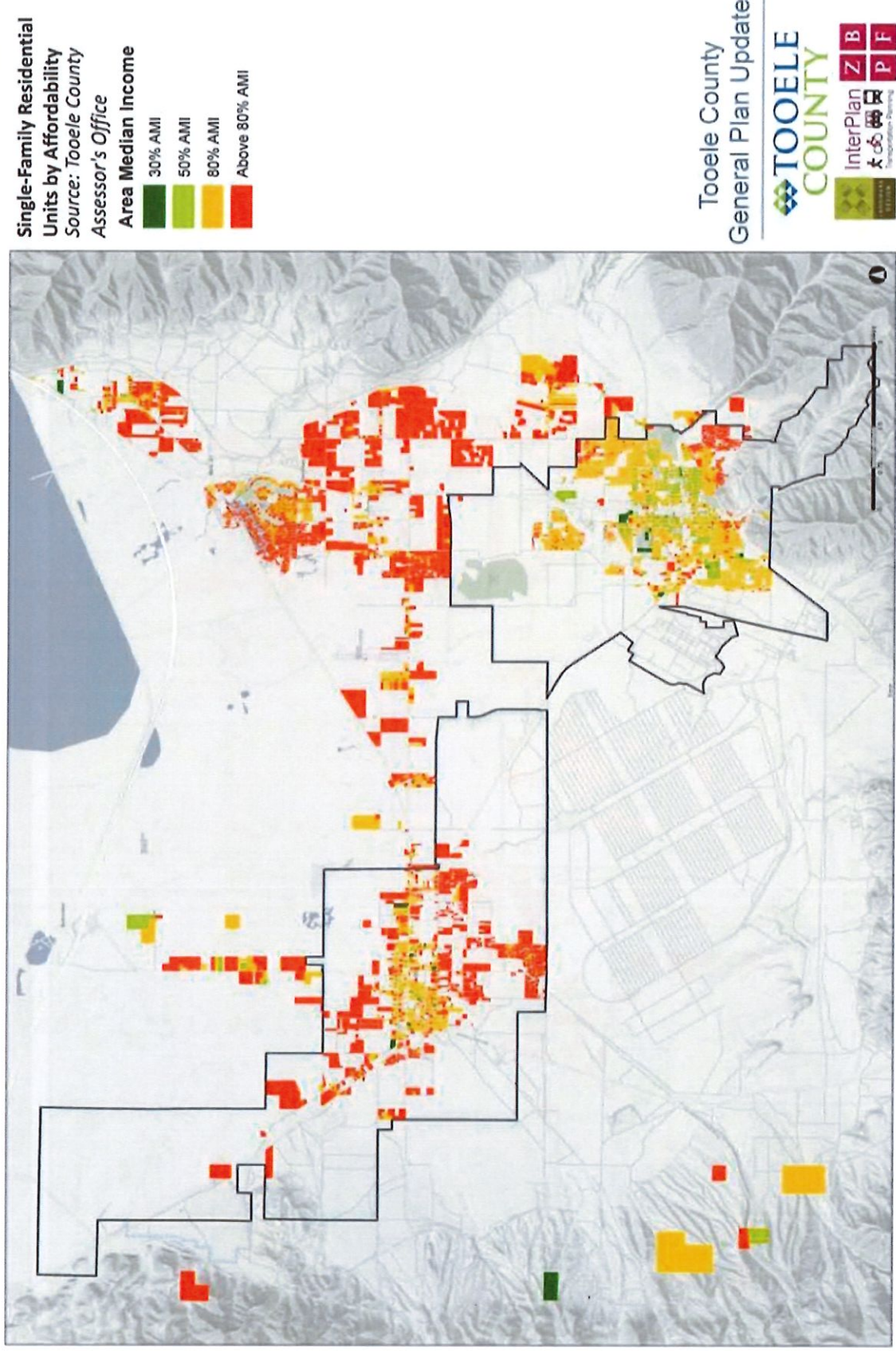


Maps 3-3 and 3-4 provide a visual comparison between the location of homes based on year built and affordability. Comparing the location of affordable units to the location of units by year built shows that homes that are above the 80 percent AMI threshold are typically found in the same location as homes that were built after 2015, most notably in the Stansbury Park and Lake Point areas, as well as outside the city centers of Grantsville and Tooele. Although the vast majority of homes in the County are affordable to moderate-income households, it is important that a portion of new homes constructed in the future also be affordable to low-income households.

Map 3-3: Residential Units by Year Built



Map 3-4: Single-Family Residential Units by Affordability



STRATEGIES FOR ENCOURAGING THE CONSTRUCTION OF MODERATE-INCOME HOUSING

As required by SB 34, Tooele County encourages the implementation of the following implementation strategies, to encourage the construction of moderate-income housing within the unincorporated areas of Tooele County:

Implementation Strategy 1: Rezone for densities necessary to ensure the production of moderate-income housing

Tooele County has recently adopted the Planned Community Zone (PC), which encourages master planned communities with a variety of housing types, some of which would be suitable for moderate-income housing. Tooele County recently rezoned a large area of parcels to the PC zone. It is anticipated that additional properties in appropriate locations will be proposed to be rezoned to the PC zone in the future. When the Tooele County General Plan is updated (anticipated in 2020), additional areas within the county can be identified, as suitable locations for rezones necessary to ensure the production of moderate-income housing

Implementation Strategy 2: Facilitate the rehabilitation or expansion of infrastructure that will encourage the construction of moderate-income housing

Tooele County has actively worked with the Utah Department of Transportation (UDOT) to be awarded funding for the Midvalley Highway project at the north end of the Tooele Valley (construction has started in the third quarter of 2019). Additionally, funding has recently been set aside by the County to go towards infrastructure improvements for construction of a wastewater trunk line.

Implementation Strategy 3: Create or allow for, and reduce regulations related to, accessory dwelling units in residential zones

Tooele County currently allows for accessory dwelling units (both attached and detached) in various zoning districts. Additional updates can be made to our zoning districts and county ordinances in order to allow for and reduce regulations related to accessory dwelling units.

Implementation Strategy 4: Allow for higher density or moderate-income residential development in commercial and mixed-use zones, commercial centers, or employment centers

The Tooele County General Plan Update 2016 promotes the creation of “centers” along SR-36, and in other appropriate areas throughout the Tooele Valley. These “centers” would be appropriate locations for moderate-income housing. Tooele County should establish a mixed-use zone that would further promote a mixture of commercial and residential uses with the potential for moderate-income housing.

Implementation Strategy 5: Encourage higher density or moderate-income residential development near major transit investment corridors

Tooele County has a number of major transit corridors within the Tooele Valley (Interstate 80, Midvalley Highway, SR-36 & SR-138). Moderate-income residential development could be supported near these major corridors in appropriate locations. It is anticipated that significant financial investments will be made to these corridors as residential growth increases within the county.

Implementation Strategy 6: Apply for or partner with an entity that applies for State or Federal funds or tax incentives to promote the construction of moderate-income housing

Tooele County can work in tandem with the Tooele County Housing Authority to identify State or Federal funds or tax incentives that would promote the construction of moderate-income housing.

Implementation Strategy 7: Apply for or partner with an entity that applies for programs administered by a metropolitan planning organization

Tooele County has an established partnership with the Wasatch Front Regional Council (WFRC). The County can work with WFRC to identify programs and additional funding that would support the construction of moderate-income housing.