

Smithfield City's 2018  
Updated  
Moderate-Income  
Housing Plan

## **Principles**

Provide opportunities to develop moderate income housing by utilizing high density single-family, multi-family zones, and overlay zones. Provide and utilize density credits to allow for higher densities while maintaining open space. Consider higher density zoning districts in areas with existing infrastructure to minimize development costs. Consider mixed use (density) overlay zoning districts to encourage development in areas with existing infrastructure.

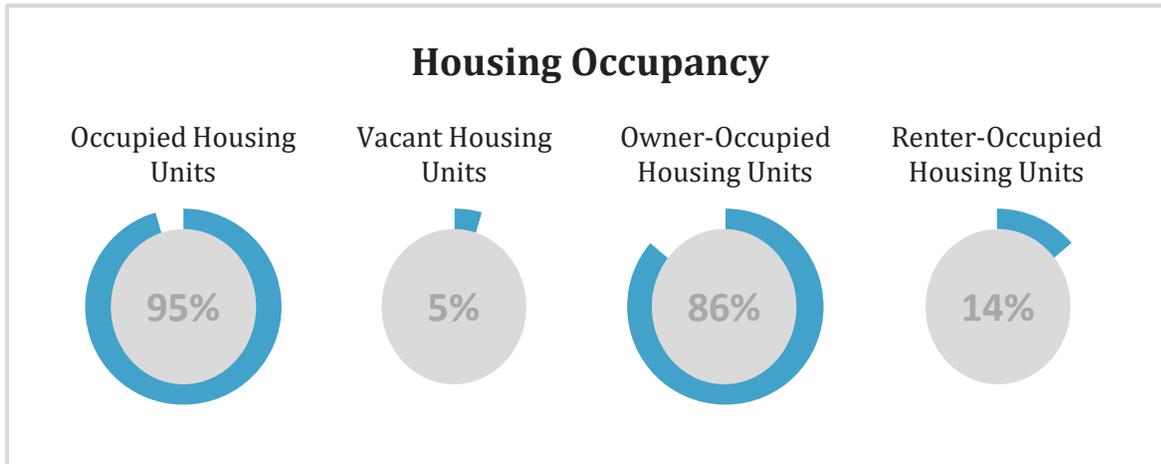
## **Smithfield General Plan Moderate Income Housing Directive**

The Moderate Income Housing Plan is intended to help encourage a variety of housing for those with low-to-moderate incomes in cities and towns. Moderate Income Housing can include a variety of housing types, including single family homes, townhomes, and apartments. Contrary to some views, affordable housing residences can be well designed, look like they belong in the community, and provide essential living accommodations for people in various life stages. For example, town homes and apartments, if well designed and properly managed, can provide excellent housing for older residents who are looking to down-size and no longer want the responsibility of caring for a large yard. Likewise, young families and individuals attending college are able to live in communities like Smithfield if affordable housing is available.

## A. SMITHFIELD CITY AFFORDABLE HOUSING NEEDS ASSESSMENT

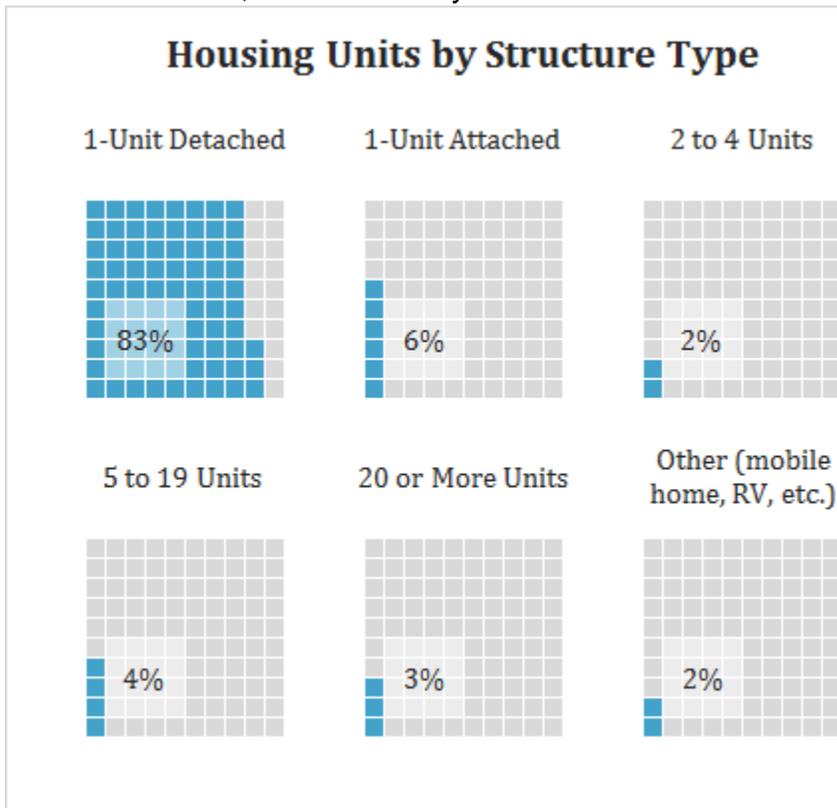
### Housing Stock

As of the 2010 U.S. Census, there were 2971 housing units in Smithfield. Of those units, 2836 (95.5 percent) are occupied and 135 (4.5 percent) are vacant. Renter-occupied units make up the majority (76.3 percent) of the city's housing stock, while owner-occupied units account for 23.8 percent of the city's housing stock.



Smithfield's housing stock consists of 2568 (82.9 percent) single-unit detached homes, 186 (6 percent) single-unit attached homes, 62 (2 percent) two- to four-unit structures, 121 (3.9 percent) five- to nineteen-unit structures, 99 (3.2 percent) structures with twenty or more units, and 62 (2 percent) other structure types, such as RVs and mobile homes. Given that 82.9 percent of the city's housing stock is made up of single-unit detached homes, Smithfield may want to consider whether a more diversified housing

stock would benefit current and future residents.

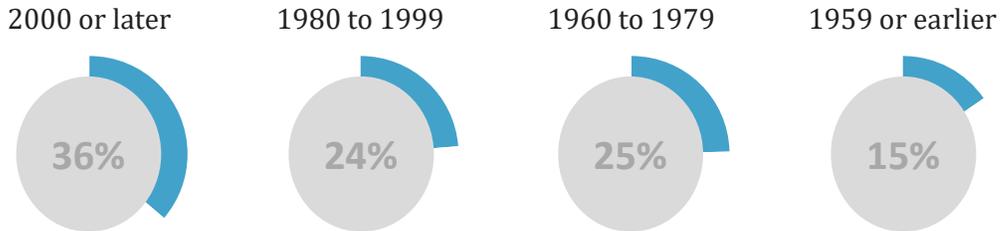


In terms of unit size, Smithfield's housing stock consists of 9 units with no bedrooms, 47 units with one bedroom, 621 units with two or three bedrooms, and 1832 units with four or more bedrooms.

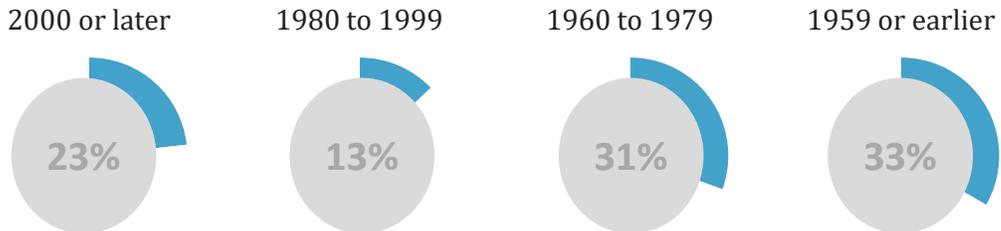
An assessment of structure age can, in some cases, reveal whether there is a need for housing rehabilitation. In

Smithfield, 17.7 percent of residential structures were built in 1959 or earlier, 25.4 percent were built between 1960 and 1979, 22.3 percent were built between 1980 and 1999, and 34.6 percent were built in the year 2000 or later. With 43.1 percent of the city's housing stock constructed before 1979, the city may want to determine its role in rehabilitation efforts and consider performing a windshield survey to evaluate housing conditions.

### Owner-Occupied Housing Units by Year Built

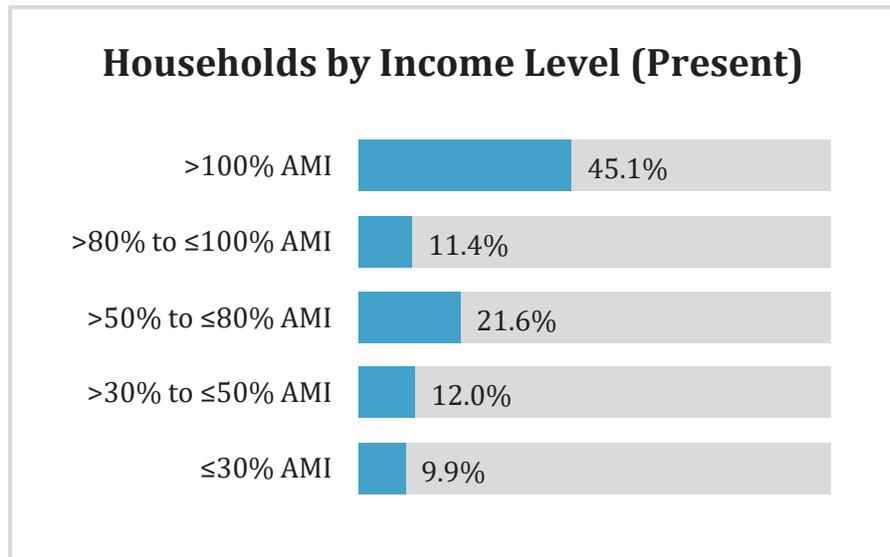


### Renter-Occupied Housing Units by Year Built



### Household Income & Needs

The median household income in Smithfield is \$60,565, which is \$8,630 above the area median income (AMI) for Cache County (\$51,935). Given these figures, 9.9 percent of the households in Smithfield earn less than or equal to 30 percent of AMI, 12 percent earn between 30 and 50 percent of AMI, 21.6 percent earn between 51 and 80 percent of AMI, 11.4 percent earn between 81 and 100 percent of AMI, and 45.1 percent earn more than 100 percent of AMI. Households that earn a moderate income (80 percent of AMI) or less make up 43.5 percent of Smithfield's population.



**Summary of Affordability**

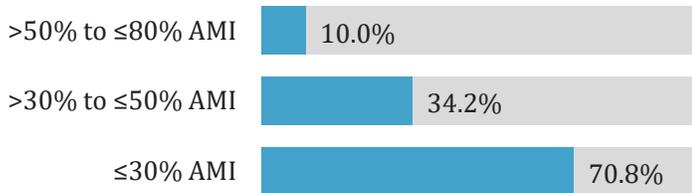
Household Income	Maximum Monthly Income for Housing Expenses	Maximum Mortgage Loan Amount
≤30% AMI	\$390	\$23,378
>30% to ≤50% AMI	\$649	\$66,891
>50% to ≤80% AMI	\$1,039	\$132,162
>80% to ≤100% AMI	\$1,298	\$175,675

## Cost Burdened Owner Households

### Households Spending 30% or More of Monthly Income on Housing (by Income Level)



### Households Spending 50% or More of Monthly Income on Housing (by Income Level)

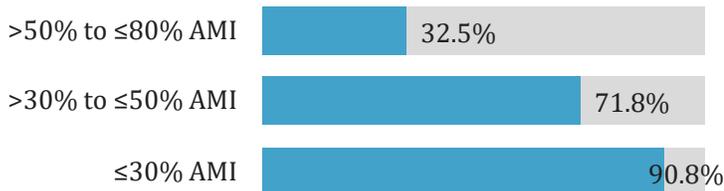


Housing is considered affordable when households—regardless of their income—spend no more than 30 percent of their monthly income on housing expenses. Therefore, cost-burdened households are those households whose housing expenses exceed 30 percent of their monthly income. Based on this definition, 61.8 percent of Smithfield's renter households that earn a moderate income or less and 55.4 percent of the city's owner households that earn a moderate income or less are cost burdened, which indicates that

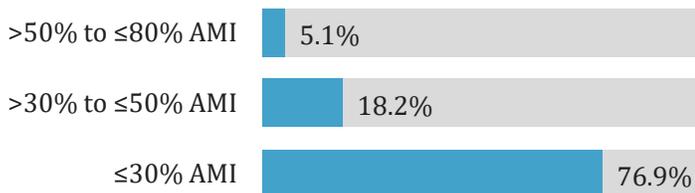
Smithfield's residents would benefit from additional affordable rental and ownership options.

## Cost Burdened Renter Households

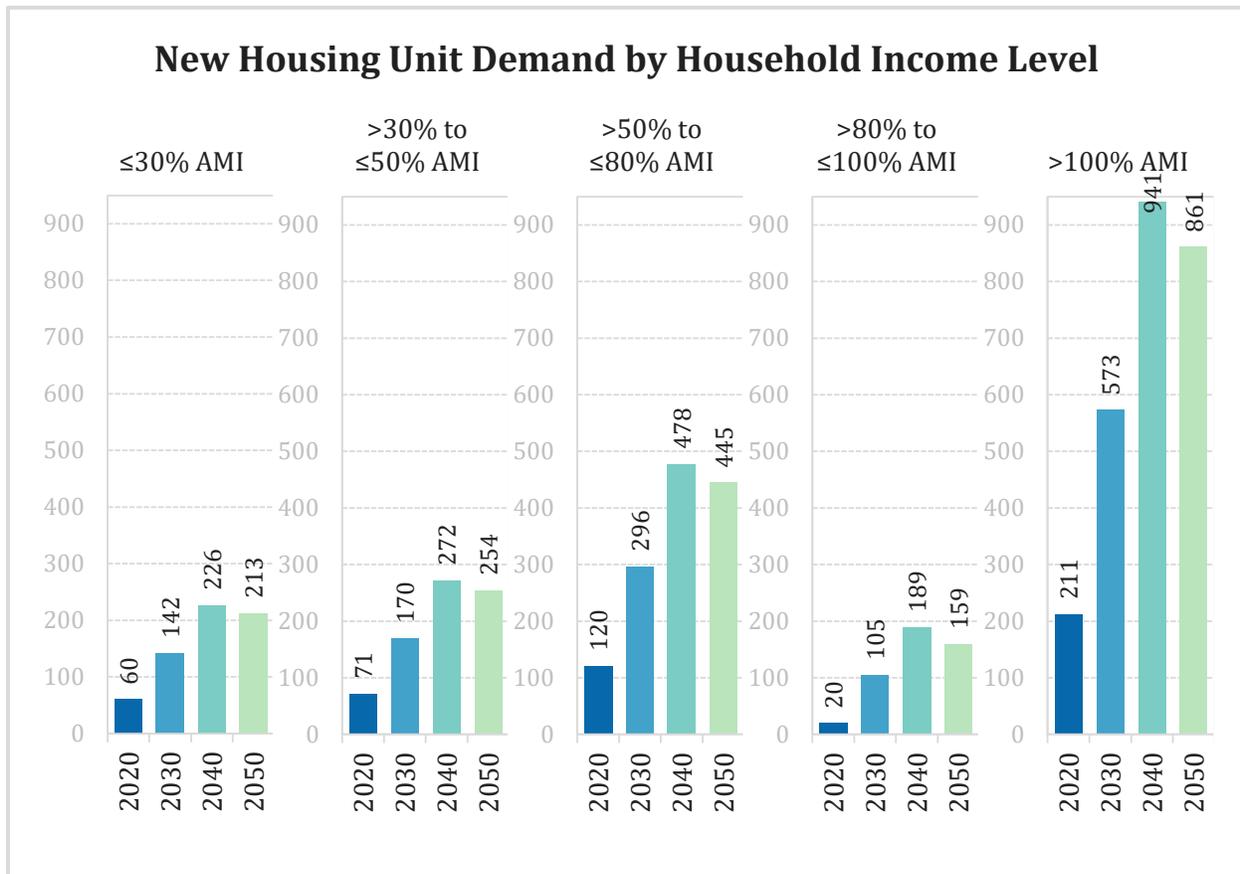
### Households Spending 30% or More of Monthly Income on Housing (by Income Level)



### Households Spending 50% or More of Monthly Income on Housing (by Income Level)



## Population Change and Affordable Housing Demand



The population of Smithfield is expected to increase from 9,495 in 2010 to 11,564 by 2020 and 14,330 by 2030. These additional residents amount to an additional 617.7 households by 2020 and an additional 1443.2 households by 2030, based on the city's current average household size (3.35).

Based on population change, observed income levels, and existing vacancies, it is projected that Smithfield will need an additional 483 housing units by 2020. Of those 483 units, 60 will need to be affordable to extremely low-income (≤30% AMI) households, 71 will need to be affordable to low-income (>30% to ≤50% AMI) households, and 120 will need to be affordable to moderate-income (>50% to ≤80% AMI) households.

By 2030, Smithfield will need an additional 1286.2 housing units. Of those 1286.2 units, 142 will need to be affordable to extremely low-income (≤30% AMI) households, 170 will need to be affordable to low-income (>30% to ≤50% AMI) households, and 296 will need to be affordable to moderate-income (>50% to ≤80% AMI) households.

## **Special Needs Groups**

Data from the 2012 American Community Survey indicates that 8.3 percent of all Americans under the age of 65 and 36.8 percent of all Americans 65 and older have some form of disability. Assuming that the percentage of Smithfield residents with disabilities is comparable to national figures, approximately 717 Smithfield residents under the age of 65 and 325 Smithfield residents 65 and older suffer from a disability. Individuals with disabilities may require special housing accommodations.

About 9.3 percent of Smithfield's population was 65 and older as of the 2010 U.S. Census. The share of the city's population that is 65 and older is expected to remain approximately the same from 2010 to 2030. Some elderly individuals may not be able to remain in their homes or may choose to relocate to a unit that better suits their preferences and needs. The legislative body of Smithfield may wish to evaluate the housing options available to seniors wishing to remain in or move to the community.

According to the 2013 annualized point-in-time count, roughly 0.55 percent of Utah's population is homeless. Although regional differences may impact the rate of homelessness, this percentage can be used to estimate the number of homeless individuals in Smithfield, which is approximately 52. Given this estimate, Smithfield should consider developing or promoting programs designed to help these individuals become stably housed.

## **References**

This assessment was produced using data from the 2010 Census, the 2016 American Community Survey, the U.S. Department of Housing and Urban Development, and the Cache County Recorder's Office.

Please contact Brian Carver at Bear River Association of Governments in Logan, Utah for more information. (435) 713-1420 or [brianc@brag.utah.gov](mailto:brianc@brag.utah.gov)

## **EXAMPLE AFFORDABLE HOUSING POLICY STATEMENT**

The following statement is primarily based on the changes recommended by the implementation policies of the Land Use Element of the City's General Plan. It has been and will continue to be the intent of the City to not limit the development of residential housing within the incorporated areas of the City. The physical environment (geography, zoning, etc.) will place some restrictions on the type and density of any residential development in the City. To meet the current and future affordable housing needs, zoning codes need to be continually evaluated and, if necessary, changed to allow for more affordable housing choices.

### **Goals, Policies and Implementation Measures**

#### **Goal 1: Improve Access to Housing Opportunities for Low and Moderate Income Residents.**

##### **Policy: Support and Utilize Existing Affordable Housing Resources**

- Continued support of Bear River Regional Housing Authority, which is administered by Bear River Association of Governments (BRAG) and offers the HUD Section 8 Rental Assistance Programs to eligible renters who reside in Providence.
- Support and promote First-time Homebuyer Program administered by BRAG.
- Support and promote housing repair and rehabilitation program administered by BRAG and USDAs Rural Development Agency.
- Investigate the merits of creating a Local Development Corporation either individually or in partnership with other communities and development agencies, to undertake affordable housing development on land acquired for such purposes.
- Work with Logan City and other neighboring communities to regularly assess affordable housing needs and the impact of new development on existing demand for such housing.

#### **Goal 2: Improve Fair Housing Practices**

##### **Policy: Support Fair Housing Practices through Education and Awareness**

- Promote a variety of affordable housing options in the City that are compatible with neighborhood character, including rental and ownership opportunities, and a variety of housing types such as multi-family, duplex, and single-family detached units.

- Sponsor and support presentations and information dissemination by non-profit and government agencies.
- Commit to combat any negative perception of affordable housing (NIMBY: Not in My Back Yard) by helping residents become educated about and understand the economic value of having diversified housing choices in our community.
- Permit affordable housing in each neighborhood so long as the specific unit type and design is consistent with the character of the neighborhood.
- Acknowledge the economic and social consequences that large-scale or concentrated low-income housing developments place on neighboring households.

### **Goal 3: Encourage and Support the Provision of Affordable Housing Units**

#### **Policy: Modify Existing Regulatory Measures to Encourage the Development of Affordable Housing and Reduce Production Cost.**

- Support non-profit and private affordable housing with affordable projects within the City limits.
- Encourage flexibility and innovation in the interpretation of local building codes to allow for the use of different building materials and new technologies.
- Increase flexibility in development standards allowing for reduction of site development costs, including allowances for zero lot line and clustering.
- Streamline the local administrative development review and permitting process to allow for cost reductions.
- Encourage and incentivize the development of affordable housing in small complexes and low concentrations of buildings, appropriately distributed and integrated into the whole community.

#### **Policy: Provide Financial Incentives for Affordable Housing**

- Provide for fee waivers and impact fee exemptions for projects, or portions of projects that provide new affordable housing units.
- Take advantage of Urban Development Area (UDA) tax incentive increment financing specifically for affordable housing.
- Support Local Community Housing Trusts that support new or existing financial assistance programs.

- Provide new density bonuses or other benefits to developers willing to incorporate a portion of affordable housing in a project.

**Policy: Encourage the Provision of Adaptive Re-use and Mixed-Use**

- Encourage adaptive re-use and mixed-use projects to stimulate affordable housing and economic development.

**Policy: Adopt New Regulatory Measures to Encourage the Development of Affordable Housing**

- Allow for the development of accessory dwelling units in single-family zones – not just caretaker accommodations.
- Have no more restrictions for manufactured housing than for regular housing.
- Consider adopting local rehabilitation codes to maintain existing housing stock to encourage neighborhood revitalization.
- Adopt quality design standards to help erase negative attitudes and increase acceptance of affordable housing.
- Utilize selective re-zoning of residential land to allow greater density for both single-family and multi-family housing.
- Consider adopting an inclusionary zoning ordinance requiring that a certain portion of new housing units be affordable.
- Promote continued use of the City's subdivision and zoning ordinances that could include density bonuses for certain types of affordable housing units.
- Consider amending residential zoning ordinance to include single-family lots under ¼ acre, second and third floor housing options, and other similar techniques.
- Consider procedures that require certain affordable housing projects be held in perpetuity and monitoring all such deed restrictions.
- Consider adopting ordinances that discourage and disincentives large-scale or concentrated low-income housing.

## **Sample Housing Types to Consider that may Contribute to Community Livability and Affordability**

### **Mixed-Use Housing Above Retail**

Housing on the upper floors of retail shops or mixed apartments and shops on the same street.

### **Accessory Dwelling Units**

Converting a basement or guesthouse into separate living quarters.

### **Garden Courts**

A garden or park surrounded by higher density housing. Minimal lot sizes required by modern zoning codes make this type of housing difficult to develop.

### **Live Work Units**

Zoned so occupants are able to work from home, with a separate entrance and discreet signage. This type of housing must be zoned to allow for office use by non-resident employees and customers.

### **"Big House" Apartments**

Apartments that fit into neighborhoods, designed to look like a large home, but built to accommodate two, four, or even eight units.

### **Example ordinance elements:**

Limit multi-unit housing to 4 or less in R1 residential zone as conditional use  
Conditions include design standards and careful management of ingress/egress, lighting, property management, etc.

Limit multi-unit housing to 4 units per "block" or units cannot be closer than 660 feet

More than 4 units require PUD or higher-density zone such as Commercial or Planned Professional