



HYDE PARK CITY

established in 1860

General Plan
Moderate Income Housing

Prepared by
Hyde Park City Planning Commission

Adopted by Hyde Park City Council
May 25, 2016

Introduction

In 1996 the Utah Legislature passed House Bill 295 requiring cities and counties to include an affordable housing element as part of its general plan. Current State Code requirements can be found in section 10-9a-403. The General Plan of the Hyde Park City recognizes a need for affordable housing. This affordable housing plan is intended to be used to support and expand on the goals and guidelines established by the General Plan. The Moderate Income Housing plan has been written to assist the decision-makers of the Hyde Park City in its role to provide a reasonable opportunity for a variety of housing, including moderate income housing, to meet the needs of the population desiring to live in Hyde Park. Housing is considered affordable when moderate income households spend no more than 30% of their gross monthly income on housing expenses. Moderate income housing should be available to allow persons with moderate incomes to fully participate in, and benefit from all aspects of neighborhood and community life.

What is Moderate Income Housing?

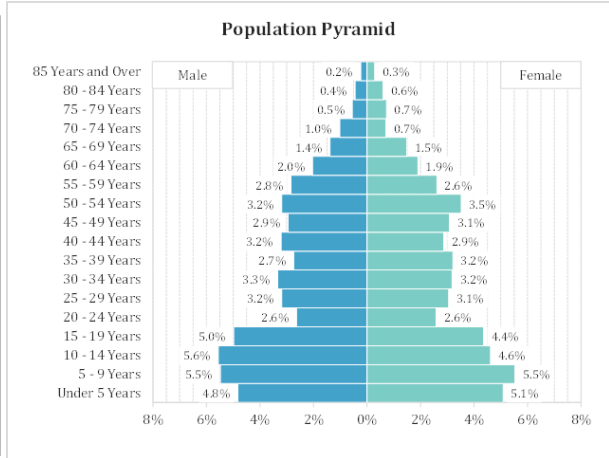
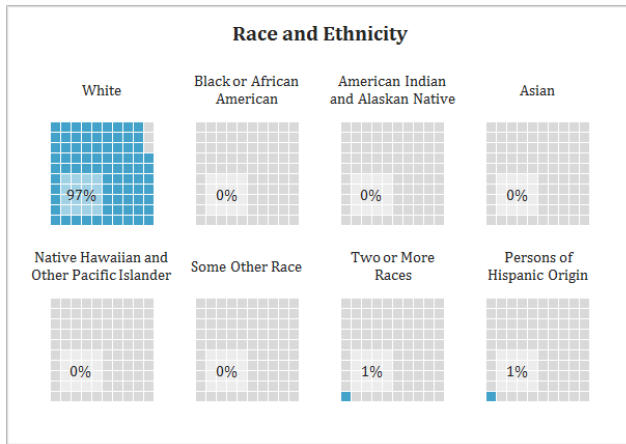
Moderate income housing as defined by the Utah State Code 10-9a-408 is, “housing occupied or reserved for occupancy by households with a gross household income equal to or less than 80% of the median gross income for households of the same size in the county in which the city is located.” The 2013 median income level for Cache County for a family of four was approximately \$55,700. The moderate income level (80% of the median income) is \$44,560. The Cache County moderate income level is recommended by the State to be used by Hyde Park in determining whether or not housing is affordable.

Historical Growth of Hyde Park from 1890 till 2010

In 1890 the State of Utah started tracking populations of incorporated cities; their records show Hyde Park had 491 residents at the time. At the turn of the century the City stood at a population of 619, then by 1910 it was up to 699. World War I took its toll as in the 1920 census the City was down to a population of 491. By the 30's and 40's it was on the rise again it rose from 619 to 735. World War II affected the City negatively again because in 1950 the population dropped to 644. The 1960 population was still falling short of the 1940 data, as the City numbered 696 for the census. During the 70's, 80's, and 90's there was a constant growth rate of 4.6% which brought the city to a population of 2,190 for the 1990 census. The 2000 and 2010 censuses show a slight slowing of growth with barely over a 3% increase leaving city at 3,833 residents for the 2010 census.

Demographics from the 2010 census

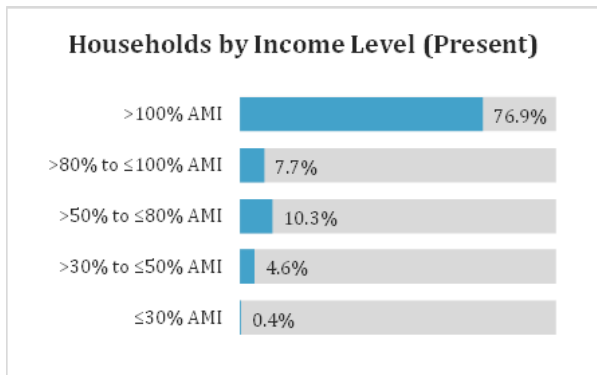
Of the 3,833 residents from the last census this graphic breaks the City down by age. The ethnic background of the City has 97% identifying with a Caucasian ancestry. 1.4% identify as being from a mixed ethnicity, and .5% have an Asian background.



These graphics were generated by **BRAG** (Bear River Association of Governments) using the 2010 US Census. Projections of future growth of Hyde Park are generated by using this data and the Utah Affordable Housing Tool (**UAHFT**)

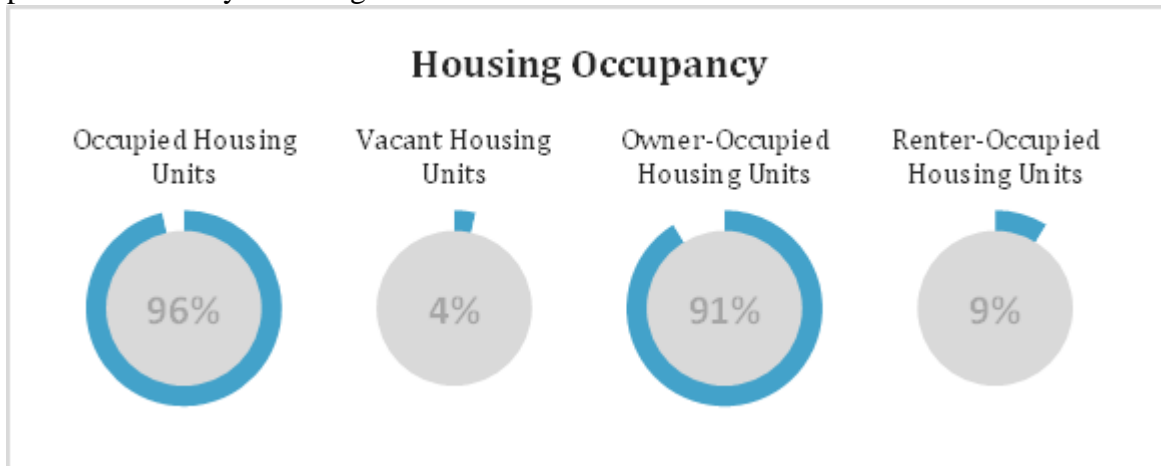
Present households that fall in the Moderate income group.

The median household income in Hyde Park, Utah is \$77,375, which is \$21,675 above the **Area Median Income (AMI)** for Cache County (\$55,700). Given these figures, .4 percent of the households in Hyde Park, Utah earn less than or equal to 30 percent of AMI, 4.6 percent earn between 30 and 50 percent of AMI, 10.3 percent earn between 51 and 80 percent of AMI, 7.7 percent earn between 81 and 100 percent of AMI, and 79.9 percent earn more than 100 percent of AMI. Households that earn a moderate income (80 percent of AMI) or less make up 23 percent of Hyde Park, Utah's population. Of the total households of 1,062 15% are below <80% AMI, and the housing stock of 983 occupied units 268 units (27%) are less than 80% of the median house value.

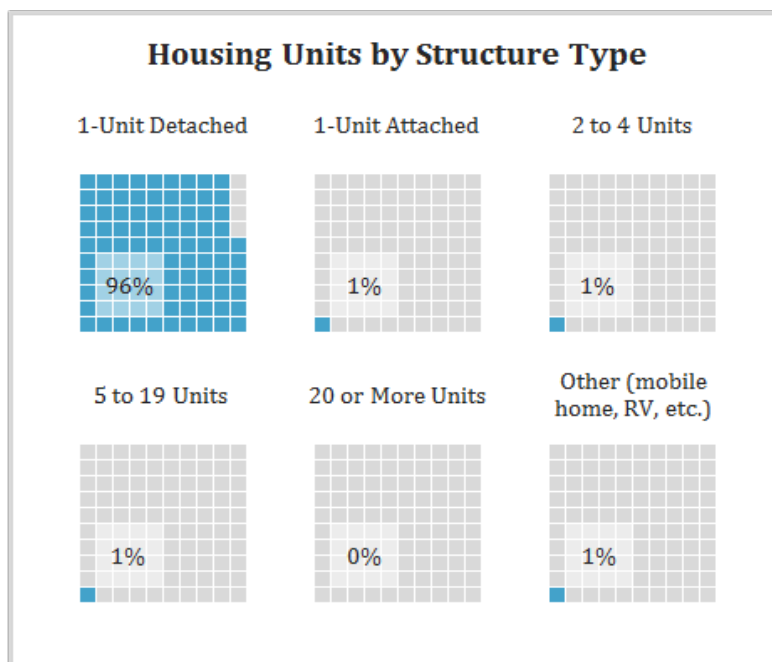


Housing Stock

As of the 2010 U.S. Census, there were 1,102 housing units in Hyde Park, Utah. Of those units 1,062 (96 percent) are occupied and 39 (4 percent) are vacant. Owner-occupied units make up the majority (91 percent) of the city's housing stock, while renter-occupied units account for 9 percent of the city's housing stock.



Hyde Park, Utah's housing stock consists of 952 (96 percent) single-unit detached homes, 5 (.5 percent) single-unit attached homes, 12 (1 percent) two- to four-unit structures, 14 (1 percent) five- to nineteen-unit structures, 0 (0 percent) structures with twenty or more units (Assisted Living Housing), and 13 (1 percent) other structure types, such as RVs and mobile homes.



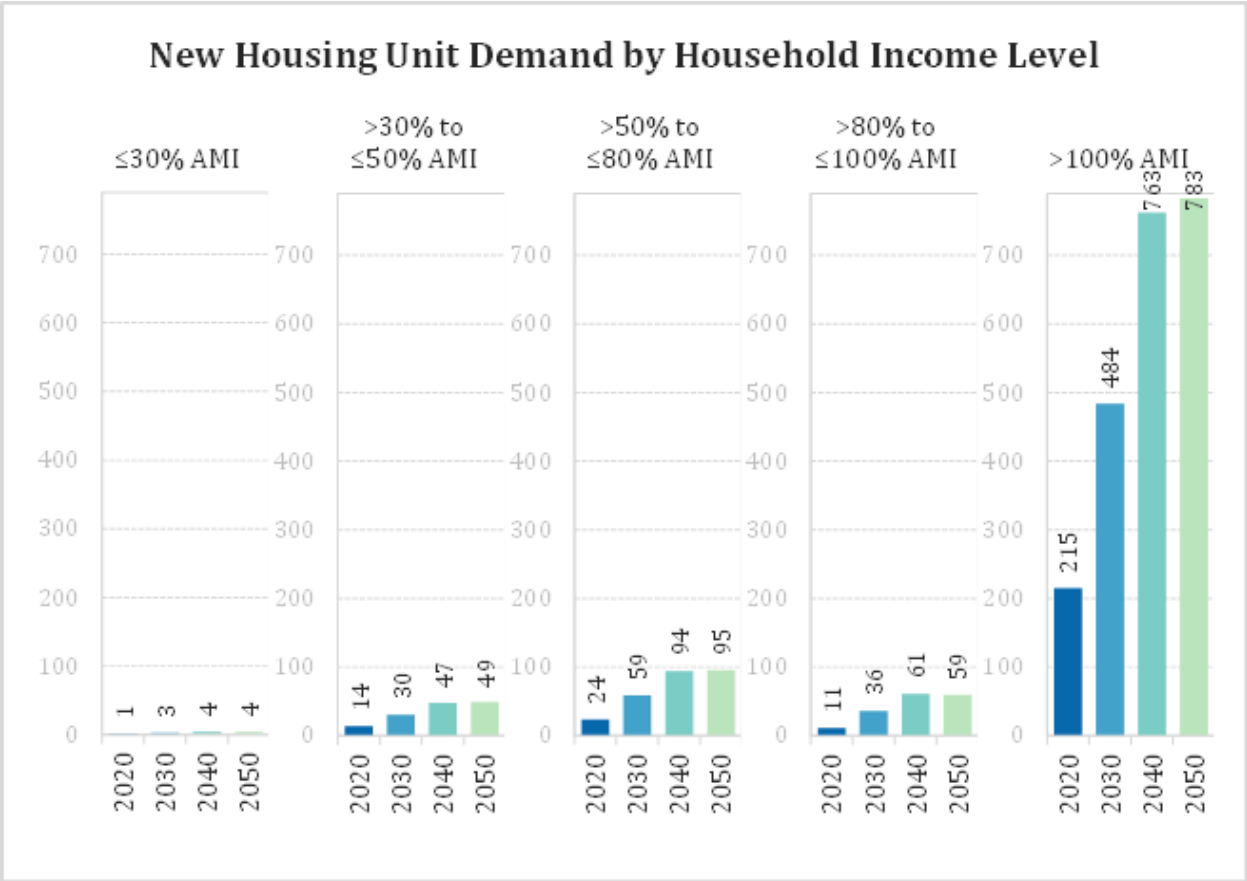
Current Availability and Needs of Affordable Housing

Housing is considered affordable when households spend no more than 30 percent of their monthly income on housing expenses. Therefore, cost-burdened households are those households whose housing expenses exceed 30% of their monthly incomes. This would equate to an annual expense of \$16,710 or \$1,393 per month using the County AMI of \$55,700. Of the present housing stock 407 of 690 homes (59%) with mortgages and of the rental homes 50 of 72 homes (71%) have rents that fall within the guidelines to be affordable. Projecting this to the total housing stock of 1,093 units with a total of 457 affordable units (407 plus 50), 42 percent of our housing stock falls in the affordable range.

Household Income	Maximum Monthly Income for Housing Expenses	Maximum Mortgage Loan Amount
<i>≤30% AMI</i>	\$418	\$32,338
<i>>30% to ≤50% AMI</i>	\$696	\$73,698
<i>>50% to ≤80% AMI</i>	\$1,114	\$135,739
<i>>80% to ≤100% AMI</i>	\$1,393	\$177,099

Projected Population Change and Housing Needs.

The population of Hyde Park is expected to increase from 3,833 (2010 census) to 8,665 in 2040 based on an estimated household size of 2.75 people. (Governor's office of Planning and Budget). These additional residents will amount to an additional 1,757 households by 2040. These projections are based on the 2010 census and calculations from **UAHFT** as computed by **BRAG**. In 2020 the city will need 1 unit for <30% AMI, 14 units for >30 to <50% AMI and 24 units >50 to <80% AMI. By the year of 2040 these numbers will increase to 4 units for <30% AMI, 47 units for >30% to <50% AMI, and 94 units for >50% to <80% AMI.



Housing for the Elderly.

In 2010 there was a population of 248 residents 65 and older. These represent 194 households with an individual over 65 of which 48 households are elderly living alone. This is 5% of the total households, and presently the city has 3 senior PUD’s comprised of 64 units for residents over 55 years old which is 6% of existing housing units.

Present Regulatory Environment of Hyde Park.

Currently City ordinances allow an accessory apartment in an owner occupied home by Conditional Use Permit. Also senior PUDs are allowed by Conditional Use if spaced at least 1800 feet apart. All other residential development is based on 2 dwelling units per acre. No current provisions allow for any attached dwelling units or apartment housing.

Strategies for Future Growth of Moderate Housing.

- Utilize Bear River Regional Housing Authority administered through BRAG and First-time Homebuyer Program also administered by BRAG.
- Work with the Neighborhood Non-Profit Housing organization and their starter home program.

Regulatory Measures to consider that would encourage Moderate Income Housing .

- Affordable building lots.
 - Allow a subdivision of a flag lot on parcels of 1 acre or more limited to on one flag lot per original parcel.
 - Require flexibility in lot sizes in a new residential development. (An example would be to require a reduced lot size for 10% of the lots in a residential zone as long the overall density stays below 2 units per acre; this would require some lots to be larger than the average creating a more blended mix of households. Also there would be a cap on the size of home allowed on these reduced lots.)
- Rental Housing.
 - Allow an attached home of 2-4 units as infill in the City Core. (Wellsville City allows this as long as there is only one unit per block counting both sides of the street.)
 - Allow an Accessory Detached Dwelling Unit on owner occupied lots of $\frac{3}{4}$ of an acre or more. (The detached dwelling would be on a single parcel along with the owner's home and limited in size. (i.e. Portland OR.)
 - Allow a certain percentage of new units in a subdivision to be attached housing. (Use similar parameters as in the reduced lot size in the example above.)
- Apartment Housing.
 - Acknowledging the social consequences that medium or large scale apartment developments place on a neighborhood and the community in whole zoning for these should be discouraged. Concentrated apartment housing developments skew the areas demographics because most developments target a specific demographic group. This can have a negative impact on Schools, Police, Fire, and Religious Congregations.