

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
		Park	
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	
Sumerset 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
<i>*Tax credit Section 42 program rents are not subsidized</i>			

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%

HOUSING CONDITIONS

YEAR BUILT

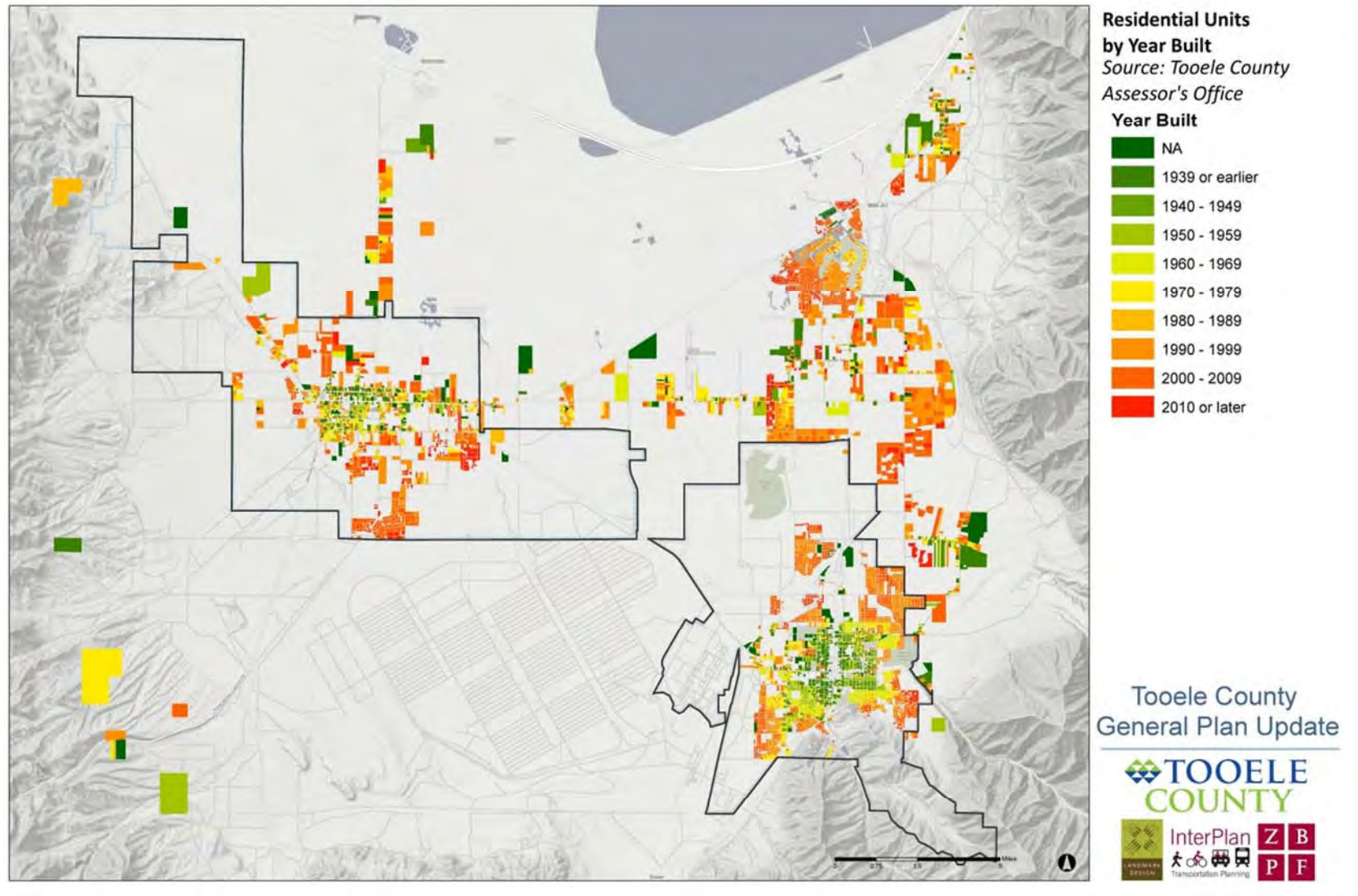
Thirty-one percent of all homes in Tooele County were built since 2000, with another 22 percent built between 1990 and 1999.

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.

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.

	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.

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

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)

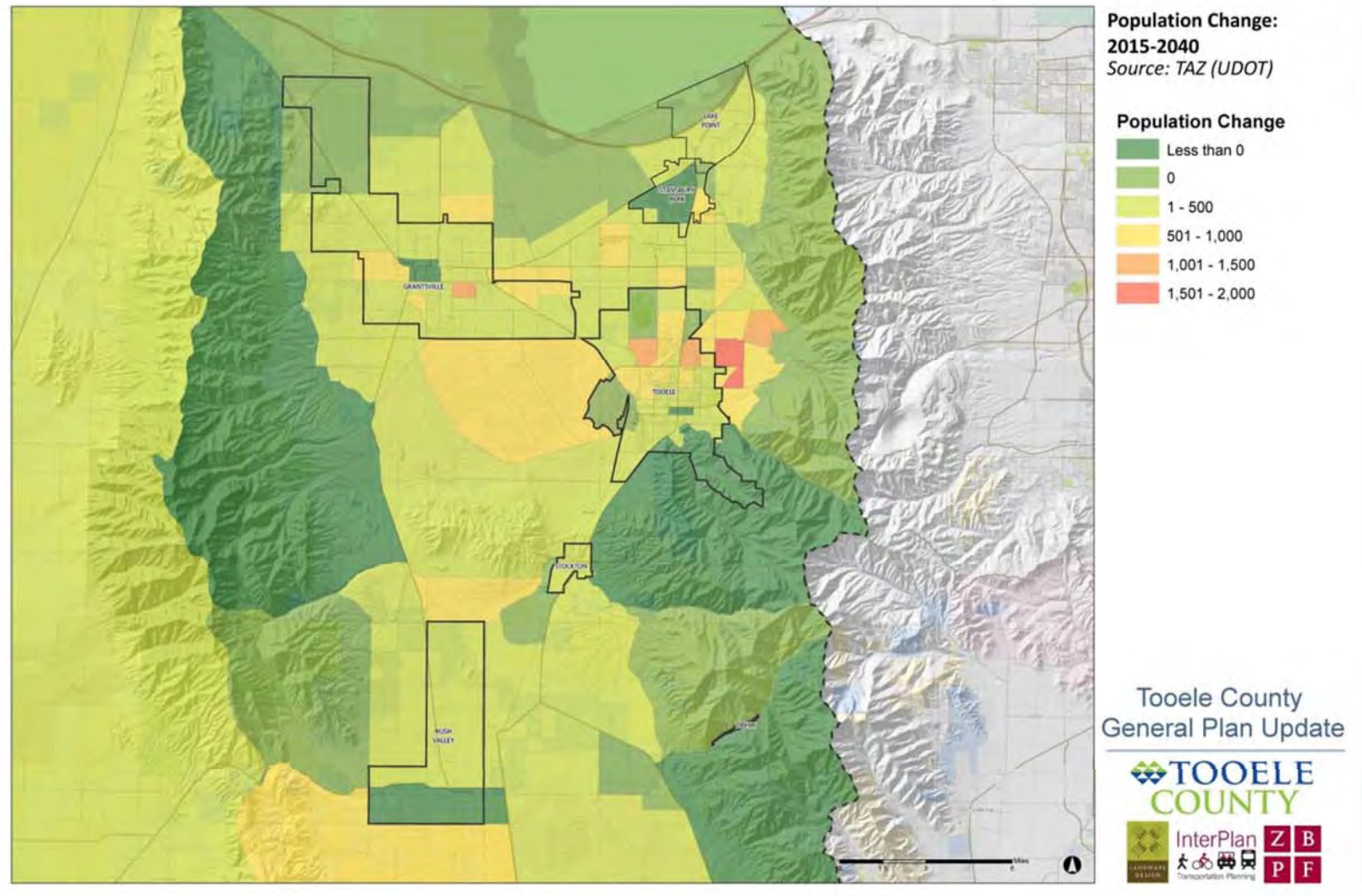
Average Household Size (ACS 2013)		2015-2020	2020-2030	2030-2040
Tooele Valley		2,605	6,269	8,198
Grantsville	3.2	499	1,382	1,851
Lake Point	3.2	42	73	77
Stansbury Park	3.54	42	41	70
Stockton	2.87	24	51	55
Tooele City	3.11	1,438	3,221	4,286
Unincorporated Tooele Valley	3.2	561	1,502	1,859
Remaining County		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

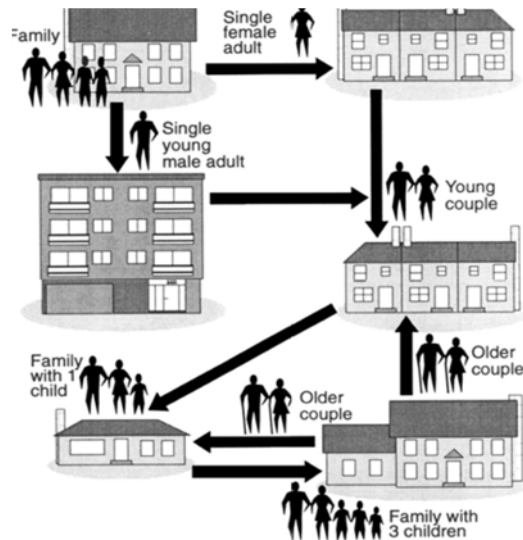
Affordability Analysis, suggests that there are ample housing alternatives for households of various sizes, ages, and incomes; however, there is a lack of affordable housing opportunities for households in Tooele County below 30 percent AMI. Future housing development should seek to increase the number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

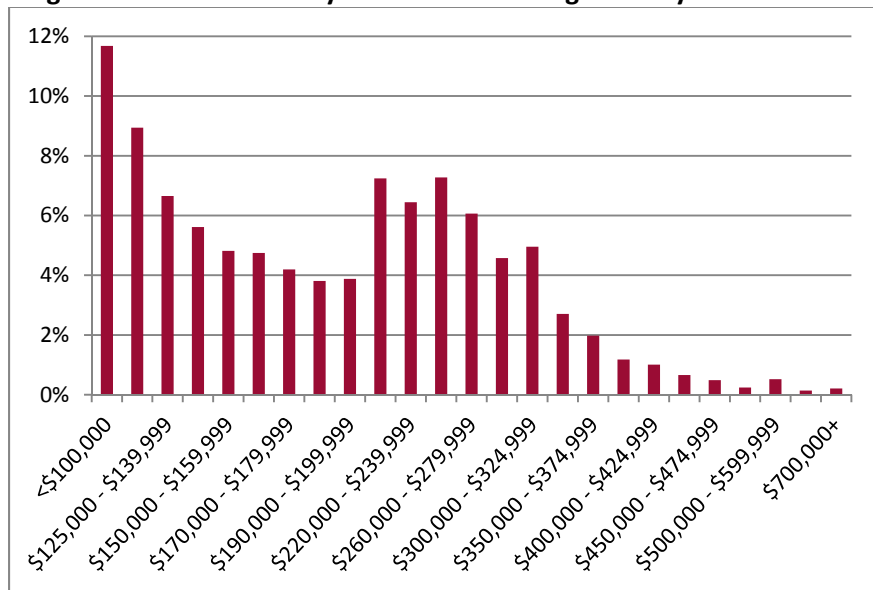
Home Value Range	# of Units	% Total	Cumulative % of Total
<\$100,000	2,741	16%	16%
\$100,000 - \$124,999	2,666	15%	31%
\$125,000 - \$139,999	1,662	10%	41%
\$140,000 - \$149,999	1,083	6%	47%
\$150,000 - \$159,999	1,030	6%	53%
\$160,000 - \$169,999	974	6%	58%
\$170,000 - \$179,999	834	5%	63%
\$180,000 - \$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

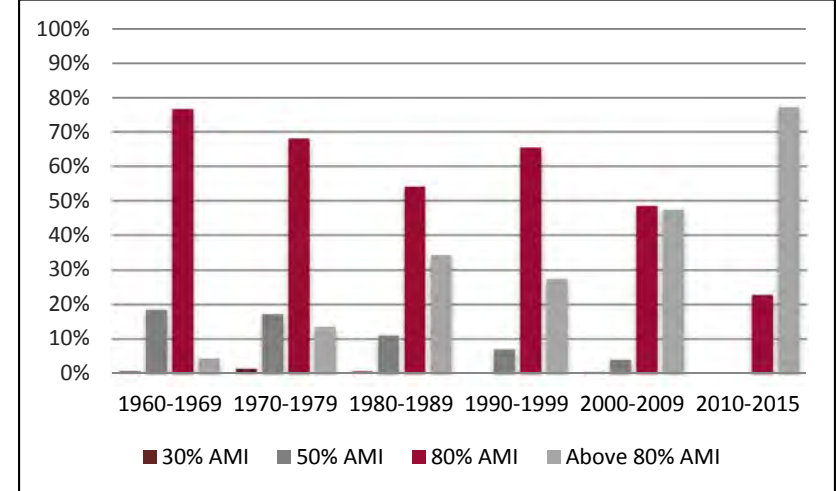
Household Income Level	Income Range	Tooele County Affordability (5% Mortgage)	Tooele City Affordability (5% Mortgage)	Grantsville Affordability (5% Mortgage)
< 30% of AMI	< \$19,450	5.82%	5.06%	8.50%
30% to 50% of AMI	\$19,450 - \$32,417	22.76%	21.65%	15.20%
50% to 80% of AMI	\$32,417 - \$51,867	72.29%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

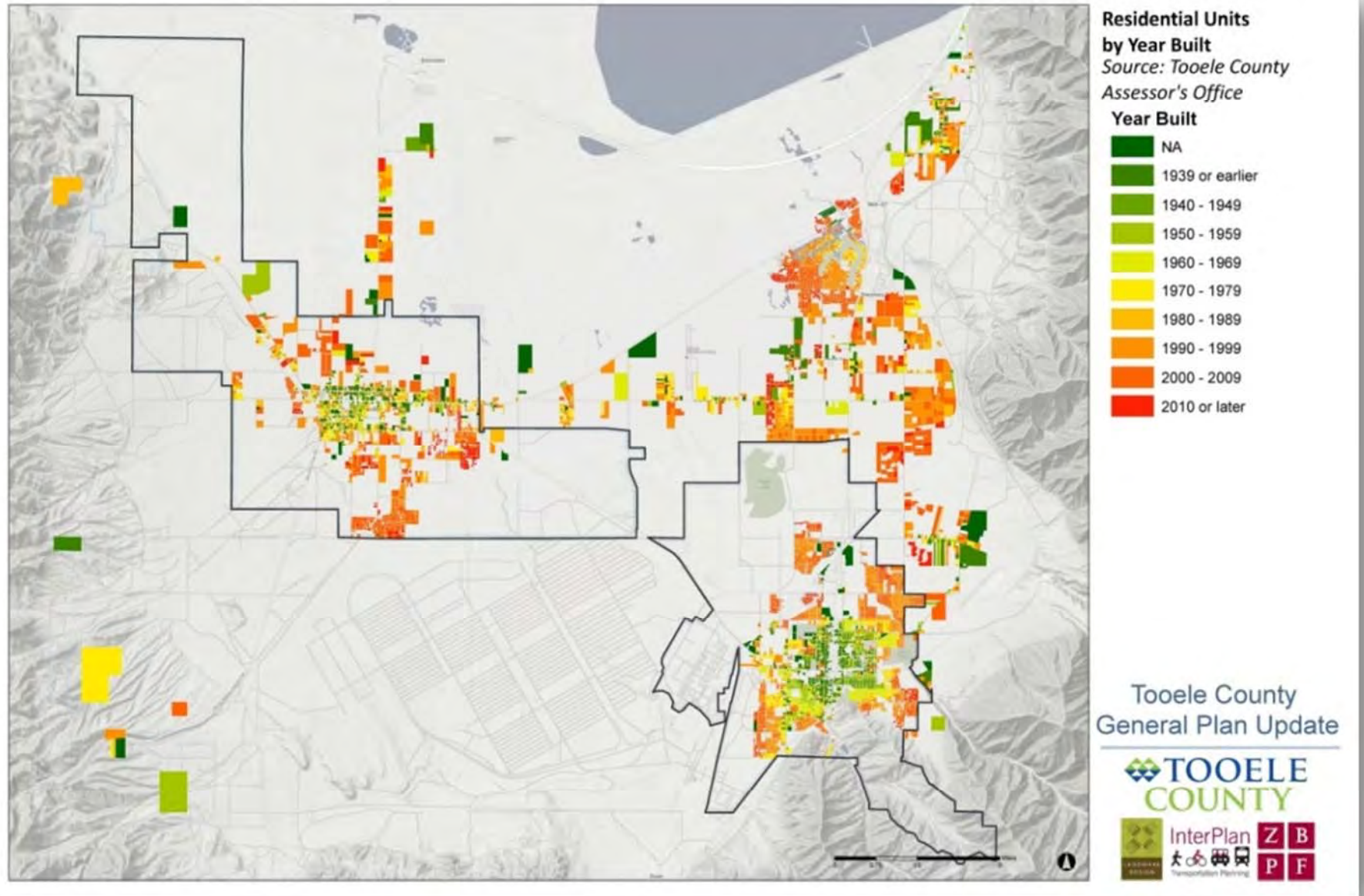
Row Labels	30% AMI	50% AMI	80% AMI	Above 80% AMI	Grand Total
No Year	68%	20%	9%	3%	100%
Pre 1900	4%	43%	46%	8%	100%
1900-1949	2%	55%	40%	3%	100%
1950-1959	1%	48%	49%	3%	100%
1960-1969	1%	19%	77%	4%	100%
1970-1979	1%	17%	68%	13%	100%
1980-1989	1%	11%	54%	34%	100%
1990-1999	0%	7%	65%	28%	100%
2000-2009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

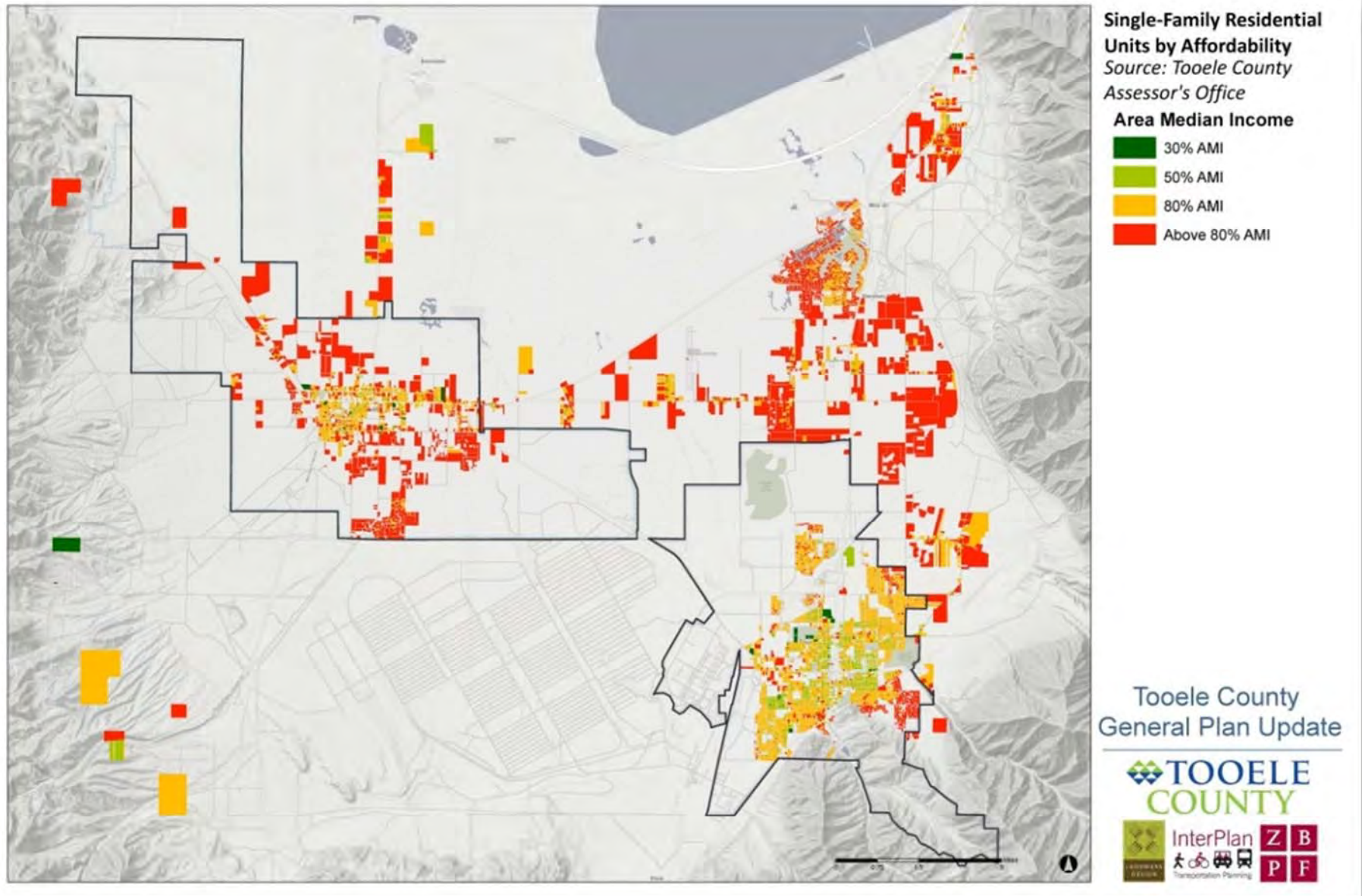


Maps 3-3 and 3-4 provide a visual comparison between the location of homes based on year built and affordability. Comparing the location of affordable units to the location of units by year built shows that homes that are above the 80 percent AMI threshold are typically found in the same location as 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.