



**MODERATE INCOME HOUSING PLAN  
TOOELE CITY - 2018**

**PERPARED BY  
TOOELE CITY COMMUNITY DEVELOPMENT DEPARTMENT**

## Table of Contents

INTRODUCTION .....	3
House Bill 295 .....	3
City General Plan .....	3
Regional Planning .....	3
City Growth Pattern.....	3
Commuting Patterns .....	5
New Housing Construction.....	5
Community Sentiment .....	5
Procedures and Definitions .....	5
POPULATION.....	6
Current Demographics .....	6
Households within Targeted Income Groups.....	7
CURRENT HOUSING STOCK .....	9
Total Housing Units .....	9
Breakdown of Housing Units Demographics.....	9
Affordability of Existing Housing Stock.....	10
Median Sales Price of Single Family Homes .....	10
Median Sales Price of Condominiums and Townhomes .....	11
CURRENT AFFORDABLE HOUSING AVAILABILITY AND NEED .....	11
Ethnic and Racial Minority Populations.....	15
Special Needs.....	16
Disabled .....	16
Seniors-Elderly.....	17
Homeless .....	17
Veterans .....	17
Victims of Domestic Violence .....	17
Fair Housing Status.....	17
Availability of a Variety of Housing Sizes.....	18
Analysis of Special Needs Housing .....	18
POPULATION PROJECTIONS .....	19
High, Medium and Low Population Projections.....	19
Estimated percentages of Targeted Income groups and Special Needs Groups .....	19

FORECAST OF AFFORDABLE HOUSING NEED .....	20
Comparing Projected Population Projections with Expected Housing Construction.....	20
Estimated Number of New Housing Units Needed .....	20
REGULATORY ENVIRONMENT .....	21
Current Zoning and Affordable Housing.....	21
PLANS TO MEET THE AFFORDABLE HOUSING NEED .....	23
Existing Development for Affordable Housing .....	23
Existing Zoning that Typically allows Affordable Housing .....	23
Existing and Future Mobile Home Parks .....	24
STRATEGY TO MEET CURRENT AND FORECASTED AFFORDABLE HOUSING NEEDS.....	24
Zoning and Annexations .....	24
GOALS AND STRATEGIES .....	24
Goal 1: Eliminate or Limit Regulatory Zoning that Impact Affordable Housing.....	24
Strategy 1 – Review the zoning ordinances 7-14-11a and 7-14-11b.....	24
Strategy 2 – Rezone the Infill areas from R1-7 to HDR.....	25
Strategy 3 – Modify the Infill area incentives to allow residential construction on narrow lots.....	25
Strategy 4 – Create an Accessory Dwelling Unit code for the Infill areas. ....	25
Strategy 5 – Inventory sites for consideration of re-zoning .....	25
Goal 2: Increase Affordable Rental Opportunities for Low to Moderate Income Households.....	25
Strategy 1 – Work with Tooele County Housing Authority .....	25
Strategy 2 - Promote the construction of housing units across all income categories.....	25
Goal 3 – Rehabilitate Existing Housing to Increase Rental Opportunities, Homeownership, Retention, and Reinvestment in Tooele City.....	25
Strategy 1 – Promote the many affordable housing programs.....	25
Strategy 2 – Revise the Infill area incentives to encourage replacing or remodeling.....	25
Strategy 3 – The City should seek grants and funding for the many existing housing programs .....	25
Chart 7 – Tooele City Infill Areas A and B.....	26
Index of Tables.....	27
Index of Charts.....	28

## INTRODUCTION

### House Bill 295

Utah's affordable housing legislation (HB295) does not require that a community's housing market meet the homeownership desires of all moderate, low and extremely low income households. The legislation encourages a community to provide a "reasonable opportunity for a variety of affordable housing for moderate income households." The results of this housing needs analysis demonstrates that the Tooele City housing market satisfies HB295. The City housing market has a substantial number of homeownership opportunities for moderate income households while affordable housing opportunities for low and extremely low income households, as shown by household data, tend to be limited.

### City General Plan

Tooele City adopted a General Plan with a Land Use Element on December 16, 1998. The moderate housing plan fits into the City General Plan as one on the guiding elements of the total plan. Each department coordinates with the Community Development Director and the City Engineer, to maintain, replace, and expand City services and utilities as needed. The Community Development Department uses the General Plan Elements to regulate and guide new developments to provide a balanced and diversified housing inventory.

### Regional Planning

The three main population centers in Tooele Valley are Tooele City, Grantsville City and Stansbury Park and each are separated by large tracts of land predominately rural in nature with single-family homes on large parcels. No coordination has occurred with the other entities in the development of a regional moderate-income housing plan. Tooele County Housing Authority and Utah Housing Corporation have constructed 11 of their 16 low income or tax credit housing communities in Tooele City. Tooele City is the only urban area in the Tooele Valley with a sizable and diverse housing inventory that provides for all income levels.

### City Growth Pattern

Despite the housing construction recession of 2007, residential construction and home sales in Tooele City are strong. Sales of existing homes are at record levels and the median sales price of a single family home has increase by 75% in 2017 to \$210,000.

Tooele City has experienced rapid population growth over the last 3 decades (Chart 1 next page). From 1980 to 1990, the City experienced a negative growth rate of -3.13% a possible result of local mine closures. From 1990 to 2010, the housing boom of the Wasatch Front Counties spilled over into the Tooele Valley with 62% growth rate in spite of a building recession from 2007 to 2011. From 2010 to the 2016 ACS Census shows a low 3.7% growth rate for Tooele City and market indicators predict a growth rate increase in the near future as new subdivisions and apartment projects are completed.

Chart 1

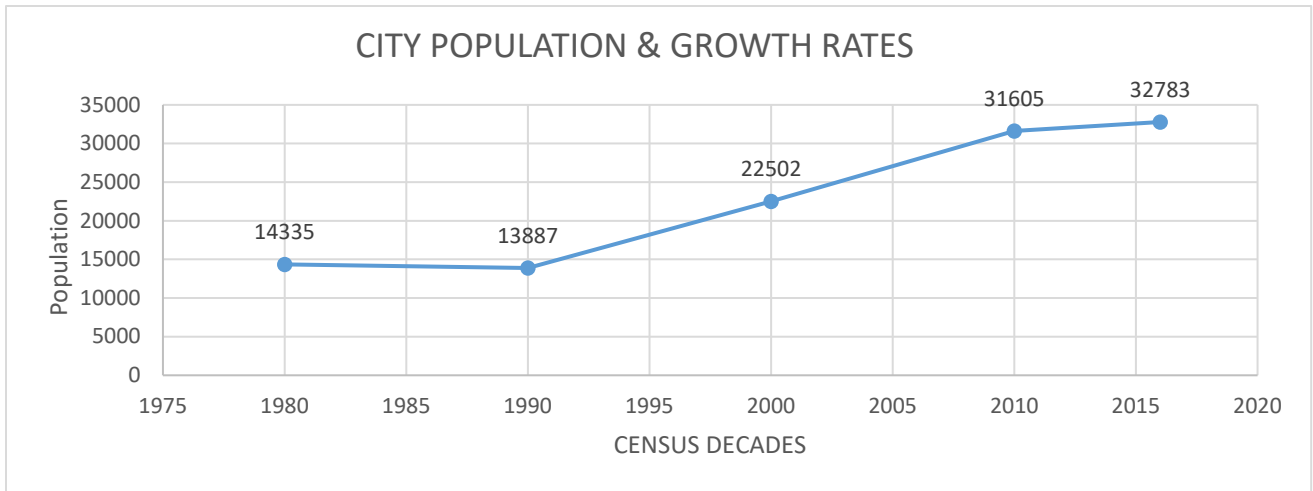
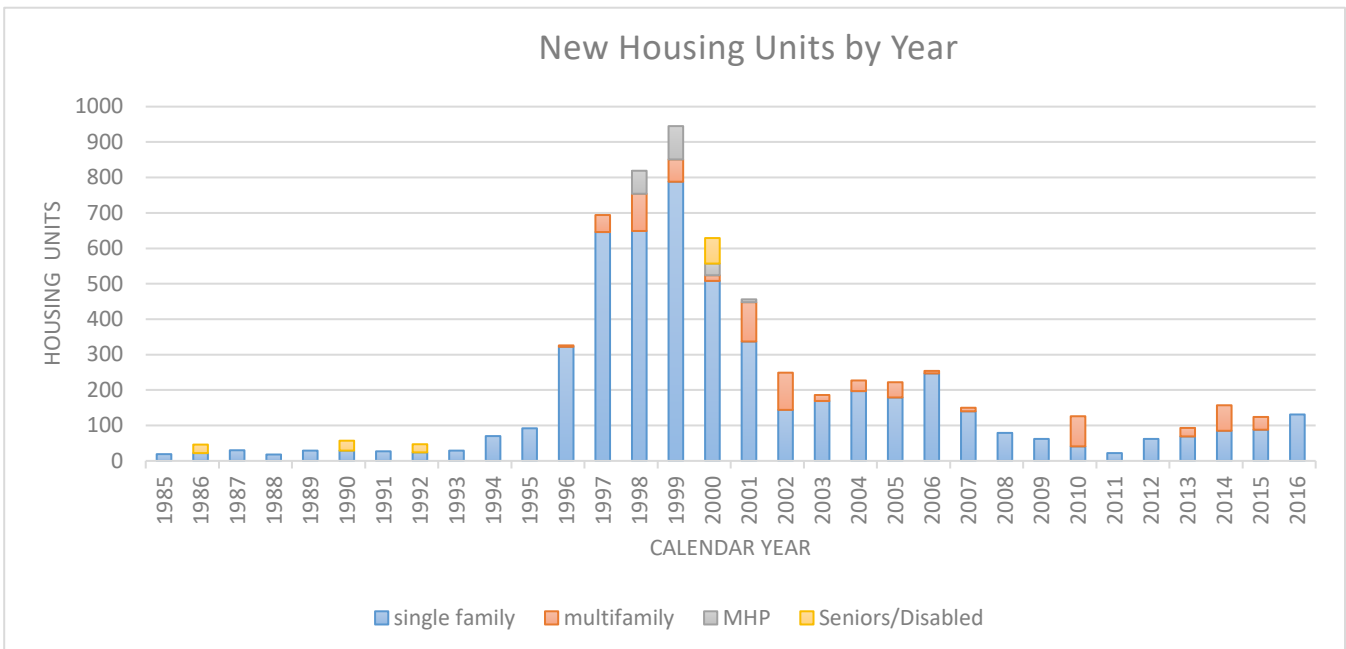


Chart 1 shows housing units constructed each year including new Mobile Home units in Mobile Home Parks, Elderly and Disabled housing units constructed in each year. Single-family detached homes are the preferred housing unit constructed in Tooele City over the last 30 years.

Tooele City, at a population of 32,763, is the largest City in Tooele County comprising roughly half of the County’s 2016 population of 65,285. The high growth rate of Tooele City and Tooele County in the past 25 years has been partly the result of the Wasatch Front’s soaring housing costs and diminished land availability. Tooele City’s rapid growth started in 1994, peaked in 1999 with over 900 new housing units and then declined to a low of 186 housing units in 2003. The market attempted to recover until 2006 but declined again until 2011 with just new 21 housing units. Since 2011, housing construction has increased to just over 130 housing units per year in 2016.

Chart 2



Source: Tooele City Building Department

### Commuting Patterns

The majority of Tooele County's working age population commute for employment. Each workday more than 18,000 County residents leave the county for work in Salt Lake, Utah, Davis, and Weber Counties. Tooele County has an out-commuting ratio of 3.11 which means a little over 3 residents leave Tooele County for employment each day, while one resident lives and works in Tooele County. The mean travel time of residents of Tooele City is 28.4 minutes which does not deter new home buyers from selecting Tooele City. (Source: U.S. Census ACS 2016)

### New Housing Construction

Apartment communities (rent assisted and market rate) show a very low vacancy rate at or below four percent. Rent assisted communities are full with waiting lists and the four large market rate projects in the City have very low vacancy rates. Rents in Tooele have also increased. Two of the newest apartment communities report rents for 3 bedroom units at \$950 to \$1300 per month and the communities are 99% occupied. (Source: Tooele County affordable housing needs assessment - 2018)

Housing market indicators point to a housing shortage in Tooele City with increasing prices for both homeownership and renters and very low vacancy rates. Currently, most major housing markets in Utah face similar conditions. Housing demand is outpacing the supply of new homes and apartments.

Tooele City residential construction for the last 5 years has been relatively slow compared to the housing market in the Wasatch Front counties that have recovered from the 2007 construction recession. Few new single-family housing subdivisions were completed in Tooele City between 2006 and 2016, however 2018 has seen a dramatic increase in new subdivisions and an increase in residential construction.

### Community Sentiment

Community sentiment towards growth was noted during public hearings for the adoption of the City General Plan with the Land Use element in December 1998. The public was not in favor of large high density housing projects and expressed concerns about traffic, noise and higher taxes. The consensus of the hearings was for a balanced mix of housing styles which would permit residents to select from single family homes, condominiums, townhomes, apartments, mobile homes, and senior housing. The lot sizes would range from 1 and 5 acre lots for larger homes, 10,000 to 14,000 square foot lots for large to moderate sized homes and 7,000 to 8,000 square foot lots for moderate to small homes. The mix would be predominately single family homes.

### Procedures and Definitions

City Staff utilized the Utah Affordable Housing Forecast Tool (UAHFT) to analyze housing needs in the community, based upon the affordability of the existing housing stock. The UAHFT is a housing needs model that projects housing demand based upon current trends of housing affordability and projected population increases. Data for the model was obtained through the US Census, the US Department of Housing and Urban Development, the Utah State Governor's Office of Planning and Budget (GOPB) and other sources. Findings for the models are summarized throughout this study.

The following terms are commonly used throughout this document:

- **Affordable Housing:** Housing for which the occupant is paying no more than 30 percent of his or her income for gross housing cost, including utilities.
- **Area Median Income (AMI):** the Area Median Income is a statistic generated by the U.S. Department of Housing and Urban Development (HUD) for the purposes of determining the eligibility of applicants for certain federal housing programs.
- **American Community Survey (ACS):** the American Community Survey is an ongoing survey by the U.S. Census Bureau. It regularly gathers information previously contained only in the long form of the decennial census, such as ancestry, educational attainment, income, language proficiency, migration, disability, employment, and housing characteristics. Sent to approximately 295,000 addresses monthly, it is the largest household survey that the Census Bureau administers.
- **Utah Affordable Housing Forecast Tool (UAHFT)** is a housing needs model that projects housing needs based upon current trends of housing affordability and projected population increases.
- **Low to Moderate Income Households (LMI):** Low to Moderate Income Households refer to Households whose income does not exceed 115 percent of the median income for the area when adjusted for family size.
- **U.S. Department of Housing and Urban Development (HUD):** HUD is a cabinet department in the Executive branch of the United States federal government. HUD's Comprehensive Housing Affordability Strategy (CHAS) also makes available, projections of needs for affordable housing for the three moderate income target groups.
- **Cost burdened households:** Households spending more than 30 percent of their income for housing cost are considered to be cost burdened.

## Population

### Current Demographics

Chart 3

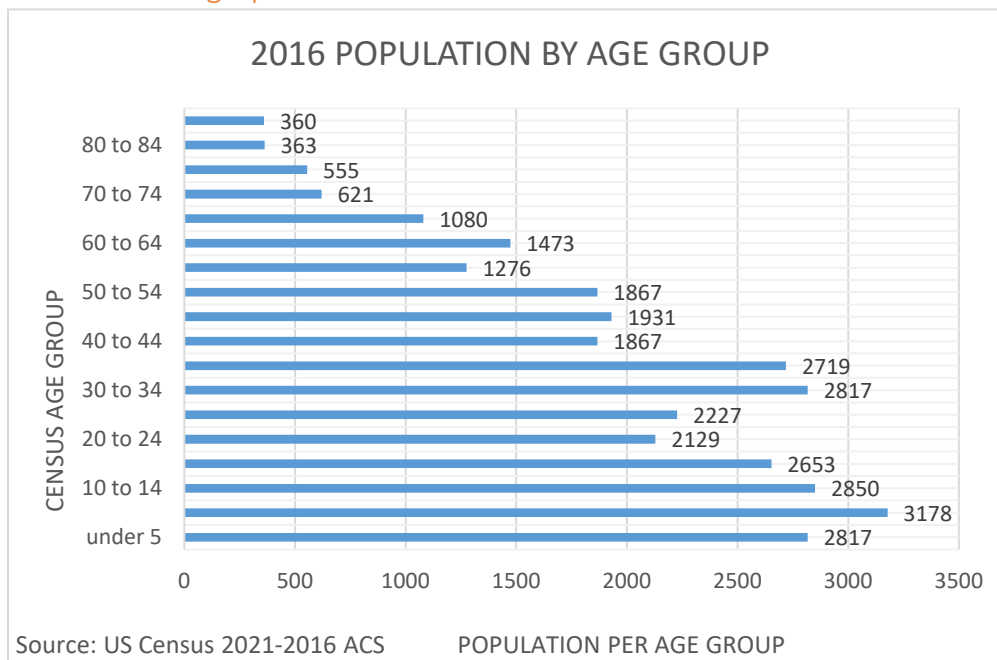


Chart 3 shows Tooele City as having a median age of 31 years. The chart also shows that the young adult age group (20 to 29 years) drops which is probably a result of young adults leaving home for college and additional job opportunities in adjacent counties. The adult age group of 30 years and older reflects a significant number of families returning to or

migrating to Tooele City from the Wasatch Front counties. A survey of new residents signing up for City utilities, shows most new families have moved to Tooele City because of Tooele City’s more affordable housing .

The US Census numbers show Tooele City Population increasing from the 2010 Census population of 31,605 to 32,783 in 2016 with a growth rate of 3.6%. In the same period, Tooele City issued building permits for 380 single family homes and 132 apartment units. The demographics of the 2016 Census estimates demonstrates that family migration (30 to 40 years old) to Tooele City is still occurring.

**Households within Targeted Income Groups**

An effective indicator of the need for affordable housing is the number of households experiencing housing cost burdens. This data is provided by HUD’s Comprehensive Housing Affordability Strategy (CHAS). If a household is paying more than 30 percent of their income for housing and utilities, that household has a “housing cost burden.” If a household is paying more than 50 percent of their income for housing, that household has a “severe housing cost burden.”

Table 1

<b>HUD CHAS 2015 HOME OWNER - RENTERS COST BURDEN 30% AND 50% TOOELE CITY</b>			
<b>Income by Cost Burden (Renters only)</b>	<b>Cost burden &gt; 30%</b>	<b>Cost burden &gt; 50%</b>	<b>Total</b>
Household Income <= 30% HAMFI	505	460	640
Household Income >30% to <=50% HAMFI	305	55	475
Household Income >50% to <=80% HAMFI	240	0	550
Household Income >80% to <=100% HAMFI	0	0	240
Household Income >100% HAMFI	0	0	680
<b>Total</b>	<b>1050</b>	<b>515</b>	<b>2585</b>
<b>Income by Cost Burden (Owners only)</b>	<b>Cost burden &gt; 30%</b>	<b>Cost burden &gt; 50%</b>	<b>Total</b>
Household Income <= 30% HAMFI	195	130	245
Household Income >30% to <=50% HAMFI	325	155	620
Household Income >50% to <=80% HAMFI	690	95	1670
Household Income >80% to <=100% HAMFI	190	0	1145
Household Income >100% HAMFI	130	0	4030
<b>Total</b>	<b>1530</b>	<b>380</b>	<b>7705</b>
HUD CHAS 2015			

Table 1 shows the HUD CHAS Owners & Renter Data for Tooele City. CHAS estimates there are 2585 renters and 7705 owners. About 20 percent of homeowners have a housing cost burden of at least 30 Percent. The share of homeowners facing severe housing cost burdens drops to about 5 percent for 50% of income.



Table 2

Homeowners with Cost Burdens in Tooele City, 2015				
	Owners with Cost	Percent of Owners	Owners with Cost	Percent of Owners
Total	burden >=30%	burden >=30%	burden >=50%	burden >=50%
Owners	of Income	of Income	of Income	of Income
7,705	1530	19.9%	380	4.9%
Source: HUD CHAS				
Renters with Cost Burdens in Tooele City, 2015				
	Renters with Cost	Percent of Renters	Renters with Cost	Percent of Renters
Total	Burden >=30%	Burden >=30%	Burden >=50%	Burden >=50%
Renters	of Income	of Income	of Income	of Income
2,585	1,050	40.6%	515	19.9%
Source: HUD CHAS				

In Tooele City, 40.6 percent of all renters have a cost burden of at least 30%. The share of renters with a severe housing cost burden (50% AMI or less) drops to 19.9 percent (Table 2). Households that have a cost burden are not receiving any housing subsidy, (tax credit, voucher, etc.).

Table 3

Tooele City has an Area Median Income of \$56,602 in 2016 which is up from \$48,133 in 2000. Stansbury Park has an AMI of \$85,297 and Grantsville has an AMI of \$64,652. Table 3 shows the income required to afford housing for median income households in Tooele City, households at 50% to 80% AMI, households at 30% to 50% AMI, and households below 30%

Tooele City 2016		
Affordable Housing Costs by Income, Tenure, Race, and Age		
Category - \$56,602/yr	Gross Monthly Income	Affordable Housing Costs
Area Median Household Income	\$4,747	\$1,424
>50%-80% AMI	\$2,667 to \$4,266	\$800 to \$1,280
>30-50% AMI	\$1,653 to \$2,666	\$496 to \$799
0-30% AMI	\$0 To \$1,652	\$0 to \$495
Median Homeowner Household Income	\$5,352	\$1,606
Median Renter Household Income	\$2,899	\$870
White Household Median Income	\$4,904	\$1,471
Hispanic Household Median Income	\$4,561	\$1,368
Elderly Household Median Income (65+)	\$3,245	\$974
Source: U.S. Census Bureau, American Community Survey. 2012-2016.		

AMI. Also shown is what a household in each income group can afford to spend on housing. For example, a household in Tooele City with income at 50% AMI to 80% AMI could afford to spend, without incurring a cost burden, \$800 to \$1,280 each month. The estimated Gross Monthly Income and Affordable Housing Costs for several race and age groups are also listed. The elderly (65+) are a special needs population with the lowest median income and having many disabilities and medical needs which makes finding affordable housing difficult. The elderly are a priority concern for Tooele City.

## CURRENT HOUSING STOCK

### Total Housing Units

The US Census ACS 2016, shows Tooele City as having 11,040 housing units. Of the 11,040 housing units, 8,009 are owner occupied, and 2,497 housing units are renter occupied. The remaining housing units of 534 were vacant at the time of the survey (Table 4).

Table 4

Tooele City Housing Units by Tenure, 2016					
Owner Occupied Units	Renter Occupied Units	Total Vacant Units	Total Occupied Units	Percent Owner Occupied	Percent Renter Occupied
8,009	2,497	534	10,506	76.20%	23.80%

Source: U.S. Census, ACS 2012-2016

### Breakdown of Housing Units demographics

Table 5

Tooele City's housing inventory is predominantly detached single-family at 8,618 units (78%). A count of attached single-family units shows only 461 units (4.2%) while 2, 3 and 4 unit housing structures account for 479 housing units (4.3%). The remaining housing units in structures of 5 units or more equal 724 units for 6.5%. Mobile homes in Mobile Home Parks account for 6.9% of the housing units (Table 5).

Housing Units by Units in Structure		
	Housing Units	Percent of Total
Total Housing Units	11,040	
1, Detached	8,618	78.1%
1, Attached	461	4.2%
2	179	1.6%
3 to 4	300	2.7%
5 to 9	276	2.5%
10 to 19	169	1.5%
20 or more units	279	2.5%
mobile homes	758	6.9%

Source: U.S. Census, ACS 2012-2016

Tooele City has a relatively young housing unit inventory (Table 6). 52.5% of all housing units in the City were built in or after 1990 and are not older than 30 years. The housing units built before 1990 but after 1950 (36%) account for 3971 units, are of an age where upgrades or remodeling may be necessary. The housing units built before 1950 account for 11.5% (1268) of Tooele's housing inventory and are primarily located in the older homes within the central core of the City. These homes may be more affordable than newer homes but, due to advanced age may require some investment in remodeling and renovation (Table 6).

Table 6

Year Structure was Built - Tooele City		
Year Built	Housing Unit	Percent of Total
2010 or after	239	2.2%
2000 to 2009	2774	25.1%
1990 to 1999	2788	25.2%
1980 to 1989	671	6.1%
1970 to 1979	1320	12.0%
1960 to 1969	1366	12.3%
1950 to 1959	614	5.6%
1940 to 1949	581	5.3%
1939 to earlier	687	6.2%
Total Units	11,040	100.0%

Source: U.S. Census, ACS 2012-2016

Table 7

The vast majority of housing units in Tooele City have 3, 4, 5 or more bedrooms (77.6%). Housing units of two bedrooms or less make up only 22.5% of Tooele City housing units. This large percentage of 3, 4 and 5 bedrooms in housing units indicates that Tooele City’s housing market is dominated by large families. The

Number of Bedrooms in Housing Unit		
Housing Units with	Housing Units	Percent of Total
No Bedrooms	61	0.6%
1 bedroom	418	3.8%
2 Bedrooms	2,000	18.1%
3 Bedrooms	3,827	34.7%
4 Bedrooms	2,987	27.1%
5 or more Bedrooms	1,747	15.8%

Source: U.S. Census, ACS 2012-2016

2016 US Census ACS lists the average family as 3.63 people and the average household as 3.09 people and both exceed the national average (Table 7).

Housing Units with Housing Problems, 2016	
Housing Problems	
Overcrowding	11
Lack kitchen, plumbing	0

Source: U.S. Census, ACS 2012-2016

Table 8

Overcrowding was the only housing problem noted by the ACS 2016. HUD CHAS considers more than one person per room as overcrowding (Table 8).

### Affordability of Existing Housing Stock

Home sales data indicates that Tooele city has a high level of affordable housing. Affordability is measured by comparing various income levels and the percentage of new units each income level can afford. In order to qualify as equally affordable, at least 50% of homes sold in a city should be affordable to the median income

level. If more than 50% of new housing units sold in the city are at or above the median income level the City has an affordable housing market. The greater the percentage, the greater the affordability. If 50% of housing units sold are below median income level the City no longer has an affordable housing market.

### Median Sales Price of Single Family Homes

Table 9

Median Sales Price of Single-Family Homes in Tooele City			
2000	\$119,900	2010	\$150,000
2001	\$117,460	2011	\$125,000
2002	\$115,000	2012	\$131,000
2004	\$117,900	2013	\$143,000
2005	\$129,900	2014	\$157,500
2006	\$152,500	2015	\$172,500
2007	\$180,000	2016	\$189,500
2008	\$175,000	2017	\$210,000
2009	\$159,900	AAGR	2.90%

AAGR = average annual growth rate.  
Source: UtahRealtor.Com

Housing prices in Tooele City are very affordable compared to prices in neighboring Wasatch Front counties. The City median sales price in 2017 was \$210,000. In Salt Lake County the median sales price of a single family home in 2017 was \$325,000, 55 percent higher (Table 9).

### Median Sales Price of a Condominium and Townhomes

Table 10

In the previous 6 years Tooele City has experienced sales price increases for single-family homes from \$125,000 to \$210,000 in 2017. Condominiums sales price increases have also jumped from \$81,750 to \$152,000 in 2017. A 68 percent price increase in single-family homes and 86 percent price increase for condominiums and townhomes (Table 10).

Tooele City Median Sales Price of Condominiums and Townhomes			
2000	\$115,463	2010	\$112,200
2001	\$91,900	2011	\$81,750
2002	\$91,995	2012	\$90,950
2004	\$84,850	2013	\$109,900
2005	\$85,950	2014	\$109,000
2006	\$101,000	2015	\$120,000
2007	\$119,900	2016	\$132,000
2008	\$136,400	2017	\$152,000
2009	\$125,000	AAGR	1.60%

AAGR = average annual growth rate.  
Source: UtahRealtor.Com

## CURRENT AFFORDABLE HOUSING AVAILABLE AND NEED

Table 11 lists the Gross Monthly Income and Affordable Housing Costs for the three targeted income groups. A household earning \$28,301 (50% AMI), may afford housing costs of \$799 per month but housing costs greater than the \$799 per month would become a cost burden. Table 11 also shows the Gross Monthly Income and Affordable Housing Costs for Median Homeowners Household Income, median renter Household Income, white households Median Income, Hispanic Household Median Income, and Elderly Household Median Income (65+). This table follows the recommended template for needs assessment from the Utah State Division of Community Housing.

Table 11

Tooele City 2016		
Affordable Housing Costs by Income, Tenure, Race, and Age		
Category - \$56,602/yr	Gross Monthly Income	Affordable Housing Costs
Area Median Household Income	\$4,747	\$1,424
>50%-80% AMI	\$2,667 to \$4,266	\$800 to \$1,280
>30-50% AMI	\$1,653 to \$2,666	\$496 to \$799
0-30% AMI	\$0 To \$1,652	\$0 to \$495
Median Homeowner Household Income	\$5,352	\$1,606
Median Renter Household Income	\$2,899	\$870
White Household Median Income	\$4,904	\$1,471
Hispanic Household Median Income	\$4,561	\$1,368
Elderly Household Median Income (65+)	\$3,245	\$974

Source: U.S. Census Bureau, American Community Survey. 2012-2016.

Table 12

	Owners and Renters by number w/Cost Burdens					Total
	<=30% AMI	<30% AMI to <=50% AMI	<50% AMI to <=80% AMI	<80% AMI to <=100% AMI	>100% AMI	
Owners by Income	245	620	1,670	1,145	4,030	7,705
30% Cost Burden of Owners	195	325	690	190	130	1,530
50% Cost Burden of Owners	130	155	95	0	0	380
Renters by Income	640	475	550	240	680	2,585
30% Cost Burden of Renters	505	305	240	0	0	1,050
50% Cost Burden of Renters	460	55	0	0	0	515

Source: HUD CHAS

Table 12 shows the number of households in the five target groups. HUD CHAS indicates there are 7,705 owners and 2,585 people in Tooele City that rent their homes. Renter households face cost burdens also. Tables 11 and 12 list the income levels and number of renters in the five income target groups. By HUD CHAS numbers (Table 12), Tooele City needs an additional 325 affordable owner housing units.

Tooele City has 445 subsidized rental units but by HUD CHAS number, Tooele City needs 965 affordable rental units which leads to a need of 520 additional affordable rental units.

Table 13

Percent of Homes Sold in Tooele City Affordable to Households at Area Median Income			
	Total Homes Sold	Affordable Homes	Percentage of Homes Sold Affordable
2012	424	414	97.6%
2013	501	491	98.0%
2014	549	519	94.0%
2015	660	632	95.8%
2016	771	740	96.2%

Source: Utah RealEstate.com

Percent of Condos Sold in Tooele City Affordable to Households at Area Median Income			
	Total Condos Sold	Affordable Condos	Percentage of Condos Sold Affordable
2012	24	24	100.0%
2013	29	29	100.0%
2014	38	38	100.0%
2015	41	41	100.0%
2016	54	54	100.0%

Source: Utah RealEstate.com

The following Tables 13-16 show the availability of existing housing stock for targeted income groups for single family and condominiums or townhomes for the years 2012 to 2016.

At the Area Median Income group level, \$56,602, affordable home sales dropped from 97% in 2012 to 96.2% in 2016. Condominiums and townhomes sales at the Area Median Income level were at 100% for all 5 years.

Over 740 single family homes were affordable out of 771 sales (96.2%). This makes Tooele City very affordable at this AMI group level in 2016 (Table 13).

No additional housing units are required for this income level.

Table 14

At the 80% Area Median Income group level, \$45,282 (Table 14), affordable home sales dropped from 93% in 2012 to 70% in 2016. Condominiums and townhomes sales at the 80% Area Median Income level were at 100% or near 100% affordable prices for all 5 years (Table 14). This makes Tooele City very affordable at the 80% AMI. This target income group still has many choices in the purchase of a home, condominium or townhome.

At the 80 percent AMI (\$45,282), single-family home sales and condominium or townhome sales were well over the affordable 50% sales level hurdle. No additional housing units are needed for this income level.

Percent of Homes Sold in Tooele City Affordable to Households at 80% AMI			
	Total Homes Sold	Affordable Homes	Percentage of Homes Sold Affordable
2012	424	397	93.6%
2013	501	450	89.8%
2014	549	444	80.9%
2015	660	518	78.5%
2016	771	546	70.8%

Source: Utah RealEstate.com

Percent of Condos Sold in Tooele City Affordable to Households at 80% AMI			
	Total Condos Sold	Affordable Condos	Percentage of Condos Sold Affordable
2012	24	24	100.0%
2013	29	29	100.0%
2014	38	35	92.1%
2015	41	40	97.6%
2016	54	54	100.0%

Source: Utah RealEstate.com

Percent of Homes Sold in Tooele City Affordable to Households at 50% AMI			
	Total Homes Sold	Affordable Homes	Percentage of Homes Sold Affordable
2012	424	134	31.6%
2013	501	96	19.2%
2014	549	79	14.4%
2015	660	52	7.9%
2016	771	37	4.8%

Source: Utah RealEstate.com

Percent of Condos Sold in Tooele City Affordable to Households at 50% AMI			
	Total Condos Sold	Affordable Homes	Percentage of Homes Sold Affordable
2012	24	17	70.8%
2013	29	14	48.3%
2014	38	5	13.2%
2015	41	16	39.0%
2016	54	10	18.5%

Source: Utah RealEstate.com

Table 15

At the 50% Area Median Income group level, \$28,301 per year, homes sales that were affordable dropped from 31.6% in 2012 to 4.8% in 2016 (Table 15).

Condominiums and townhomes sales at the 50% Area Median Income level dropped from 70.8% to 18.5% in 2016. This makes Tooele City less affordable and this target group has limited choices in home or condominium purchases. Per HUD CHAS, Tooele City, with only 37 affordable homes and 10 affordable condos, needs 48 additional affordable homes or condos at the 50% AMI level (Table 15).

Percent of Homes Sold in Tooele City Affordable to Households at 30% AMI			
	Total Homes Sold	Affordable Homes	Percentage of Homes Sold Affordable
2012	424	17	4.0%
2013	501	5	1.0%
2014	549	3	0.5%
2015	660	6	0.9%
2016	771	1	0.1%

Source: Utah RealEstate.com

Percent of Condos Sold in Tooele City Affordable to Households at 30% AMI			
	Total Condos Sold	Affordable Condos	Percentage of Homes Sold Affordable
2012	24	2	8.3%
2013	29	0	0.0%
2014	38	0	0.0%
2015	41	0	0.0%
2016	54	0	0.0%

Source: Utah RealEstate.com

Table 16

At the 30% Area Median Income group level, \$16,980 per year, homes sales that were affordable dropped from 4.0% in 2012 to 0.1% in 2016 (Table 16). Condominiums and townhomes sales at the 30% Area Median Income level dropped from 8.3% to 0% in the same 5 year period (Table 16). At the 30% AMI level, home purchase options are extremely limited and condominium or townhome purchases may be unavailable. Tooele City is not affordable at the 30% Area Median Income level.

Per HUD CHAS, Tooele City needs an additional 324 affordable housing units at the 30% AMI level.

Rental rates have increased as the median sales prices have gone up. The US Census ACS 2016 shows a median rent of \$759. From a recent survey of rental rates on Zillow.com for rentals, there were only 12 homes or apartments available for rent at rates of \$700 to \$1500 per month. The newer apartments and homes are renting well above the median rate. In the 2016 rental housing market, affordable rental units are limited or not available in the newer apartment communities.

### Ethnic and Racial Minority Populations

Tooele City’s population is 82% white (not Hispanic). Minorities, which includes Hispanics, comprise 18% of the total City Population. The Hispanic population is 12.9% of the City’s population and American Indian being reported for 1.4% of the City population.

Table 17

<b>Tooele City</b>		
<b>Percent Share of City Population by Race</b>		
	Number	Percent
<b>Total</b>	<b>32,783</b>	<b>100%</b>
White	26,919	82.10%
Hispanic	4235	12.90%
American Indian	462	1.40%
Asian	160	0.49%
Pacific Islands	82	0.25%
Black	278	0.85%
Other Race	72	0.22%
2 or more Races	575	1.75%
Source: US Census ACS 2016		

Racial and ethnic minority status is correlated with poverty level. In Tooele City, 8.1% of the entire population is reported to be below the poverty level which would indicate that approximately 2,656 residents are living at or below the poverty income level set by the U.S. Census. The poverty percentage for Tooele County is 7.2% and for the entire State is 11.7%.

Poverty rates by race are identified in Table 18 (below). Because of this correlation, any deficiencies in available low and moderate-income housing units, disproportionately impacts minority populations. Of the minority population, 15% are below the poverty level.

Table 18

<b>Tooele City</b>			
<b>Poverty by Race in Tooele City</b>			
Race	Number in Poverty	Percent of Race in Poverty	US Census Table
All Races = 8.1%			
White only	1,910	7.2%	B17001H
Hispanic	467	11.2%	B17001I
American Indian	61	12.8%	B17001C
Asian	0	0.0%	B17001D
Pacific Islands	0	0.0%	B17001E
Black	21	7.8%	B17001B
Other Race	241	15.2%	B17001F
2 or more Races	91	10.1%	B17001G
Source: US Census ACS 2016			



## SPECIAL NEEDS POPULATION

Tooele City understands that it is important to address affordable housing for those with special needs. People with special needs may include vulnerable populations such as senior citizens, people with disabilities, the homeless or those otherwise in need of specialized or supportive housing.

## DISABILITY

Table 19

Tooele City Residents with Disabilities				
Disability	Age Group	Total Pop.	Pop. w/disability	% of Total
hearing disability	Under 5	2828	0	0.00%
	5 to 17	7753	11	0.10%
	19 to 64	19008	468	2.50%
	65 - plus	2898	581	20.00%
vision disability	Under 5	2828	0	0.00%
	5 to 17	7753	37	0.30%
	19 to 64	19008	304	1.60%
	65 - plus	2898	1854	6.40%
cognitive disability	under 18	10581	560	7.20%
	19 to 64	19008	877	4.60%
	65 - plus	2898	143	4.90%
ambulatory disability	under 18	10581	90	0.20%
	19 to 64	19008	1257	6.60%
	65 - plus	2898	817	28.20%
self-care disability	under 18	10581	142	1.80%
	19 to 64	19008	367	1.90%
	65 - plus	2898	268	9.20%
independent living	19 to 64	19008	729	3.80%
	65 - plus	2898	525	18.1%

Source: US Census ACS 2016

People with disabilities under the age of 65 comprise approximately 9.0% of the City population or 2,930 people. It is estimated that 36.6% of all Americans 65 or older have some form of disability. According to the ACS approximately 1,178 individuals, or 40.6% of Tooele City residents over age 65 have a disability. People with disabilities often face financial and social difficulties that make it difficult to obtain housing. Programs that are geared toward helping people with disabilities obtain housing include: low rent and public housing voucher programs, assistance through centers of independence, employment and training resources.

The median income of an individual with a disability is usually considerably less than persons without a disability. According to the ACS, median income for disabled residents over 16 years of age, is 32.5% less than City residents without a disability of the same age. This would translate to a disabled single householder having a median income of \$38,206 which would require using a larger share of their income for housing.

### Seniors-Elderly

About 9.0 percent of Tooele City population is 65 and older as of the 2016 ACS. The share of the city's population that is 65 or older is expected to remain approximately the same. As the City population ages, more families will elect to move their elderly family members to Tooele City to be near them. Some elderly residents may not be able to remain in their homes or may choose to relocate to a dwelling type that better suits their preferences and needs. Tooele City recognizes the need to evaluate the housing options available to seniors wishing to remain in or move to the community.

### Homeless

According to the 2016 annualized Point in Time count, roughly 0.1% 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 Tooele City, which is approximately 32. Tooele County Housing Authority has programs in place as noted in the Tooele County Moderate Housing Study which address this need.

### Veterans

Based on the 2016 ACS, veterans account for approximately 7.6% of Tooele City's population, or 2,507 people. Men make up 92% of those veterans and women 8%. There are 811 veterans that are age 65 years or older, or 32.3% of the Tooele City veteran population. Also, 749 veterans in Tooele City were reported as having some form of disability, which amounts to 18.2% of the city's disabled population being veterans. Of the 1423 working age veterans (18 to 65 years old), 43% or 1084 were unemployed. There were 100 veterans reported to be living below the poverty level by the 2016 ACS. The median income of a veteran in Tooele City was reported to be \$50,533 which is 10.7% lower than the city as a whole. This suggests that a single income household with a veteran is less likely to afford the median housing unit in the city. Given these estimates, the City should work with the Utah Department of Workforces Services to consider strategies to lower the unemployment rate among working-aged veterans.

### Victims of Domestic Violence

Victims of domestic violence receive shelter at Pathways Domestic Violence Shelter operated by Valley Behavioral Health. The facility has 16 beds and operates at high levels of occupancy. The program provides shelter for victims of domestic violence for 30 days before the individual(s) is released. In 2017 the facility served 536 individuals, 342 were residents of Tooele County. A high need, as expressed by director Elizabeth Albertson, is for transitional housing. Many of their clients do not have housing and are left to choose between homelessness or living with friends/family. Pathways Domestic Violence Shelter has applied for a U.S. Department of Justice grant that would help fund and develop a 5-unit transitional housing facility. Under the terms of the grant the transitional housing would be for 6 months to 24 months. Transitional housing for this population is a high priority.

### Fair Housing Status

HUD measures Fair Housing Status by the number of housing discrimination complaints in a jurisdiction. Fair Housing complaints are very low for Tooele County. Since 1994, 24 complaints have been filed. Five complaints were filed in 2012 which was the highest year. Only 3 complaints were filed in 2017. Considering the county has about 4,300 rental units, filed complaints are an extremely low percentage of the renter population. (Source: Tooele County Affordable Needs Assessment)

### Availability of a Variety of Housing Sizes

Tooele City’s housing inventory is predominately single family with 3 and 4 bedrooms (61.8%). There are only 2,479 housing units (22.5%) with 2 bedroom or less within Tooele City. New homes are required by zoning to be at least 1,100 square feet which again leads to a 3 bedroom home. A majority of the homes in Tooele City have basements which have been or can be finished for additional bedrooms as the need arises.

### Analysis of Special Needs Housing

There is a significant population of seniors and people with disabilities in Tooele City, currently there is a deficiency of housing specifically designed for this segment of the population in Tooele City. There are 16 low income tax credit and subsidized rental communities in Tooele County. Of the 16, 11 are located in Tooele City (Table 20) and contain 445 housing units (60.7%). The other rental communities consist of 287 units (39.3%) and are located in Grantsville, Stansbury Park and Wendover. Tooele City needs more special needs housing since all available housing units are occupied and there is a waiting list for available rental units. As the city grows, the need for specialized housing will likely continue to increase and the city should evaluate and monitor current zoning regulations to assure that there are minimal regulatory barriers to constructing this type of housing. Subsidized housing and special needs rental housing is managed by Utah Housing Corp and Tooele County Housing Authority (TCHA).

Table 20

Low Income Tax Credit and Subsidized Rental Communities In Tooele City				
Apartment Community	Address	subsidy	Units	
Somerset Gardens (Senior)	143 North 400 West	RD Senior	28	
Oquirrh View Apartments (Senior)	552 North 270 East	RD Senior	16	
Canyon Cove Senior Housing (Senior)	178 East Vine St	HUD Senior	21	
Remington Park Retirement (Senior)	495 W Utah Avenue	RD Senior	72	
Lake View Apartments	742 N 100 East	Tax Credit	76	
Valley Meadows	582 N Shay Lane	Tax Credit	40	
Tooele Crown	Scattered Sites	Tax Credit	11	
Tooele Gateway Apartments	232 W Fenwick Lane	Tax Credit	130	
Westwood Mesa	780 West 770 South	Tax Credit	22	
Landmark Apartments	350 West 400 North	HUD Senior	24	
Five-Plex		Public Housing	5	
		Total	445	
Source: Utah Housing Corp & Tooele County Housing Authority				

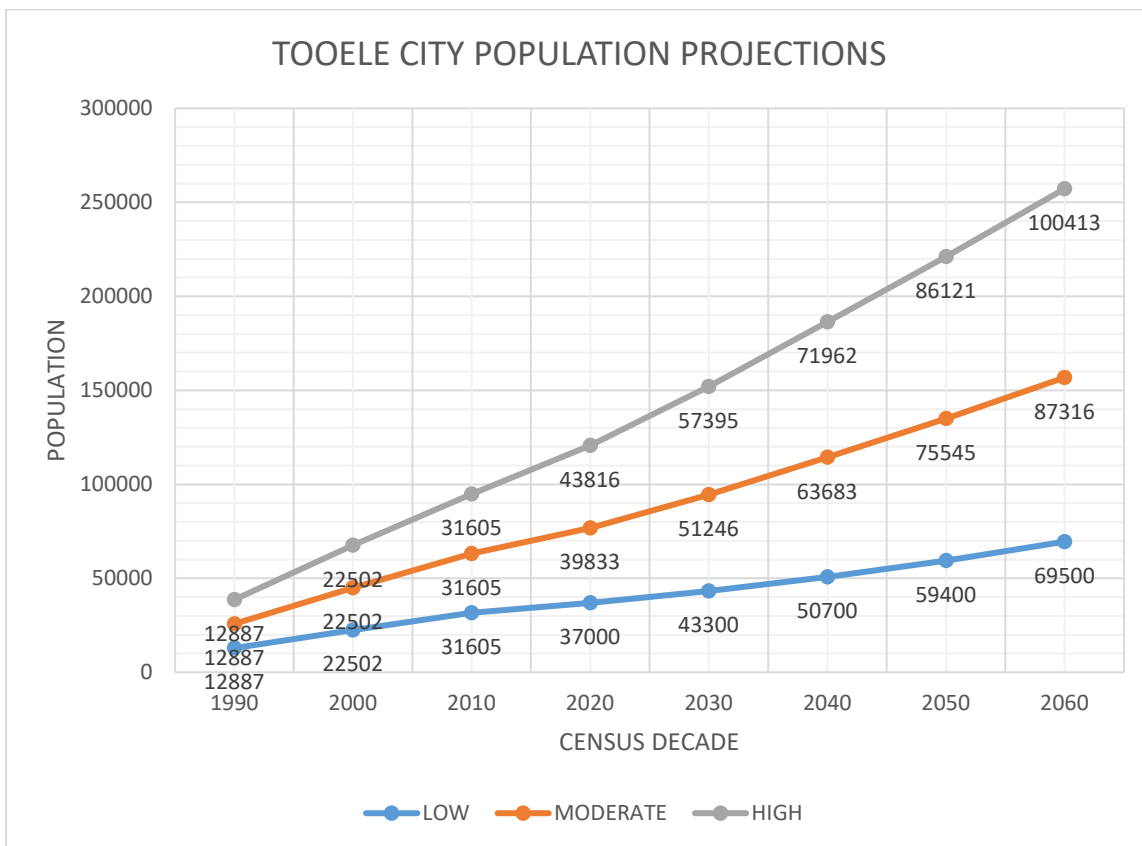
TCHA and Utah Housing Corp administer many affordable housing assistance programs as well as the many tax credit and subsidized rental communities. There is a home repair program, weatherization program, down payment assistance program, security deposit assistance program, rent to own program and Section 8 rental assistance program. Not all programs are funded at any one time but the Housing Authority is constantly seeking grants and additional funding to continue the programs. TCHA is also seeking funding to construct a new housing community for low income households which it will manage because many private landlords have stop participating in the assisted rental program.

## Population Projections

### High, Medium and Low Population Projections

The population projection used for this study (Moderate Projection) is from the Governor’s Office of Budget and Planning with growth rates of between 16% and 29% each decade. A high and low population projection was also calculated based upon the GOBP projection. The GOBP projection is used because it tends to follow the recent growth rates. Chart 4 shows the three population projections. The high projection predicts Tooele City population to reach about 100,000 people by 2060. Assuming all growth factors such as expanded sanitary sewer facilities, expanded culinary water facilities, expanded transportation system to Salt Lake County, expanded city services and continued good economic growth continue, it is possible moderate population projection may be achieved (Chart 4).

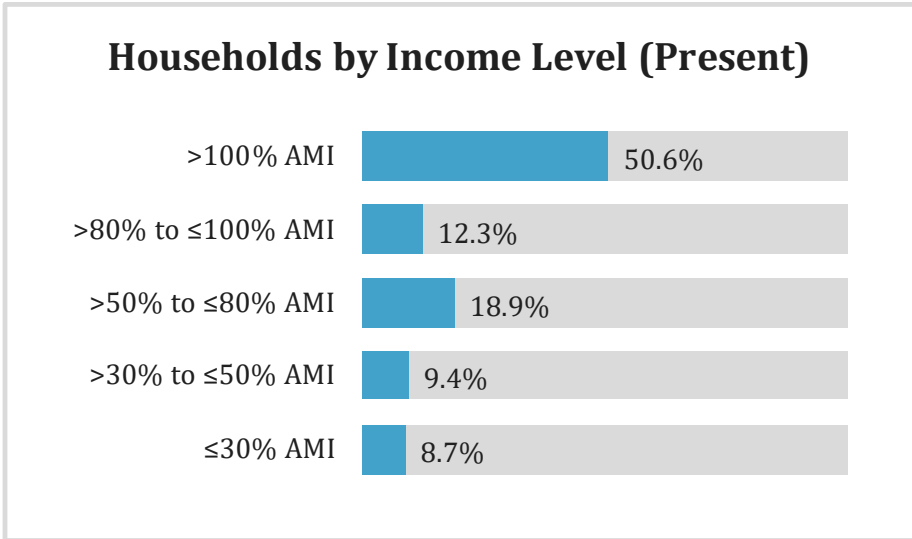
Chart 4



### Estimated percentages of Targeted Income groups and Special Needs Groups

The UAHFT tool, using the moderate growth projection, shows the percent share of the City 2016 population in relationship to the AMI (\$56,605). 50.6% of the City’s population has an income at or above the Area Median Income in 2016 (Chart 5). Using the same percentage of the City population in the targeted income groups for the 5 and 10 year projections as is currently estimated by the ACS, see Chart 5. The US Census ACS shows 9% of Tooele’s population is disabled, 9% are seniors, 0.01% are homeless (2016 annualized Point in Time), 7.6% are veteran, and approximately 0.005% are victims of domestic violence (342 county residents served in 2017).

Chart 5



## Forecast of Affordable Housing Need

### Comparing Population Projections with Expected Housing Construction

The housing construction industry in Tooele City in 2016 is still recovering from the economic recession of 2007-2011. New subdivisions are in the planning stages and builders have reported having problems finding building lots and scheduling subcontractors. In 2016, residential contractors are still trying to keep up with the expanding demand in the Tooele City market and have had to delay construction projects because of these problems.

*= actual	2010	2016	2020	2025
Population for	*31,605	32,783	39,833	45,539
Projected number new housing units		*512	2,350	1,902
Projected ramp up of residential construction			600	1,250

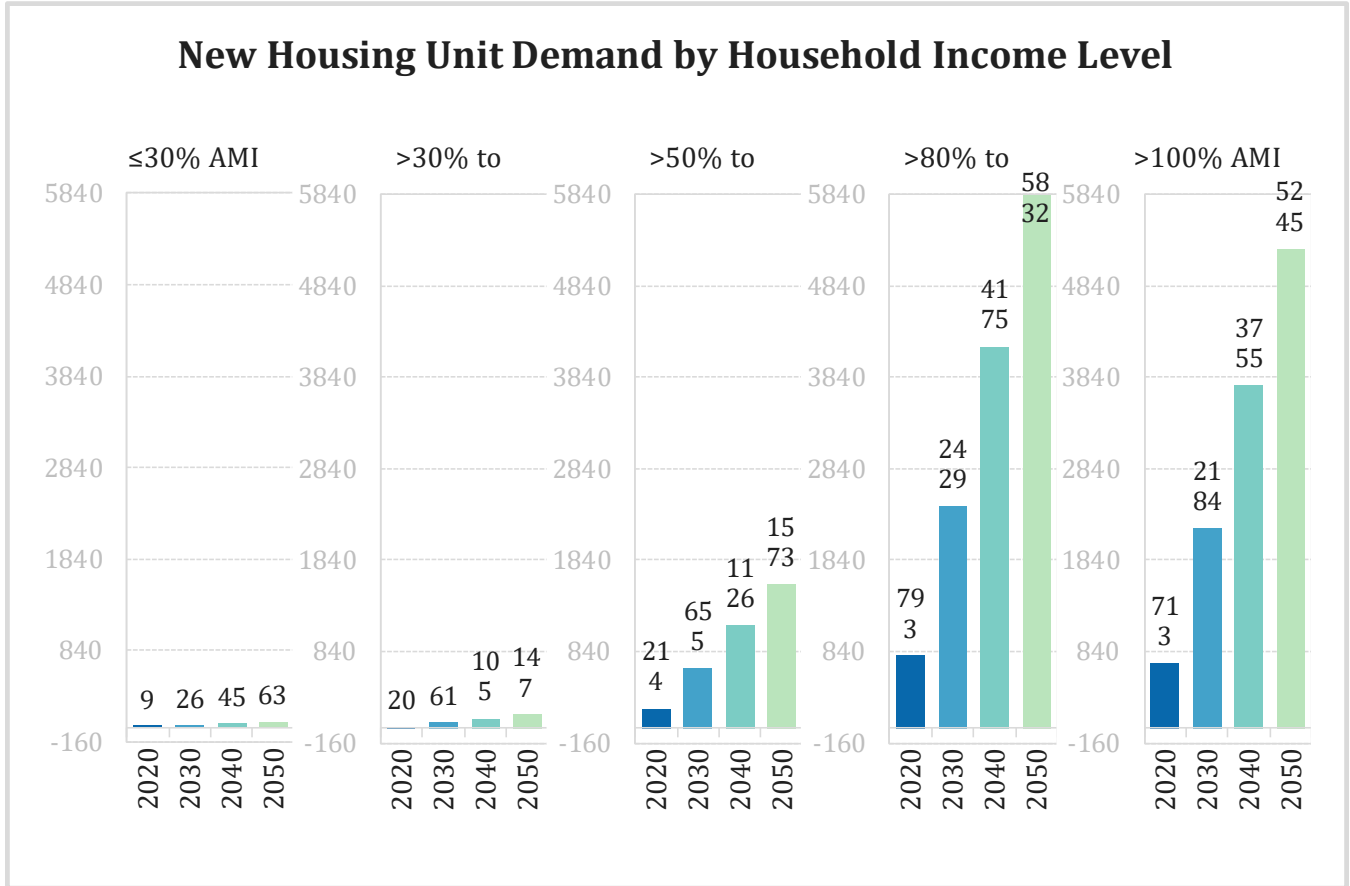
### Estimated Number of New Housing Units Needed

Income group	2020 New Housing Unit Demand	2025 New Housing Unit Demand
≤30% AMI	9	10
>30% to >50% AMI	26	31
>50% to >80% AMI	45	53
>80% to >100% AMI	63	74
Seniors	193	171
Disabled	193	171
Homeless	23	19
Veterans	178	144
Domestic Violence	12	10

Table 21

Chart 6 is generated by the UAHFT tool for the 2020 through 2050 population projections for each of the five targeted income groups. The 2025 projections would be calculated as half of the 2030 number. The numbers are put into a simple table above (Table 21). Again the special needs groups may overlap.

Chart 6



## Regulatory Environment

### Current Zoning and Affordable Housing

Currently Tooele City does not have an ordinance specific to affordable housing. There are no fee or permit waivers or density bonuses for affordable housing. Although there are no proactive policies promoting affordable housing, ordinances or policies that prohibit or discourage affordable housing do not exist in the City’s code either. Manufactured housing is permitted, high density multi-family housing is permitted, and minimum lot sizes for single-family homes are as small as 7,000 square feet under base zoning tenets, which helps with affordable housing.

The only City ordinance that may be a barrier to affordable housing or Fair Housing, is the single-family, multi-family residential standards (Title 7, Chapters 11a & 11b). These ordinances establish minimum standards for enclosed garages, square footage, minimum masonry percentage and minimum architectural features such as front porches, decorative windows, articulated roof lines, articulated building elevations and others which can increase the cost of a housing unit.

Table 22

ZONING DISTRICT	TOTAL ACREAGE	USED ACRES	PERCENT OF TOTAL	VACANT ACRES	PERCENT OF TOTAL
BISON RIDGE PUD	55.29	0	0.00%	55.29	100.00%
COPPER CANYON PUD	128.74	57.1	44.40%	71.64	55.60%
GLENEAGLES PUD	17.71	6.53	37.00%	11.18	63.10%
General Commercial	988.87	171.71	17.40%	817.16	82.60%
High Density Residential	170.12	82.2	48.30%	87.92	51.70%
Industrial (heavy)	802.26	210.25	26.20%	592.009	73.80%
Light Industrial	385.93	180.94	46.90%	204.99	53.10%
Medium Density Residential	94.74	90.49	95.50%	4.25	4.50%
Mixed Use-160 acres	320.11	34.23	10.70%	285.88	89.30%
Mix Use-Broadway	22.16	18.75	84.60%	3.413	15.40%
Mixed Use-General	101.73	88.169	86.70%	13.563	13.30%
Neighbor Commercial	254.6	2.388	0.90%	252.216	99.10%
Open Space	2,196.33	109.26	5.00%	2087.07	95.00%
OVERLAKE HWY COM	16.45	14.4	87.50%	2.05	12.50%
OVERLAKE MULTI-FAMILY	15	15	100.00%	0	0.00%
OVERLAKE SINGLE FAMILY	149.39	149.39	100.00%	0	0.00%
Peterson Industrial Depo PL	273.63	267.56	97.80%	6.073	2.20%
R1-10	160.06	149.84	93.60%	10.22	6.40%
R1-12	160.58	113.231	70.50%	47.35	29.50%
R1-14	80.37	44.2	55.00%	36.17	45.00%
R1-7	3,726.67	1499	40.20%	2227.665	59.80%
R1-8	306.64	267.119	87.10%	39.52	12.90%
Research and Development	842.1	0	0.00%	842.102	100.00%
Rural Residential – 1 acre	685.81	288.363	42.00%	397.442	58.00%
Rural Residential – 5 acres	827.39	24.38	2.90%	803.01	97.10%
UNKNOWN	54.28	0	0.00%	54.28	100.00%
	12,836.97	3,884.49	30.50%	8,920.69	69.50%
Source: Tooele City Planning and Zoning					

Tooele City has annexed vast areas of vacant property in the last 30 years. A total of 20 square miles (Table 22) is zoned for development. Only 6.1 square miles (30.5%) is developed. The potential for future growth is high. The zone most suitable to affordable housing is the HDR High Density Residential zone (16 units per acre) with 87.92 available acres. Also the MDR zone, 4.25 available acres (8 units per acre) is suitable for affordable housing. The R1-7 zone, 2,227.66 available acres (5 units per acre) and the R1-8 zone, 39.52 available acres (4.5 units per acre) are the most suitable zones for affordable single-family homes.

## Plans to Meet the Affordable Housing Need

### Existing Development for Affordable Housing

With housing values declining after the 1999 peak, several approved Tooele City condominium and townhome projects completed their infrastructure but ceased constructing housing units. Builders claimed they could not construct townhomes or condominiums that would be substantially more affordable than single-family homes and so sales ground to a halt. With today's median home sales price at over \$210,000, townhomes and condominiums should now fill the price range under single-family housing. There are 221 condominium or townhome units platted with site work completed where the residential buildings were never completed in Tooele City (Table 23). These types of housing units tend to be more affordable.

Table 23

Tooele City unfinished Condominium and Townhome Projects					
Project Name			Total Units	Remaining Units	Project Start Year
West Point Meadows Condominium Amd			64	43	1997
Crescent Court Condominiums Amd			199	133	2001
Comiskey Park Garden Home Condos			88	8	2000
Gleneagles PUD			54	37	2001
Total			405	221	

Source: Tooele City Planning Dept.

### Existing Zoning that Typically allows Affordable Housing

Table 24

Current Zoning which Facilitates Affordable Housing				
Zoning	Density Per Acre	Vacant Acres	Projected lots/units	Projected Populations
R1-7	5	2227.0	11,135	33,405
R1-8	4.5	39.5	177	533
Copper Canyon PUD	5	55.3	276	829
Gleneagles PUD	16	2.6	41	123
Crescent Ct Condos	16	7.9	133	399
West Point Meadow Condos	16	2.4	37	111
Medium Density Residential	8	4.3	19	58
High Density Residential	16	87.9	1,400	4,200
Source: Tooele City Planning Department		2426.9	13,218	39,658

Table 24 demonstrates that without rezoning more acreage in the future, Tooele City could grow by 13,218 affordable housing units and reach a population of 72,441. Acres set aside for parks, schools, and roads would need to be deducted. Future annexations could offset the deducted acreages. With the

thousands of acres of land surrounding the City, Tooele is likely to continue annexing and grow as City.



### Existing and Future Mobile Home Parks

Tooele City has 639 mobile home spaces in the existing eight mobile home parks. Mobile homes within a mobile home park can be an affordable housing option. Building pad rents and utilities must be calculated in order to determine the affordability of the housing unit. Tooele City ordinances prohibit the construction of new mobile home parks and are designed to phase out existing mobile home parks as units age and cannot be replaced due to changing building codes.

## Strategy to meet Current and Forecasted Affordable Housing Needs

### Zoning and Annexations

Tooele City does not regularly change zoning on its own, however, the Land Use Element requires a balance and diverse mix of residential housing units and lot sizes and each rezone request should comply with the requirements of the City's Land Use Element.

Tooele City has recently approved several rezones of agricultural land to R-10 and R1-14 and one rezone for High Density Residential which provides more options in lot size and residential housing unit styles.

Tooele City will consider future annexation petitions and has approved one residential annexation as recently as 2015.

Tooele City's current Zoning Map provides sufficient zoning districts to meet the city's affordable housing needs through 2050. More than 2,400 acres of zoning that can support affordable housing exists within City boundaries. All zoning change requests are reviewed individually, case by case, as they are submitted.

Tooele City has an in-fill overlay district that provides incentives for residential construction in the older central city area. The incentives include smaller setbacks, reduction of water rights requirements, and increased total lot coverage.

Tooele City also has an effective PUD (Planned Unit Development) ordinance that can be applied to any residential zoning district. The PUD ordinance provides flexibility in development standards such as setbacks, lot sizes, lot coverages and so forth without affecting density. Flexibility in these standards can serve to reduce per-lot land costs and help to reduce the overall cost of housing within the development.

## Goals and Strategies

The Goals and Strategies should be achievable by the time of the next Moderate Income Affordable Housing Plan update.

### Goal 1: Examine Regulatory Zoning that Impact Affordable Housing

**Strategy 1 – Review the zoning ordinances 7-14-11a and 7-14-11b**, which require higher architectural standards on new residential construction in most areas of the City including the Infill areas (old central core) of the city. The infill areas are prime areas for new affordable housing but the residential standards require costly additions such as a large two-car garage instead of a carport, 35% brick, stone, stucco, 30 square foot covered front porch and other architectural features making new home construction more costly than the surrounding older homes. Reconsideration of the type, location and amount of

architectural features required on structures within the Infill areas may assist in providing more affordable housing and may result in reduced construction costs (Chart 7).

**Strategy 2 – Consider the impact of rezoning the Infill areas from R1-7 to HDR as was the zoning before 1998.** Small apartment buildings would be permitted without extending City utilities or service areas. Property values would increase and vacant weed patches would be removed. Infill areas are already home to many legal nonconforming apartment buildings built before 1998 (Chart 7).

**Strategy 3 – Modify the Infill area incentives to allow residential construction on narrow lots.** The older lots were created before Tooele City had subdivision ordinances (1960s) and narrow lots were permitted and often desired for a small home. This would affect only 5% of the old lots but today's zoning allows no residential construction on lots less than 50 feet wide in the HDR zone and 60 feet wide in the R1-7 zone (Chart 7).

**Strategy 4 – Create an Accessory Dwelling Unit code for the Infill areas.** Many Cities have found that by allowing an accessory dwelling unit at the rear of a large residential lot or in the basement of an owner occupied home many affordable housing units can be created without taxing City utilities or service areas. The owner benefits by having a cash flow from which to maintain or improve the property. The accessory unit would be smaller and would be more affordable. The City's code would need to be amended to include criteria for approving accessory dwelling units such as lot size, setbacks, building height, etc. (Chart 7).

**Strategy 5 – Inventory sites for consideration of re-zoning,** especially those with close proximity to public transit, and commercial shopping, which may be appropriate for more diverse housing options which are harmonious with the surrounding neighborhoods.

## **Goal 2: Increase Affordable Rental Opportunities for Low to Moderate Income Households**

**Strategy 1 – Work with Tooele County Housing Authority** and have a City representative attend the quarterly meetings. Tooele City has the largest population in Tooele County and has the most to gain from having good cooperation with the Housing Authority.

**Strategy 2 - Promote the construction of housing units across all income categories** to facilitate the natural attrition of existing housing stock to become available for low to moderate-income households.

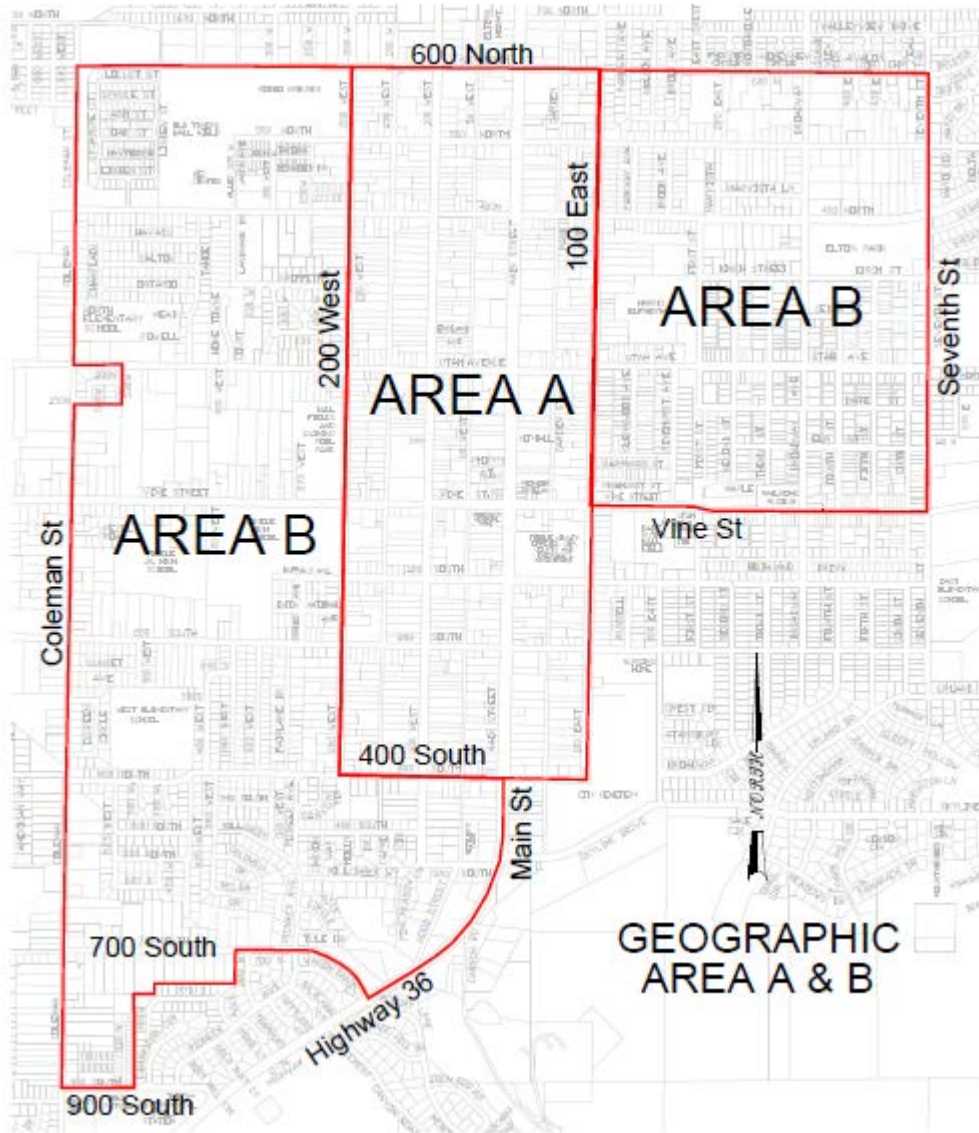
## **Goal 3 – Rehabilitate Existing Housing to Increase Rental Opportunities, Homeownership, Retention, and Reinvestment in Tooele City.**

**Strategy 1 – Promote the many affordable housing programs.** The programs are the home repair program, weatherization program, down payment assistance program, security deposit assistance program, rent to own program, and section 8 rental assistance program.

**Strategy 2 – Revise the Infill area incentives to encourage replacing or remodeling** a dilapidated housing unit that could become a more affordable housing unit than new construction.

**Strategy 3 – The City should seek grants and funding for the many existing housing programs** administered by Tooele County Housing Authority which are often needed by moderate and low income households. The funding for the programs by their nature are limited and households must often wait for funds to be made available.

Chart 7 – Tooele City Infill Areas A and B



## Index of Tables

	PAGE
Table 1	HUD CHAS 2015 – Home Owners & Renters Cost Burden >30% and >50% . . . . .7
Table 2	HUD CHAS 2015 – Number & Percentage Home Owners & Renters with Cost Burdens . . . 8
Table 3	Affordable Housing Costs by Income, Tenure, Race and Age, ACS 2016 . . . . . 8
Table 4	Current Housing Units by Tenure, ACS 2016 . . . . . 9
Table 5	Current Housing Units by Number of Units in Structure, ACS 2016 . . . . . 9
Table 6	Current Housing Units by year Structure was Built, ACS 2016 . . . . . 10
Table 7	Current Housing Units by Number of Bedrooms, ACS 2016 . . . . . 10
Table 8	Current Housing Units by Housing Problems, ACS 2016 . . . . . 10
Table 9	Median Sales Price of a Single Family Home in Tooele City – 2000 thru 2017 . . . . .11
Table 10	Median Sales Price of a Condominium – Townhome in Tooele City, 2000 - 2017 . . . . .11
Table 11	Affordable Housing Costs by Tenure, Race and Age . . . . .12
Table 12	Owners and Renters by number and w/Cost Burdens . . . . .12
Table 13	Percent Homes/Condos Sold Affordable at Tooele City AMI, 2012-2016 . . . . . 13
Table 14	Percent Homes/Condos Sold Affordable at Tooele City 80% AMI, 2012-2016. . . . . 13
Table 15	Percent Homes Sold Affordable at Tooele City 50% AMI, 2012-2016 . . . . . 14
Table 16	Percent Homes Sold Affordable at Tooele City 30% AMI, 2012-2016 . . . . . 14
Table 17	Percent Share of Tooele City Population by Race, ACS 2016 . . . . . 15
Table 18	Number and Percent of Tooele City Population in Poverty by Race, ACS 2016 . . . . . 15
Table 19	Tooele City Population with Disabilities, ACS 2016 . . . . .16
Table 20	Low Income Tax Credit and Subsidized Rental Communities in Tooele . . . . . 18
Table 21	Estimated Number of New Housing Units Needed . . . . . 20
Table 22	Current Tooele City Zoning Areas with acres, percentages of Used and Vacant land . . . . . 22
Table 23	Tooele City Condominium & Townhome Projects w/Vacant Building Pads . . . . .23
Table 24	Tooele City Current Zoning that Facilitates Affordable Housing . . . . .23

## Index of Charts

PAGE

Chart 1	New housing units constructed in Tooele City from 1995 to 2016 . . . . .	4
Chart 2	Recent Tooele City population growth rates 1980 – 2016 . . . . .	4
Chart 3	Tooele City Population by age in 2016 . . . . .	6
Chart 4	Tooele City Population projections 2020 to 2060 . . . . .	19
Chart 5	Households by Income Level (Present) . . . . .	20
Chart 6	New Housing Unit Demand by Household Income Level . . . . .	21
Chart 7	Tooele City Infill Areas A and B . . . . .	26