

# MODERATE INCOME HOUSING PLAN

**a supplemental element of the  
2022 White City General Plan**

**Adoption Date:**



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# Executive Summary

The State agency responsible for monitoring municipal compliance with moderate income housing requirements is the Housing and Community Development Division within the Department of Workforce Services. This agency is also responsible for reviewing annual reports from municipalities regarding progress toward implementing the moderate income housing plan. Hereafter, this document may refer to the Housing and Community Development Division within the Department of Workforce Services as “the state” or “the division” when referencing reporting requirements or compliance with applicable state laws.

The 2022 White City Moderate Income Housing Plan, a supplemental element of the White City General Plan is being update as a result of State Legislation that was passed into law on March 4th, 2022 and became effective on June 1, 2022.

The previous Moderate Income Housing Plan for White City was adopted in 2019 per state statute).The original legislation (SB 34) from 2019 required the applicable communities listed in the bill to adopt a housing plan included current housing data and the strategies or methods that the city was going to use to improve moderate income housing conditions in the community. Then report to the State every year on how they are fulfilling the strategies.

## Strategies from the 2019 Housing Plan

In 2019, White City performed public engagement to collect feedback on the possible strategies to improve moderate income housing conditions. After lengthy public engagement events the following strategies were chosen;

Previously known as Strategy (L)

Preserve current moderate income housing.

Previously known as Strategy (W)

Support measures and efforts that contribute to neighborhood stabilization and improvement.

Previously known as Strategy (E)

Create more moderate income housing options.

## New Strategies (Required by HB 462) For 2022

**Strategy (E)** Create or allow for and reduce regulations related to, internal or detached accessory dwelling units in residential zones (C10-9a-403 2 (b) (iii) (E)).

**Strategy (B)** Demonstrate investment in the rehabilitation or expansion of infrastructure that

## Helpful Links:

[2019 SB 34 “Affordable Housing Modifications”](#)

[2022 HB 462 ‘Utah Housing Affordability Amendmetns”](#)

facilitates the construction of moderate income housing (C10-9a-403 2 (b) (iii) (B)).

**Strategy (O)** 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, an entity that applies for programs offered by Utah Housing Corporation within that agency's funding capacity, an entity that applies for affordable housing programs administered by the Department of Workforce Services, an entity that applies for affordable housing programs administered by an association of governments established by an interlocal agreement under Title 11, Chapter 13, Interlocal Cooperation Act, an entity that applies for services provided by a public housing authority to preserve and create moderate income housing, or any other entity that applies for programs or services that promote the construction or preservation of moderate income housing. (C10-9a-403 2 (b) (iii) (O)).

**Strategy (I)** Amend land use regulations to allow for single-family room occupancy developments (C10-9a-403 2 (b) (iii) (I)).

**Strategy (U)** Develop a moderate income housing project for residents who are disabled or 55 years old or older (C10-9a-403 2 (b) (iii) (U)).

Why five strategies?

The state has changed the original requirements to the number of strategies chosen by municipalities. Before, three strategies were required to adequately meet the state requirements. Now, if municipalities would like to be eligible for priority consideration for the Transportation Investment Fund (TIF), the Transit Transportation Investment Fund (TTIF), or the COVID 19 local assistance matching grant, municipalities must pick five strategies in their plan and then adequately fulfill or continue three or more of those strategies every year to continue to be eligible for priority consideration.

For White City, this is very important as the TIF funding opportunity can provide necessary funding for public improvements projects like roads, sidewalks, and other transportation infrastructure for White City. White City receives a considerable amount of funding for public improvement projects through grants and other sources and by not meeting requirements for one more available source of funding this would be limiting White City further from being able to fund projects that are very important to the community.

# CHAPTER ONE: INTRODUCTION

## Plan Structure

The plan is organized into six major sections:

- ◇ Introduction: This covers the minimum requirements under state statute expected in the Moderate Income Housing Plan.
- ◇ Methodology: An overview of methods used, research, and public engagement.
- ◇ Demographic Summary: Updated demographics from the 2020 census.
- ◇ Housing Stock: Updated housing stock data from the 2020 census.
- ◇ Housing Availability and Affordability Updated: housing availability and affordability data from the 2020 census.
- ◇ Implementation Plan: This new chapter is now required by State Statute. The minimum requirements include a timeline of expected accomplishments and milestones for the chosen strategies.

## Planning Context

This element of the General Plan is initiated by State Code 10-9a-403 (3)(a) & (b)

*(a) The general plan of a specified municipality, as defined in Section 10-9a-408, shall include a moderate income housing element that meets the requirements of Subsection 10-9a-403(2)(a)(iii)*

*(b) On or before October 1, 2022, a specified municipality, as defined in Section 10-9a-408, with a general plan that does not comply with Subsection (3)(a) shall amend the general plan to comply with Subsection (3)(a).*

State code requires that general plans estimate the need for moderate-income housing. The assessment of current conditions guided the development of goals and action items in the Moderate-Income Housing Plan. These goals address community needs regarding housing, including its connection to land-use and transportation. The housing plan will be reviewed annually using the Department of Workforce Services' Report Form. The review will evaluate White City's progress toward its goals and policies regarding housing as outlined in this plan.

White City Metro Township and the Greater Salt Lake Municipal Services District understand that good planning encourages and includes public input. This assessment will be shared during public outreach events regarding the formation of the Moderate-Income Housing

Element to the General Plan. Additionally, the metro township council, metro township and planning commission, have received copies of this assessment via email and/or in-person at meetings.

Additionally, White City Metro Township and the Greater Salt Lake Municipal Services District recognize the importance of regional cooperation, especially regarding housing. White City's planners and technicians are actively engaged in the Wasatch Front Regional Council committees, including the Technical Advisory Committee, the Active Transportation Committee, and the Regional Growth Committee. Expertise and information from the Utah Department of Workforce Services, Housing and Community Development Division; the Wasatch Front Regional Council; the Utah League of Cities and Towns; Zions Public Finance; and the White City Water District all contributed to this assessment.

### **Purpose of the Plan**

Based upon regulatory requirements by the State of Utah, existing conditions, future projections, community feedback, and planning best practices, the plan has the following objectives:

Meet regulatory requirements by reporting the current status of housing to the State of Utah and to provide a methodology to meet community needs. House Bill 462 (represented in Utah Code 10-9a-403 and 10-9a-408).

Provide White City Metro Township with the necessary resources to inform residential decisions to be beneficial, fair, and a good fit

for the needs of residents. Decisions made regarding zoning, fees, land-use planning, and other choices can impact housing. These decisions are best made with full and detailed information regarding current and future conditions and needs.

Provide an implementation plan and tools for implementing community goals. The implementation plan is presented as broad goals with specific objectives, as well as with policies and actions that support these goals and objectives. The implementation plan informs how to put ideas into practice.

Affordable, safe housing bolsters the well-being of its residents at all income levels. When people are housed affordably, crime rates drop, and poverty is reduced. Low-income households depend less on public assistance and are more self-reliant when housed safely, affordably, and stably. When the workforce can afford to live in the community, businesses have access to employees, which influences the wages employees are willing to work for and thus impacts the number of well-paying jobs that local businesses offer. Furthermore, housing is directly tied to transportation, land-use, and community cohesion. Well-planned neighborhoods with balanced housing options improve traffic congestion, are compatible with community open-space needs, and keep "eyes on the street," which encourages walkability and neighborliness. Overall, the presence of decent, affordable housing supports and bolsters the long-term character of the White City community and the County as a whole.

## **Moderate Income Housing Requirements Utah Code 10-9a-403 and Utah Code 10-9a-408**

House Bill 462, enacted in 2022 has four major components that impact White City.

### **1. Moderate income Housing Planning Changes**

The menu items of chosen strategies has been updated and communities must re-establish which strategies they choose. *Utah Code 10-9a-403 (b)(iii).*

Implementation plan elements must include a timeline that has specific benchmarks for each chosen strategy, but provides flexibility for the municipality to make adjustments. *Utah Code 10-9a-403 (c)*

### **2. Annual Report Components**

Yearly reporting to the Utah Housing and Community Development Division within the Department of Workforce Services is required every year by October 1st. *Utah Code 10-9a-408 (2) (a)*

The annual report submitted after the adoption of the revised moderate income housing plan must contain:

A description of each action, one time or ongoing, taken by the municipality during the previous fiscal year must be reported. *Utah Code 10-9a-408 (2) (c) (ii)*

A description of land use regulations of decisions made during the previous fiscal year must be reported. *Utah Code 10-9a-408 (2) (c) (iii)*

A description of barriers encountered by the municipality to implement the strategies must be reported. *Utah Code 10-9a-408 (2) (c) (iv)*

Information regarding the number of internal accessory dwelling units must be provided. *Utah Code 10-9a-408 (2) (c) (vi)*

Recommendations on how the state can support the municipality in implementing MIHP strategies must be provided. *Utah Code 10-9a-408 (2) (c) (vii)*

### **3. Report Review**

Yearly reporting to the Utah Housing and Community Development Division within the Department of Workforce Services is required every year by October 1st and reporting will be based on the municipalities fiscal year. *Utah Code 10-9a-408 (2) (a)*

When reviewing the reporting form for the compliance the municipality must demonstrate that the municipality made plans to implement the strategies, that reasonable timeline for selected strategies has been provided, the form is completed correctly, and that other sufficient information is provided for sufficient compliance review. *Utah Code 10-9a-408 (4)*

The municipality must demonstrate to the division that the specified municipality made plans to implement three or more moderate income housing strategies if the specified municipality does not have a fixed guideway public transit station. *Utah Code 10-9a-408 (4)(a)(ii)(A)*



#### 4. Priority Consideration and Penalties

Cities that select five strategies in the housing plan rather than three will qualify for priority consideration of state TIF/TIFF and ARPA local match programs funds. *Utah Code 10-9a-408 (5)(ii)(A)*

Following the fiscal year in which the report is due

The Transportation Commission may give priority consideration to transportation projects located within the boundaries of the specified municipality in accordance with Subsection 72-1-304(3)(c). *Utah Code 10-9a-408 (5)(b)(i)*

The Governor's Office of Planning and Budget may give priority consideration for awarding financial grants to the specified municipality under the COVID-19 Local Assistance Matching Grant Program in accordance with Subsection 63J-4-802(6). *Utah Code 10-9a-408(5)(b)(ii)*

If it is determined by the Division that the municipality does not comply with moderate income housing reporting requirements notice of noncompliance shall be sent to the legislative body of the municipality and the municipality shall have 90 days to cure the deficiencies. *Utah Code 10-9a-408 (6)*

Failure to cure the deficiencies of the municipality's moderate income housing report will result in ineligibility for funds from the Department of Transportation Transportation Investment Fund of 2005, including the Transit Transportation Investment Fund, to projects located within the boundaries of the specified

municipality and the Governor's Office of Planning and Budget may not award financial grants to the specified municipality under the COVID-19 Local Assistance Matching Grant Program. *Utah Code 10-9a-408 (7)(b)*



Photo Credit: Google Street View, 2021

## **New Housing Strategies Provided Utah Code 10-9a-403(b)(iii)**

**(A)** Rezone for densities necessary to facilitate the production of moderate-income housing.

**(B)** Demonstrate investment in the rehabilitation or expansion of infrastructure that facilitates the construction of moderate income housing.

**(C)** Demonstrate investment in the rehabilitation of existing uninhabitable housing stock into moderate income housing.

**(D)** Identify and utilize county general fund subsidies or other sources of revenue to waive construction related fees that are otherwise generally imposed by the county/municipality for the construction or rehabilitation of moderate income housing.

**(E)** Create or allow for, and reduce regulations related to, internal or detached accessory dwelling units in residential zones.

**(F)** Zone or rezone for higher density or moderate income residential development in commercial or mixed-use zones near major transit investment corridors, commercial centers, or employment centers.

**(G)** Amend land use regulations to allow for higher density or new moderate income residential development in commercial or mixed-use zones near major transit investment corridors.

**(H)** Amend land use regulations to eliminate or reduce parking requirements for residential development where a resident is less likely

to rely on the resident's own vehicle, such as a residential development near major transit investment corridors or senior living facilities.

**(I)** Amend land use regulations to allow for single room occupancy developments.

**(J)** Implement zoning incentives for moderate income housing units in new developments.

**(K)** Preserve existing and new moderate income housing and subsidized units by utilizing a landlord incentive program, providing for deed restricted units through a grant program, or establishing a housing loss mitigation fund.

**(L)** Reduce, waive, or eliminate impact fees related to moderate income housing.

**(M)** Demonstrate creation of, or participation in, a community land trust program for moderate income housing.

**(N)** Implement a mortgage assistance program for employees of the county/municipality, an employer that provides contracted services for the county/to the municipality, or any other public employer that operates within the county/municipality.

**(O)** 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, an entity that applies for programs offered by Utah Housing Corporation within that agency's funding capacity, an entity that applies for affordable housing programs administered by the Department of Workforce Services, an entity that applies for affordable housing programs administered by an association of governments

established by an interlocal agreement under Title 11, Chapter 13, Interlocal Cooperation Act, an entity that applies for services provided by a public housing authority to preserve and create moderate income housing, or any other entity that applies for programs or services that promote the construction or preservation of moderate income housing.

**(P)** Demonstrate utilization of a moderate income housing set aside from a community reinvestment agency, redevelopment agency, or community development and renewal agency to create or subsidize moderate income housing.

**(Q)** Create a housing and transit reinvestment zone pursuant to Title 63N, Chapter 3, Part 6, Housing and Transit Reinvestment Zone Act.

**(R)** Eliminate impact fees for any accessory dwelling unit that is not an internal accessory dwelling unit as defined in Section 10-9a-530.

**(S)** Create a Program to transfer development rights for moderate income housing.

**(T)** Ratify a joint acquisition agreement with another local political subdivision for the purpose of combining resources to acquire property for moderate income housing.

**(U)** Develop a moderate income housing project for residents who are disabled or 55 years old or older.

**(V)** Develop and adopt a station area plan in accordance with section 10-9a-403.1.

**(W)** Create or allow for, and reduce regulations related to, multi-family residential dwellings

compatible in scale and form with detached single-family residential dwellings and located in walkable communities within residential or mixed-use zones.

**(X)** Demonstrate implementation of any program or strategy to address the housing needs of residents of the municipality who earn less than 80% of the area median income, including the dedication of a local funding source to moderate income housing or the adoption of a land use ordinance that requires 10% or more of new residential development in a residential zone be dedicated to moderate income housing.

## Utah Fair Housing Act

In accordance with state and federal laws, White City Metro Township exercises the authority to plan, zone, and regulate land use in promoting the community's health, safety, and welfare. The moderate-income housing element of this plan acknowledges and upholds the Utah Fair Housing Act by promoting the equal protection and equitable treatment of all people who lawfully seek to rent, lease, purchase, or develop real property within its jurisdiction. Its housing policies and plans strictly prohibit discrimination based on color, disability, ethnicity, familial status, gender identity, national origin, race, religion, sex, sexual orientation, source of income, or any other suspect classification. It is the policy of White City Metro Township to report housing discrimination to the Utah Antidiscrimination Labor Division immediately. It is the goal of White City Metro Township to prevent, eliminate, and/or mitigate any unfair housing practices that may result from its plans, policies, regulations, and ordinances. It is also the goal White City Metro Township to affirmatively further fair and affordable housing by reviewing the housing needs of its moderate-income households and its vulnerable populations annually, and by proactively planning to meet their needs.

## Terminology

A variety of terms are used in reference to housing. The following list defines and explains these terms:

### Types of Housing and Development

**Housing unit:** a house, an apartment, a group of rooms, or a single room occupied or intended for occupancy as separate living quarters

**Single-family residential:** housing units that are individually assessed and can be bought and sold as a single unit. This includes single-family dwellings, townhomes, condos, and mobile homes.

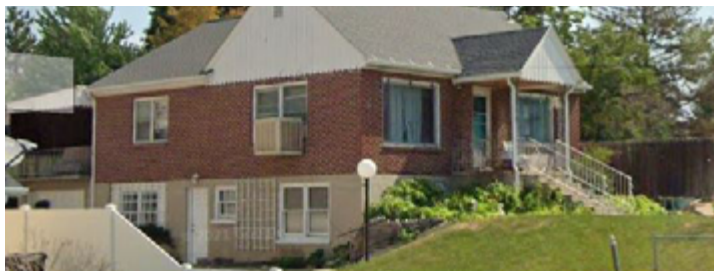


*Single-Family home in White City. Photo Credit: Google Street View, 2021*

**Internal Accessory Dwelling Unit:** Allowed as a permitted use through state statute and defined as an accessory dwelling unit:

- (i) within the primary dwelling;
- (ii) within the footprint of the primary dwelling described in Subsection (1)(a)(i) at the time the internal accessory dwelling unit was created; and
- (iii) for the purpose of offering a long-term rental of 30 consecutive days or longer





*Example of an Internal Accessory Dwelling Unit in White City.  
Photo Credit: Google Street View, 2021*

**Multi-family residential:** housing units such as duplexes and apartments, that are typically rented

**Fair housing:** The Federal Fair Housing Act (Title VIII of the Civil Rights Act of 1968) protects people from discrimination when they are renting, buying, or securing financing for any housing. The prohibitions specifically cover discrimination because of race, color, national origin, religion, sex, disability, and children. In Utah, state law also recognizes source of income as a protected class. (Definition from ULCT “Housing Policy in Utah” 2018).

**Transit-oriented development (TOD):** type of development that maximizes the amount of mixed-use development that is built around quality transit hubs, including train and bus centers. Linking housing and transportation can give workers better access to jobs, and businesses better access to potential employees and customers. (Definition from ULCT “Housing Policy in Utah” 2018). 13

**Mixed-use development:** pedestrian-friendly development that blends two or more residential, commercial, cultural, institutional, and/or industrial uses. A mixed-use development may have retail space on the bottom floor of a multi-

story building with offices and apartments on the middle and top floors. It can provide for ample job opportunities, convenience amenities, and a high walkability score for individuals on residential floors or residing in nearby communities. (Definition from ULCT “Housing Policy in Utah” 2018).

**Accessory dwelling unit (ADU):** small, self-contained residential units located on the same lot as an existing, single-family home. These can be attached or detached units. (Definition from ULCT “Housing Policy in Utah” 2018).

**Infill development:** development of vacant or under-used parcels within existing urban centers that are otherwise built-out and fully developed. (Definition from ULCT “Housing Policy in Utah” 2018).

### Regarding Income

**Area median income (AMI):** the median family income level for an area (in this report, Salt Lake County) as determined by the Federal Department of Housing and Urban Development, based on U.S. Census data. The median divides the income distribution into two equal parts: one-half of the cases fall below the median income and one-half above it. HUD uses the median income to calculate income limits for eligibility in a variety of housing programs. HUD estimates the median family income for an area and adjusts that amount for different family sizes. Referred to as AMI in this plan.

**Target income groups:** Low-income households are split into three groups based upon a

percentage of the AMI. They are referred to as the Targeted Income Groups in this plan.

The three groups include:

Moderate-income – 80 to 50 percent of AMI

Low-income – 50 to 30 percent of AMI

Very low-income – 30 percent of AMI and less

Monthly housing allowance: the maximum amount a household can spend on housing costs per month, including utilities and other fees. The monthly housing allowance represents the total housing costs affordable at 30 percent of gross income. (Definition from ULCT “Housing Policy in Utah” 2018).

Housing Cost-Burden: a household that spends 30% or more of their income on housing costs, including rent and utilities.

Affordability threshold: the maximum home price for each of the targeted income groups based on calculated monthly housing allowances

Housing gap: the difference between the number of housing units available at 30, 50, 80, and 100 percent AMI and the number of households at those income levels. If there are more households than available housing units, then households are forced to pay above or below their means for their housing.

### Programs and Agencies

Affordable Housing Program (AHP): a federal competitive program of the Federal Home Loan Bank system that provides grants twice a year through financial institutions for investment in low- or moderate-income housing initiatives.

This program is flexible: AHP funds can be used in combination with other programs and funding sources, helping makes projects more feasible. (Definition from ULCT “Housing Policy in Utah” 2018).

American Community Survey (ACS): an annual survey administered by the U.S. Census Bureau that gathers demographic and economic data from a sample of the U.S. population.

Utah Department of Workforce Services (DWS): an agency that consolidates employment and public assistance programs to help people find jobs, to assist businesses in finding workforces, and to support housing needs.

Department of Housing and Urban Development (HUD): This agency develops and implements policies regarding housing and metropolises. The Utah branch offers programs to help provide affordable housing.

Low-income housing tax credit program (LIHTC): This program was formed in the Federal Tax Reform Act of 1986. Developer-owners of LIHTC properties can get credits for federal income tax liability, so the program incentivizes developers to invest in affordable housing projects. There are also state run LIHTC programs. The Utah Housing Corporation (UHC), made in 1975 by Utah legislation, creates an adequate supply of money available for mortgage loans at reasonable interest rates help provide affordable housing for low- and moderate-income persons. (Definition from ULCT “Housing Policy in Utah” 2018).

Olene Walker Housing Loan Fund (OWHLF): Created in 1987 by the State of Utah, the OWHLF supports quality affordable housing options to meet the needs of Utah’s individuals and families. The fund partners with public and private organizations to develop housing that is affordable for moderate-income, low-income, and very low-income households. (Definition from ULCT “Housing Policy in Utah” 2018).

United States Census Bureau (USCB): a federal agency in charge of the decennial census and the yearly American Community Survey data on population and demographics throughout the United States.

Utah Non-Profit Housing Corporation (UNPHC): a non-profit that aims to help develop and provide affordable housing to families throughout Utah.



*Big Bear Park and Poppy Ln. Photo Credit: GoogleEarth, 2021*



## CHAPTER TWO: METHODOLOGY

### **Research, Consultation, and Collaboration**

A variety of resources were used in the formation of this plan. Data were retrieved from the United States Census Bureau American Community Surveys, ESRI Business Analyst Online, and Salt Lake County Geographic Information Systems. The Utah Department of Workforce Services, Housing and Community Development Division, provides a database of resources to assist municipalities in the creation of their moderate-income housing plans. The following resources were particularly critical in this assessment's development:

[ULCT and WFRC HB 462 Summary](#)

[ULCT SB 34 and HB 462 Guidance](#)

[DWS, ULCT, WFRC Moderate Income Housing Deep Dive of HB 462](#)

[Updated 10-9a-403 General Plan Preparation](#)

[Update 10-9a-409 Moderate Income Housing Report - Contents - Prioritization for fund or projects, ineligibility for funds after noncompliance - civil actions](#)

Staff has also coordinated with multiple agencies and attended the Moderate Income Housing Deep Dive Workshop hosted in April 2022.

Other Housing Plans Reviewed:

[Taylorsville MIH 2018](#)

[West Valley City 2019](#)

[Provo City 2019](#)

[Draper City 2021](#)

[Millcreek City 2021](#)

### **Community Engagement**

The state requirements for 2022 became effective on June 1st, 2022 with a deadline to adopt updated plans by October 1st, 2022. This gave a small amount of time for public engagement, however during June, July, and August, three public meetings were held for residents to review the new strategies and offer their recommendations for the strategies that would be more appropriate for White City.

Two informational events were held on June 29th, and July 13th where residents could discuss the strategies with staff and offer their recommendations. At the public meeting on July 13th, residents who attended felt that strategies (I), (B), and (E) were most appropriate for White City. Some residents also mentioned



that strategies (U), (W), and (X). At this meeting residents discussed possible ways to implement the strategies in the community which are discussed further in the implementation plan chapter. Overall, residents also believed the education and enforcement were also necessary to successfully implement the strategies.

The Internal Accessory Dwelling Unit ordinance was adopted in October, 2021, and has not been properly advertised in the community. Residents at the public engagement meeting thought this would be a great place to start work in White City. Trying to encourage existing IADUs to come to the City and get them properly permitted so that they can be included in the City's moderate income housing stock and be reported on.



*Residents at the Public Engagement Meeting on July 13th, 2022 at the county building. Photo Credit: MSD Staff*

In 2019, White City also held a public engagement meeting to discuss the strategies for the housing plan at the time. Many residents have mentioned that they wanted to respect the previous public



*Residents at the Public Engagement Meeting in 2019 at the county building. Photo Credit: MSD Staff*

engagement already done and build off the previous strategies chosen in the plan.

Although those strategies have changed in their wording, the updated moderate income housing plan seeks to expand on previous strategies chosen and follow the same direction as the previous plan outlined.

### **The previous strategies chosen in 2019 were:**

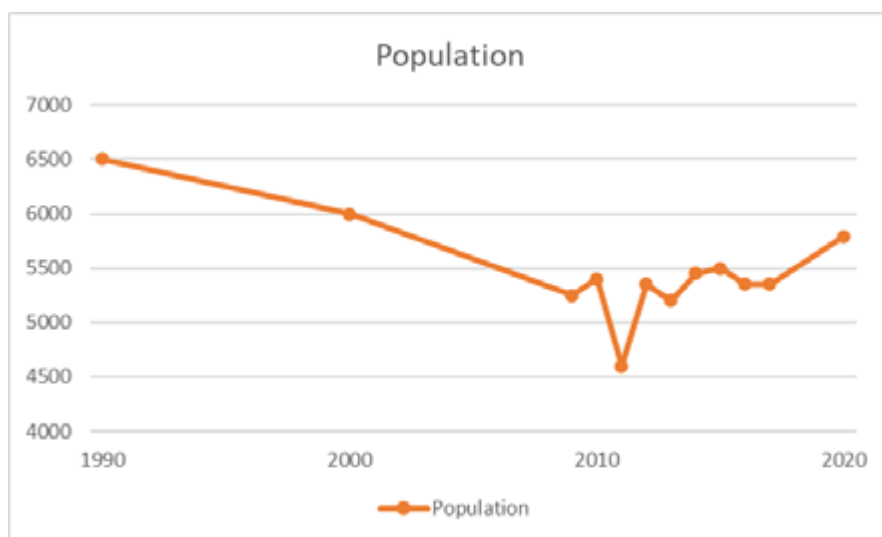
- Previously known as Strategy (L)  
Preserve current moderate income housing.
- Previously known as Strategy (W)  
Support measures and efforts that contribute to neighborhood stabilization and improvement.
- Previously known as Strategy (E)  
Create more moderate income housing options.

The updated moderate income housing plan still embodies these goals collected at previous public engagement events to preserve existing housing stock, promote neighborhood stabilization and improvement, and create more housing options, where appropriate.

# CHAPTER THREE: DEMOGRAPHIC SUMMARY

## Population, Age, and Race

Moderate income housing plans are required to analyze current demographic data, especially population, age, income, and race to help understand the community profile which can help with implementation and actions.



*Figure 1: Population Trends in White City Metro Township (1990-2020) Source: ACS DP1 and B01003; S. Manson, J. Schroeder, D. Van Riper, & S. Ruggles. IPUMS NHIS: V13.0 [Database]. Minneapolis: University of Minnesota. 2018; ESRI Business Analyst Online "Demographic and Income Profile"; Department of Workforce Services (DWS) "5-Year Housing Projection Calculator"*

According to the American Community Survey, Demographic and Housing Estimates (DP05), the 2020 total population in White City equals 5792, including 1822 households and 1464 families with an average household and family size of 3.17 And 3.57, respectively. After the 2011 fall in population size, the overall trend is increasing. The gender ratio in White City is around 94 percent which indicates the male population is less than the female population by about 190. The median age is 35 years old. Approximately

one-third of the population is 19 years old and younger, while the +65 population accounts for almost 17 percent of the total population. ESRI Business Analyst Online predicts a 2023 population of 5,941, while the Utah Department of Workforce Services predicts a 2024 population of 5,872. Regarding race, the majority of the White City residents (92 percent) are white. However, when dividing into the owner and renter-occupied units, we'll notice a noticeable decrease in the renter white population (80

percent) which indicates, generally, white fellows are mostly homeowners.

Income

To evaluate household income in White City, we'll review mean, median, and per-capita income and compare it to the area's (Salt Lake County). According to Table 1, all measures in White City are less than the area's measures. Mean household income averages household income in a given region. White City's 2020 mean household income was \$80,550 (ACS S1901), while the respective value for Salt Lake County equals more than 100K. The same relationship can be inferred from mean family income. Median household income indicates the mid-point (50th percentile) in the frequency distribution when ordering all values ascending or descending. Both median household and family income in White City (68,380 and 75,122, respectively) are smaller than the median income in Salt Lake County (77,128 and 90,815, respectively). The correlation is the same when dividing the median income into two categories according to the ownership (Owner vs. Renter). The third measure would be the per-capita income which represents the average income for each individual and can be calculated by dividing the total income by the total population. White City 2020 per capita income is almost 26K, while Salt Lake County's equals approximately 34.6K.

Table 1: Local and Area Income Summary

	White City (Local-USD)	Salt Lake County (Local-USD)
Median Household Income	68,380	77,128
Median Family Income	75,122	90,815
Median Owner-occupied Household Income	69,837	94,872
Median Renter-occupied Household Income	51,603	49,636
Average Household Income	80,550	100,181
Average Family Income	84,451W	114,486
Per-capita Income	26,078	34,640
White Household Income	68,079	80,431
Asian Household Income	88,125	82,121
Hispanic Household Income	47,768	59,305
Families with Single Female Householder	54,167	53,122
Families with Single Male Householder	44,688	64,816
Female Householder (Non-family)	29,750	40,946
Male Householder (Non-family)	56,250	54,214
Elderly (+65) Household	39,464	57,902

Table 1: Local and Area Income Summary Source: ACS S1903, S1901, B19301

## CHAPTER FOUR: HOUSING STOCK

Table 2. 2020 Housing Values in White City

Owner-Occupied Units	1654	
Less than \$50,000	9	0.54
\$50,000 - \$99,999	12	0.73
\$100,000-\$149,999	12	0.73
\$150,000-\$199,999	110	6.65
\$200,000-\$299,999	951	57.50
\$300,000-\$499,999	519	31.38
\$500,000-\$999,999	41	2.48
\$1,000,000 and more	0	0

Table 2: 2020 Housing Values in White City Source: ACS S B25075, B25077

Table 2 demonstrates that in 2020, the value of almost 90 percent of the owner-occupied units in White City falls within the range of \$200K-\$500K. The median value increased from 216,900 to 266,600 USD between 2017 to 2020.

Table 3. 2020 Housing Types in White City

Year	2017	2020
Total Housing Units	1,751	1,863
Total Occupied Housing Units	1,751	1,822
Owner-occupied Structures	1,496	1,656
1, detached	1,491	1,647
1, attached	5	0
2 apartments	0	0
3 or 4 apartments	0	0
5 to 9 apartments	0	0
10 or more apartments	0	0
Mobile home or other type of housing	0	7*
Boat, RV, van, etc.	0	0
Renter-occupied Structures	255	168
1, detached	231	133
1, attached	24	28
2 apartments	0	0
3 or 4 apartments	0	0
5 to 9 apartments	0	0
10 or more apartments	0	7*
Mobile home or other type of housing	0	0
Boat, RV, van, etc.	0	0

Table 3: 2020 Housing Type in White City Source: ACS S2504, B25032, B25001

\*: Under owner-occupied units there are 7 units listed as mobile home or other type of housing. Some homes in White City may be classified incorrectly as mobile, by the U.S. Census definition but there are no mobile homes in White City. Under renter-occupied units there are 7 units listed as 10 or more apartments. There are no apartment buildings in White City and these may be incorrectly classified by the U.S. Census.



In 2020, White City had 1863 housing units, indicating a slight increase compared to 2017, from which 1822 units were owner-occupied, and only 168 units were occupied by renters. Most of the owner-occupied units are single-detached, and you cannot find any apartment structures. For renter-occupied units, except for 7, all units are single detached.

Regarding the number of rooms, almost 80 percent (1434) of the units have more than 6 rooms. This percentage is almost the same for the owner-occupied units. However, for the

occupied units. However, for renter-occupied, about 74 percent of the units have 4 bedrooms and more, while only 26 percent have 2 or 3 bedrooms.

According to ACS, there are no vacant units in White City in 2020. The total number of units equals 1822 of which 1654 units (91%) are owner-occupied and 168 units (9%) are renter-occupied, while in 2017, only 85 percent of the units were occupied by owners. This shows an increasing trend in the housing ownership.

According to the 2020 data, the majority (93

Table 4. 2020 Housing Rooms and Bedrooms in White City

	Total	%	Owner	%	Renter	%
Room						
1 room	0	0.00%	0	0.00%	0	0.00%
2 or 3 rooms	0	0.00%	0	0.00%	0	0.00%
4 or 5 rooms	388	21.30%	367	22.20%	21	12.50%
6 or 7 rooms	665	36.50%	583	35.20%	82	48.80%
8 or more rooms	769	42.20%	704	42.60%	65	38.70%
Bedroom						
No bedroom	0	0.00%	0	0.00%	0	0.00%
1 bedroom	0	0.00%	0	0.00%	0	0.00%
2 or 3 bedrooms	830	45.60%	786	47.50%	44	26.20%
4 or more bedrooms	992	54.40%	868	52.50%	124	73.80%
COMPLETE FACILITIES						
With complete plumbing facilities	1,791	98.30%	1,623	98.10%	168	100.00%
With complete kitchen facilities	1,791	98.30%	1,623	98.10%	168	100.00%

Table 4: Housing Rooms and Bedrooms in 2020 Source: ACS S2504

rental units, it increases to nearly 88 percent.

Regarding the number of bedrooms, 46 percent of the units have 2 or 3 bedrooms, and 54 percent have 4 or more. There are no one/no bedroom units in White City in 2020. Almost the same results have been observed for the owner-

percent, or 1593 houses) of houses in White City were built in 1960 and earlier. No houses were built between 2010 and 2013, and only 10 houses (almost half a percent) were built after 2014, indicating a high housing age average.

## Existing Housing Costs

For the housing costs, we follow the same format as ACS, which divides the costs into nine categories. About 60 percent of the monthly housing costs fall within 1000 to 2000 USD. The second most frequent category would be Table 5. Housing Occupancy in White City

	2020			2017		
	Total	Owner	Renter	Total	Owner	Renter
Total:	1,822	1,654	168	1,751	1,496	255
Occu- pied	1,822	1,654	168	1,751	1,496	255
Vacant	0	0	0	0	0	0

Table 5: Housing Occupancy in White City Source: ACS B25001, B25002, B25008, S2501

Table 6. Housing Conditions in White City

	Total	Percent	Owner	Percent	Renter	Percent
2014 or later	10	0.55	10	0.6	0	0
2010 to 2013	0	0	0	0	0	0
2000 to 2009	34	1.87	34	2.06	0	0
1980 to 1999	79	4.34	17	1.03	62	36.9
1960 to 1979	969	53.18	919	55.56	50	29.76
1940 to 1959	687	37.71	631	38.15	56	33.33
1939 or earlier	43	2.36	43	2.6	0	0
Total	1822	100	1654	100	168	100

Table 6: Housing Conditions in White City Source: ACS S2504

300-400\$, in which all of them are owners. For renter households, the monthly housing costs start at 800 dollars. Moreover, the total median monthly cost equals 1346 USD. This number

equals 1333 and 1436 for owners and renters, respectively.

## Cost-Burdened Housing

Affordable monthly housing cost is defined as a monthly housing payment (including all housing costs such as utilities, mortgage, insurance, etc.) to be no greater than 30 percent of gross monthly income both for the owner and renter-occupied dwellings. Any household with a monthly housing cost greater than 30 percent of the gross monthly income is considered cost-burdened regardless of income level. According to Table 8, approximately 26 percent (458) of the households are cost-burdened. In all income brackets, there are some households experiencing cost-burdened housing. The most cost-burdened group is households with income between \$50,000 to \$74,999 per year; Cost-burdened households account for more than one-third of this category. The second most frequent group belongs to people with less than 20,000 USD annual income. Regarding intra-group percentage, more than 87 percent of households within this category are cost-burdened.

Renters experience a greater housing cost burden than owners. 28 percent of renters and 25 percent of owners are cost-burdened. Surprisingly, renter cost-burdened households all belong to the richer categories (with 50K annual income and more). However, for owners, there is no specific pattern. The cost-burdened households are spread out in all income brackets.

Table 7. Monthly Housing Costs in White City

MONTHLY HOUSING COSTS	Total	Percent	Owner	Percent	Renter	Percent
Less than \$300	74	4.06	74	4.47	0	0
\$300 to \$499	374	20.53	374	22.61	0	0
\$500 to \$799	128	7.03	128	7.74	0	0
\$800 to \$999	26	1.43	20	1.21	6	3.57
\$1,000 to \$1,499	536	29.42	458	27.69	78	46.43
\$1,500 to \$1,999	532	29.2	504	30.47	28	16.67
\$2,000 to \$2,499	80	4.39	49	2.96	31	18.45
\$2,500 to \$2,999	34	1.87	34	2.06	0	0
\$3,000 or more	13	0.71	13	0.79	0	0
No cash rent	25	1.37	(X)	0	25	14.88
Median (dollars)	1,346	-	1,333	-	1,436	-
Total	1822	100	1654	100	168	100

Table 7: Monthly Housing Costs in White City Source: ACS S2503

Table 8. Percentage of Income Going Toward Housing in White City, 2020

	Not Cost-burdened <20%		Cost-burden risk 20%-29%		Cost-burdened >30%	
	Total	%	Total	%	Total	%
Less than \$20,000	16	0.90%	0	0.00%	112	6.10%
\$20,000 to \$34,999	98	5.40%	29	1.60%	81	4.40%
\$35,000 to \$49,999	66	3.60%	25	1.40%	79	4.30%
\$50,000 to \$74,999	125	6.90%	131	7.20%	140	7.70%
\$75,000 or more	643	35.30%	172	9.40%	46	2.50%
Total	948	53.77	357	20.25	458	26

Table 8: Percentage of Income Going toward Housing in White City, 2020 Source: ACS S2503

Table 9. Percentage of Income Ranges who are Cost-Burdened with Housing by Occupancy, 2020

Cost-burdened Units >30% of Income on Housing

	Total	%	Owner	%	Renter	%
Less than \$20,000	112	6.10%	112	6.80%	0	0.00%
\$20,000 to \$34,999	81	4.40%	81	4.90%	0	0.00%
\$35,000 to \$49,999	79	4.30%	79	4.80%	0	0.00%
\$50,000 to \$74,999	140	7.70%	101	6.10%	39	23.20%
\$75,000 or more	46	2.50%	38	2.30%	8	4.80%
Total	458	100	411	89.74	47	10.26
	1822	26	1654	24.85	168	27.98

Table 9: Percentage of Income Ranges who are Cost-Burdened with Housing by Occupancy in White City, 2020 Source: ACS S2503

## Zoning Analysis

Zoning strongly influences how housing and land-use align. Zoning regulations determine the standards for new development, including building size, lot size, and lot use. Therefore, understanding current zoning provides context for what affordable housing opportunities are available based on existing conditions.

Current zones within White City are described briefly below:

A-1 – Agricultural: permits low density residential development with limited agricultural uses, residential facilities for elderly persons or persons with a disability, home business subject to Chapter 19.85 of Municipal Code, and home day care/preschool; conditionally allows bed and breakfast, cemetery, campgrounds, airport, and others (see Municipal Code)

A-2 – Agricultural: permits low density residential development and agricultural uses, home business subject to Chapter 19.85 of Municipal Code, home day care/preschool, and residential facility for persons with a disability; conditionally allows animal hospital, airport, campgrounds, correctional institutions, gun club, riding academy, and others (see Municipal Code)

C-2 – Community Commercial: neighborhood commercial development, permits business such as barbershops, bakeries, automobile service, theaters, and others, and also residential facilities for elderly persons; conditionally allows athletic clubs, hardware stores, mobile home parks, and others (see Municipal Code)

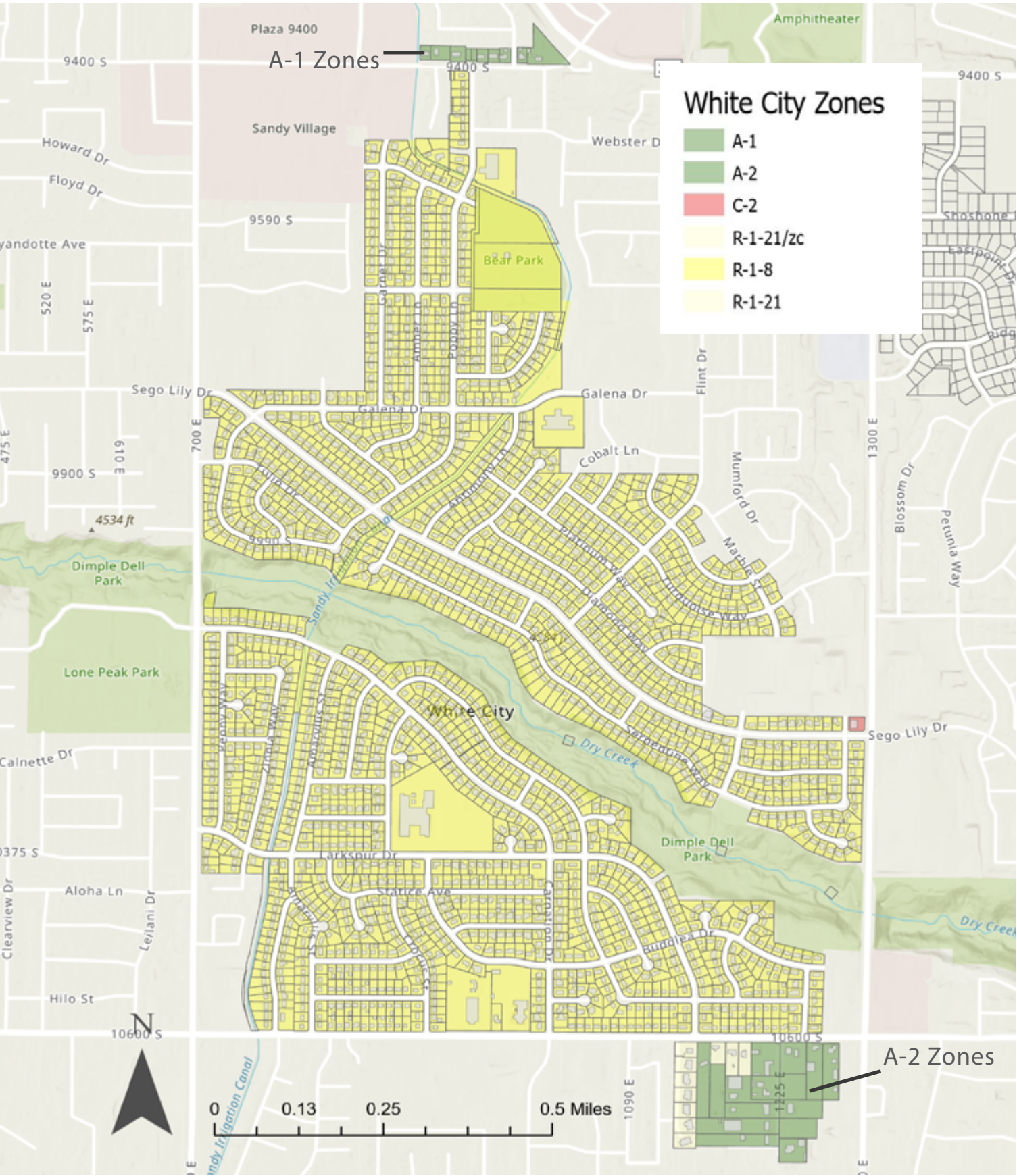
R-1-21 – Residential Single-Family Dwelling: SFD, permits guesthouse under 1,200 sq. ft. and up to four horses for private use; conditionally allows animals/fowl for family food production, private greenhouse/nursery, bed and breakfast, pigeons, and sportsman's kennel on one+ acre lots

R-1-8 – Residential Single-Family Dwelling: SFD, permits home daycare/preschool, home business subject to Chapter 19.85 of Municipal Code; conditionally allows private greenhouse/nursery, golf course, cemetery, residential facility for elderly persons, private non-profit recreational facilities, and planned unit development.

Zones are often classified into six major categories: agricultural, commercial, industrial, planned community, residential, and residential multi-family. Over 94 percent of White City's land area is zoned residential. Most of the residential land is zoned R-1-18 (409 acres) while 5.3 acres are zoned R-1-21 or R-1-21/zc. 5.2 percent of the land (about 22.5 acres) is zoned Agricultural. 19 of these acres are zoned A-2 while just 3.4 acres are zoned A-1. Commercial zone C-2 occupies 0.33 acres, or 0.1 percent of the land. The commercial area is located in the central eastern part of the metro township. No land is zoned industrial, planned community, or residential multi-family. This will need to be reviewed for strategies that relate to land use regulations changes for multi-family or higher density projects.



Map 1: Current Zoning in White City, 2022



## Land Use Analysis

There is one clear difference between zoning and land use. Zoning is the legal designation for a property adopted by the municipality that explain what is allowed on the property and what is not allowed. This can be uses like single-family, office, or retail or it can be construction regulations like distance from the property line (setbacks) or height of the building.

Land use, on the other hand, is the actual use is currently the property. So, if a property has one single-family house with one family living there, the land use is single-family. This is a fact, regardless of what zone the property is in. Even if the property was in an agricultural zone, the land use designation would still be single-family.

When you look at the land use designations in the White City, you see greater diversity in uses.

**Government and Institutional:** These properties are shown in pink on Map 2. These include the church properties, schools, and other public lands owned by government agencies.

**Multi-Family Residential and Associated Multi-Family Residential:** These properties are shown in shades of orange on Map 2. There are a couple properties with multiple dwelling units on the Northern boundary of White City. They are currently in the agricultural zone, shown on Map 1.

**Single-family and Associated Single-Family:** The properties identified as actual single-family properties are shown in shades of yellow. This is the largest land use category in White City.

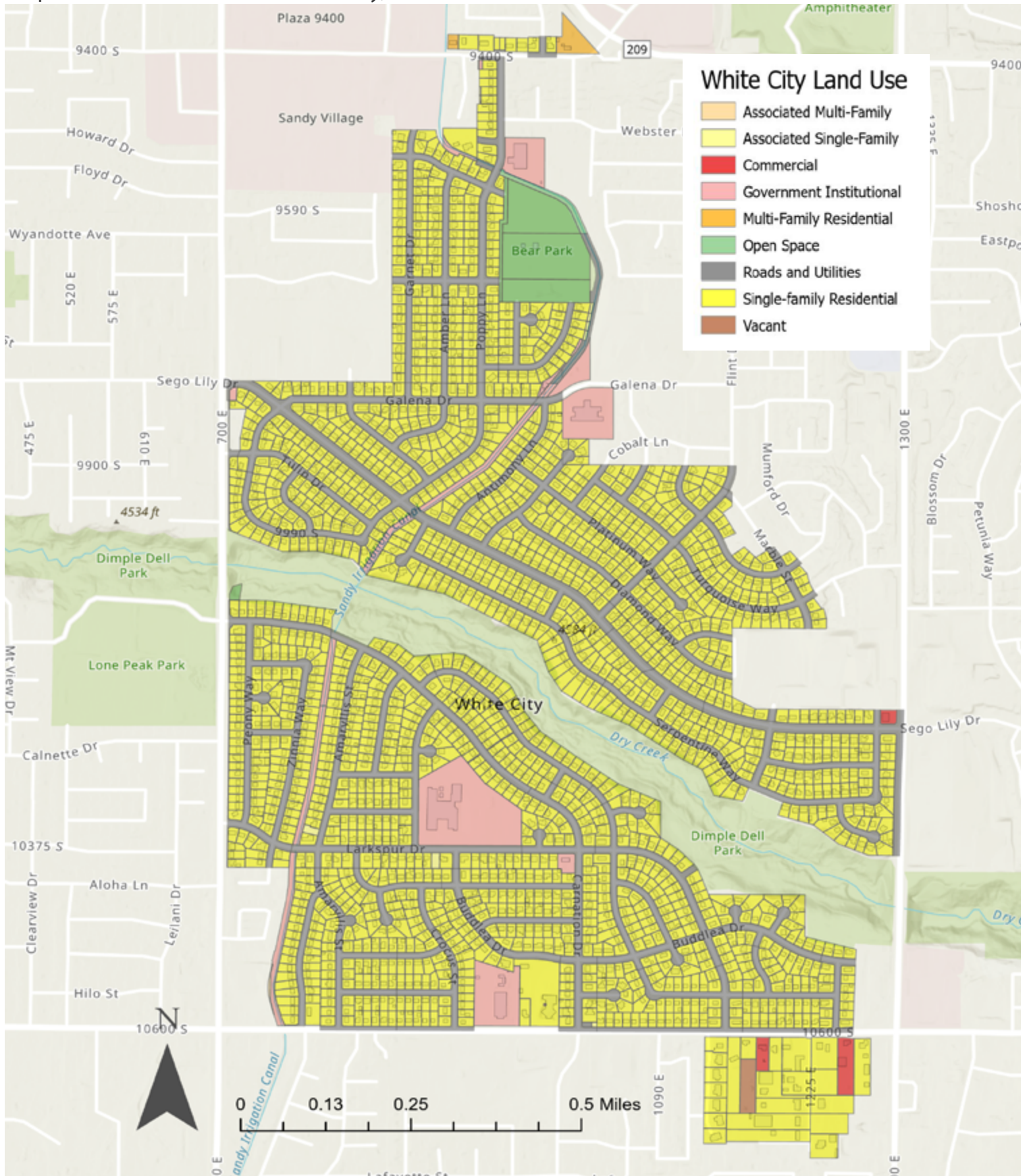
**Open Space:** Public lands that are meant to be preserved and used for public gathering and recreation have been labeled as open space, shown in green on Map 2. Big Bear Park is the most iconic landmark and gathering space in the White City. On Map 1, Big Bear Park is currently zoned as R-1-8, this is inconsistent with its current land use.

**Road and Utilities:** Grey polygons shown on Map 2 are public roads and other utilities.

**Vacant:** Properties that do not have anything on them are currently labeled as vacant, shown in brown on Map 2. An error in the data shows that pool property at the intersection of Larkspur and Carnation is vacant. However, the pool still remains the property is used during the summer for small events or gatherings. This may need to be adjusted in the land use data. Although, it is zoned R-1-8 and is not considered to be a commercial property.



Map 2: Current Land Use in White City, 2022



# CHAPTER FIVE:

# HOUSING AVAILABILITY AND AFFORDABILITY

## Housing Availability and Affordability

Housing affordability for low to moderate-income households should be calculated according to the Area Median Income (AMI). Salt Lake County is considered the “Area” in this report<sup>1</sup>. The 2020 AMI equals 77,128\$, while the median income for White City, \$68,380, is significantly below that of Salt Lake County.

## Targeted Income Groups and Affordability Thresholds

Our targeted income groups are income levels at 30, 50, and 80 percent of AMI who are considered “Very Low”, “Low”, and “Moderate” income. In the following table, targeted income groups are calculated using both the area median income (Salt Lake County) value and the local median income (White City) value. Annual income was divided by twelve to give monthly household income. The monthly housing allowance represents total housing costs affordable at 30 percent of gross monthly income. This value is the upper limit that a household could pay without being housing cost-burdened. All values are from the 2020 American Community Survey.

As demonstrated in the table, the annual median household income for all income brackets is higher for Salt Lake County compared to White City. Hence, using the area’s AMI for our calculations may cause overestimation. The results are interesting when calculating these values for homeowners and renters separately. The median income for homeowners in Salt Lake County is far higher than in White City, while the same relationship doesn’t apply to renters. The median income (and allowance) for White City renters is slightly higher than Salt Lake County’s renters. Due to the discrepancy between homeowner and renter households, targeted income groups should be calculated separately for each.

<sup>1</sup>Utah State Legislature 10-9a-103: 36 “Moderate income housing means 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.”



Table 10. Annual and Monthly Incomes of Housing Allowance

Annual Median Household Income					
	125%	100%	80%	50%	30%
Salt Lake County	96410	77128	61702.4	38564	23138.4
White City	85475	68380	54704	34190	20514
Monthly Median Household Income					
Salt Lake County	8034.17	6427.33	5141.87	3213.67	1928.2
White City	7122.92	5698.33	4558.67	2849.17	1709.5
Monthly Income Allowance					
Salt Lake County	2410.25	1928.2	1542.56	964.1	578.46
White City	2136.88	1709.5	1367.6	854.75	512.85

Table 10: 2020 Annual and Monthly Incomes and Housing Allowance Source: S2503

Table 11. Annual and Monthly Incomes of Housing Allowance for 2020 - Owners

Annual Median Homeowner Household Income					
	125	100	80	50	30
Salt Lake County	118590	94872	75897.6	47436	28461.6
White City	87296.25	69837	55869.6	34918.5	20951.1
Monthly Median Household Income					
Salt Lake County	9882.5	7906	6324.8	3953	2371.8
White City	7274.69	5819.75	4655.8	2909.88	1745.93
Monthly Income Allowance					
Salt Lake County	2964.75	2371.8	1897.44	1185.9	711.54
White City	2182.41	1745.93	1396.74	872.96	523.78

Table 11: Annual and Monthly Incomes and Housing Allowance for 2020 – Owners Source: S2503

Table 12. Annual and Monthly Incomes for Housing Allowance for 2020 - Renters

Annual Median Renter HH Income					
	125	100	80	50	30
Salt Lake County	62045	49636	39708.8	24818	14890.8
White City	64503.75	51603	41282.4	25801.5	15480.9
Monthly Median HH Income					
Salt Lake County	5170.42	4136.33	3309.07	2068.17	1240.9
White City	5375.31	4300.25	3440.2	2150.13	1290.08
Monthly Income Allowance					
Salt Lake County	1551.125	1240.9	992.72	620.45	372.27
White City	1612.59	1290.08	1032.06	645.04	387.02

Table 12: Annual and Monthly Incomes and Housing Allowance for 2020 – Renters Source: S2503

## Other Targeted Groups

Income should also be broken down according to demographic subsets since income differences lead to housing allowance differences and thus cause different affordability thresholds (see Tables 13 to 15). The discrepancies between the median income of homeowners and renters, male and female householders, elderly households, and others all translate into different thresholds

for affordability. For example, an elderly householder at 30 percent AMI can afford to pay \$296 per month toward housing, while this value for Area Median Owner-occupied household at 30 percent AMI equals \$712 per month.

Table 13-15 Other Targeted Groups - 2020 Annual and Monthly Incomes and Housing Allowance

	Annual Median HH Income (Table 13)							
	Annual Income	125	100	80	50	30	Monthly Income	125
Area Median HH Income	77128	96410	77128	61702.4	38564	23138.4	6427.3	8034.2
Area Median Family Income	90815	113518.75	90815	72652	45407.5	27244.5	7567.9	9459.9
Local Median HH Income	68380	85475	68380	54704	34190	20514	5698.3	7122.9
Local Median Family Income	75122	93902.5	75122	60097.6	37561	22536.6	6260.2	7825.2
Area Median Owner-occupied HH	94872	118590	94872	75897.6	47436	28461.6	7906	9882.5
Area Median Renter-occupied HH	49636	62045	49636	39708.8	24818	14890.8	4136.3	5170.4
Local Median Owner-occupied HH	69837	87296.25	69837	55869.6	34918.5	20951.1	5819.8	7274.7
Local Median Renter-occupied HH	51603	64503.75	51603	41282.4	25801.5	15480.9	4300.3	5375.3
White HH	68079	85098.75	68079	54463.2	34039.5	20423.7	5673.3	7091.6
Hispanic HH	47768	59710	47768	38214.4	23884	14330.4	3980.7	4975.8
Female Householder	54167	67708.75	54167	43333.6	27083.5	16250.1	4513.9	5642.4
Male Householder	44688	55860	44688	35750.4	22344	13406.4	3724	4655
Female Householder (Non-family)	29750	37187.5	29750	23800	14875	8925	2479.2	3099
Male Householder (Non-family)	56250	70312.5	56250	45000	28125	16875	4687.5	5859.4
Elderly (+65) Household	39464	49330	39464	31571.2	19732	11839.2	3288.7	4110.8

Table 13-15: Other Targeted Groups – 2020 Annual and Monthly Incomes and Housing Allowance Source (Tables 13-15): S1903, S2503, B19301, B1901



Monthly Median HH Income (Table 14)					Monthly Allowance (Table 15)					
	100	80	50	30	Monthly Allowance	125	100	80	50	30
	6427.3	5141.9	3213.7	1928.2	1928.2	2410.3	1928.2	1542.6	964.1	578.5
	7567.9	6054.3	3784	2270.4	2270.375	2838	2270.4	1816.3	1135.2	681.1
	5698.3	4558.7	2849.2	1709.5	1709.5	2136.9	1709.5	1367.6	854.8	512.9
	6260.2	5008.1	3130.1	1878.1	1878.05	2347.6	1878.1	1502.4	939	563.4
	7906	6324.8	3953	2371.8	2371.8	2964.8	2371.8	1897.4	1185.9	711.5
	4136.3	3309.1	2068.2	1240.9	1240.9	1551.1	1240.9	992.7	620.5	372.3
	5819.8	4655.8	2909.9	1745.9	1745.925	2182.4	1745.9	1396.7	873	523.8
	4300.3	3440.2	2150.1	1290.1	1290.075	1612.6	1290.1	1032.1	645	387
	5673.3	4538.6	2836.6	1702	1701.975	2127.5	1702	1361.6	851	510.6
	3980.7	3184.5	1990.3	1194.2	1194.2	1492.8	1194.2	955.4	597.1	358.3
	4513.9	3611.1	2257	1354.2	1354.175	1692.7	1354.2	1083.3	677.1	406.3
	3724	2979.2	1862	1117.2	1117.2	1396.5	1117.2	893.8	558.6	335.2
	2479.2	1983.3	1239.6	743.8	743.75	929.7	743.8	595	371.9	223.1
	4687.5	3750	2343.8	1406.3	1406.25	1757.8	1406.3	1125	703.1	421.9
	3288.7	2630.9	1644.3	986.6	986.6	1233.3	986.6	789.3	493.3	296

## Availability of Housing Units for Targeted Income Groups for Renter Households

We calculated housing affordability using both local and area median income, both showing housing deficiency in 30- and 125+ AMI groups. Our target group is only the first category indicating a total lack of 9 units for very low-income households.

Comparing these values with the 2019 housing report (2017 Data) demonstrates that the availability of affordable housing in White City has increased between 2017 to 2020.

Table 16. Availability and Need of Existing Housing in 2020 in White City, using Area Median Renter Income

Income Brackets		Max Afford- able Monthly Housing Allowance	Max Affordable Monthly Rental Costs (Rent-Utilities)	#Renter HHs	Rental Units Available	Surplus/ Deficit of Units
less than 30% AMHI	14890.8	372.27	132.02	34	25	-9
30%-50% AMHI	24818	620.45	390.04	0	0	0
50%-80% AMHI	39708.8	992.72	777.06	8	27	19
80%-100% AMHI	49636	1240.9	1035.08	17	41	25
100%-125% AMHI	62045	1551.13	1357.59	32	47	14
>125% AMHI	> 62045	> 1551.13	> 1357.59	77	28	-49

Table 16: Availability and Need of Existing Housing in 2020 in White City, using Area Median Renter Income Source: S2503, B25056

Table 17. Availability and Need of Existing Housing in 2020 in White City, using Local Median Renter Income

Income Brackets		Max Afford- able Month- ly Housing Allowance	Max Affordable Monthly Rental Costs (Rent-Utilities)	#Renter HHs	Rental Units Available	Surplus/ Deficit of Units Avail- able
less than 30% AMHI	15480.9	387.02	117.27	34	25	-9
30%-50% AMHI	25801.5	645.04	365.45	0	0	0
50%-80% AMHI	41282.4	1032.06	737.72	10	33	23
80%-100% AMHI	51603	1290.08	985.9	19	49	30
100%-125% AMHI	64503.75	1612.59	1296.13	34	37	3
>125% AMHI	64503.75	> 1612.59	> 1296.13	71	24	-47

Table 17: Availability and Need of Existing Housing in 2020 in White City, using Local Median Renter Income Source: S2503, B25056



## Addressing Housing Need

The calculations shown in Table 16 and Table 17 demonstrate that there is a deficit in housing units for less than 30 AMHI and greater than 125 AMHI. The state requirements for moderate income housing are more concerned with the former target group which is lacking 9 units from the housing stock in White City. It is anticipated that the Community will choose appropriate strategies to remedy this deficit. With the small amount of units needed to close the gap for targeted groups, the Community has chosen strategies to preserve existing housing, increase amenities and infrastructure to promote neighborhood stabilization, and allow for additional uses in existing housing stock like internal accessory dwelling units and single-room occupancy.



*Photo Credit: Google Street View, 2021*

# CHAPTER SIX: IMPLEMENTATION PLAN

Based on the new state requirements from HB 462, the previously chosen strategies from 2019, and the public engagement data collected between June to August of 2022, five (5) strategies have been chosen for the Community to implement over a five year period. There is one additional strategy included in this plan that may be adopted by the Community at any point to remain compliant with state statute. Under section 10-9a-403 (2) (c) (ii) (B) “provide flexibility for the municipality to make adjustments as needed” White City is including six strategies in case additional strategies are needed should it be discovered that a previously chosen strategy is not able to implemented in the Community.

The five strategies chosen are:

Strategy (E)

Strategy (B)

Strategy (O)

Strategy (I)

Strategy (U)

completed each year. It is anticipated the progress on these actions will be included in the annual reporting form provided by the state that will be submitted on or before October 1st of every year following the adoption of this plan.

The following table explain the strategies chosen by the Community as well as expected actions to be accomplished based on a five year timeline. The steps described under each action are anticipated tasks needed to completed the action. Once all of the action listed under each are completed White City hopes to see gradual improvement over time with moderate income housing and close the gap on supply and demand for moderate income housing.






The symbol to the left indicates an expected “measure or benchmark” that may be reported to the State in the annual moderate income housing reporting form. The specific measures or benchmarks are projected to be completed for specific years.

This implementation outlines what the state may expect as far as actions that have been

Strategy (E) Create or allow for and reduce regulations related to, internal or detached accessory dwelling units in residential zones (C10-9a-403 2 (b) (iii) (E)).


Year 1	<p>Action: Education Program</p> <p>Where residents may not be aware of the newly established ordinances that allow IADUs, this action will help make residents aware and seek to legally establish on IADU on their property which will increase the city's moderate income housing stock.</p> <p>Steps:</p> <ul style="list-style-type: none"><li>Advertise the newly adopted permitted uses related to IADUs.</li><li>Provide materials to help residents understand the benefits of having a legally established IADU on the property.</li><li>Encourage residents with existing IADUs to report them to the city to be included in the city's moderate income housing stock.</li></ul>
	<p>Action: Reduce regulations related to establishing legal IADUs.</p> <p>Some residents in the community may not be converting or reporting on their internal accessory dwelling unit because current regulations are restricting them from creating applying an IADUs that meets requirements. This action will help residents qualify for an IADU and make it legally established with the City.</p> <p>Steps:</p> <ul style="list-style-type: none"><li>Study where residents are having a difficult time converting portions of a home to an IADU and direct reduced regulations to help with these problems.</li><li>Reduce fees related to converting a portion of a home to an IADU, where feasible.</li><li>Reduce parking regulations, where residents may already have additional parking on their property for an IADU.</li><li>Reduce regulations related to expansion or conversion of a portion of their house for the purposes of adding an IADU.vv</li></ul>

Strategy (E) Create or allow for and reduce regulations related to, internal or detached accessory dwelling units in residential zones (C10-9a-403 2 (b) (iii) (E)).



	<p>Action: Provide resources to residents that assist with creating of IADUs.</p> <p>While establishing an IADU is important to increasing the city's moderate income housing stock, maintaining these units in the future will prevent degradation of buildings and ultimately degradation of the neighborhood fabric.</p> <p>Steps:</p> <p>Create programs that assist with maintenance of IADUs.</p> <p>Establish a process of reviewing existing IADUs to ensure that expansions haven't been made and units are meeting livable conditions.</p>
	<p>At least one resident has applied for, or consulted the White City Planning and Development Services Department (MSD) to have an IADU properly permitted.</p>
Year 2	<p>Action: Reduce regulations related to establishing legal IADUs.</p> <p>If the City has not been successful at permitting any IADUs, further regulation may be reduced to encourage the permitting of IADUs. This action will help residents qualify for an IADU and make it legally established with the City.</p> <p>Steps:</p> <p>Study where residents are having a difficult time converting portions of a home to an IADU and direct reduced regulations to help with these problems.</p> <p>Reduce regulations related to expansion or conversion of a portion of their house for the purposes of adding an IADU.</p> <p>Consider adopting ideal scenarios and properties for IADUs and allow these properties to be eligible for a fast tracked and reduced cost application process.</p>
	<p>At least one or more IADUs has been legally permitted with White City Planning and Development Services (MSD).</p>
Year 3	<p>Action: Reduce regulations related to establishing legal IADUs.</p> <p>If the City has not been successful at permitting any IADUs, further regulation may be reduced to encourage the permitting of IADUs. This action will help residents qualify for an IADU and make it legally established with the City.</p>
	<p>At this point, all eligible IADUs existing in White City have been identified and properly permitted through White City Planning and Development Services (MSD).</p>



Strategy (B) Demonstrate investment in the rehabilitation or expansion of infrastructure that facilitates the construction of moderate income housing (C10-9a-403 2 (b) (iii) (B)).

Year 1	<p>Action: Increase access to utility services, like internet.</p> <p>This action will help residents have greater access to needed services for daily life and increase their access to internet that may help with work or school which will increase their chances of staying in white city in their current residence and build lifelong communities.</p> <p>Steps:</p> <p>Ensure construction of google fiber is completed on time.</p>
	<p>Action: Increase access to safe pedestrian infrastructure and access to nearby amenities, like parks and schools.</p> <p>This action will help maintain the strong neighborhood fabric of the community which will keep current families in their houses.</p> <p>Steps:</p> <p>Complete the Walk White City Plan to have an established priority list of key pedestrian improvements.</p>
	<p>Action: Advocate for increased bus service to the community for residents that may not be able to drive or cannot afford to do so.</p> <p>White city is a small residential community but is located near some important transportation corridors that provide access to vital amenities for daily life. Increasing access to transit will help low-income families, children who can't drive, and other residents who may not be able to drive. Expanding transportation services will contribute to the general plan goal of building a lifelong community for all stages of life.</p> <p>Steps:</p> <p>Participate in the Wasatch Front Transportation Plan discussions.</p>
	<p>Walking plan has been completed to start applying for grant funding for infrastructure projects and rehabilitation.</p>




Strategy (B) Demonstrate investment in the rehabilitation or expansion of infrastructure that facilitates the construction of moderate income housing (C10-9a-403 2 (b) (iii) (B)).

Year 2	<p>Action: Infrastructure Project Implementation</p> <p>White City has collected necessary information to start applying for grants for further infrastructure improvements like sidewalks and increasing safe routes to school and other destinations.</p> <p>Steps:</p> <p>At least one or more grants has been applied for for infrastructure projects.</p> <p>Google fiber installation has been completed.</p>
	<p>White City has applied for infrastructure grants for future infrastructure improvements for sidewalk, roads, and other utilities that support neighborhood stabilization.</p>
Year 3	<p>Action: Infrastructure Project Implementation</p> <p>Grants applied for in previous years have been finalized and some construction has begun on infrastructure improvements for White City that support neighborhood stabilization.</p>
	<p>Construction has started on some projects identified in the Walk White City Plan or in other infrastructure improvement plans.</p>


Strategy (O) 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... (C10-9a-403 2 (b) (iii) (O)).

Year 1	<p>Action: Increase access to programs that relate to property resilience.</p> <p>Residents in the community may not be aware of conditions in their home that lead to building degradation and make them vulnerable to weatherization or other disasters. This action will help connect residents with resources to keep their homes maintained and possibly mitigate potential health risks.</p> <p>Steps:</p> <p>Educate residents on the Green and Healthy homes initiative where funding may be available to reduce conditions within a home that may be harmful to families like water leaks and ventilation issues.</p> <p>Educate residents on programs like Assist Utah and Salt Lake County Lead Safe Housing Program.</p> <p>Educate residents, who may be low-income, on the various programs they may qualify for like HEAT and Weatherization Assistance Program.</p>
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Strategy (O) 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... (C10-9a-403 2 (b) (iii) (O)).

	<p>Action: Sign into an agreement or partnership with one of the housing agencies identified in the strategy to provide preservation opportunities to residents.</p> <p>This action will help preserve existing moderate income housing.</p> <p>Steps:</p> <p>Consider implementing a program to implement seismic retrofits to Unreinforced Masonry homes (URMs). One example of a similar program is the Fix the Bricks Program from Salt Lake City.</p>
	<p>Increase the number of families that have applied for a housing preservation program with a government agency described in strategy (O). White City has secured a partnership with a government agency described in Strategy (O).</p>
Year 2	<p>Action: Continue to Promote Housing Preservation through a program or partnership.</p> <p>Based on work done from the previous year for completing strategy (O) White City will encourage residents to work with programs that White City has promoted or partnered with.</p>
	<p>At least on or more properties in White City have successfully completed improvements to their property from one or more of the programs provided by one of a government agency outlined in strategy (O).</p>
Year 3	<p>Action: Continue to Promote Housing Preservation through a program or partnership.</p> <p>Based on work done from the previous year for completing strategy (O) White City will encourage residents to work with programs that White City has promoted or partnered with.</p>
	<p>At least on or more properties in White City have successfully completed improvements to their property from one or more of the programs provided by one of a government agency outlined in strategy (O).</p>

Strategy (I) Amend land use regulations to allow for single-family room occupancy developments (C10-9a-403 2 (b) (iii) (I)).

Year 2	<p>Action: Adopt an ordinance that allows for single-room occupancy.</p> <p>For residents that may not wish to create an IADU on their property but would like to have the opportunity to rent out a portion of their house and be included in the city's moderate income housing stock this action will provide more variation in the way housing stock can be utilized.</p> <p>Steps:</p> <p>Study the appropriate conditions for allowing single-room occupancy that is compatible with the existing neighborhood fabric.</p> <p>Adopt ordinance related to single-room occupancy.</p>
	<p>A new ordinance for single-room occupancy has been adopted by White City.</p>

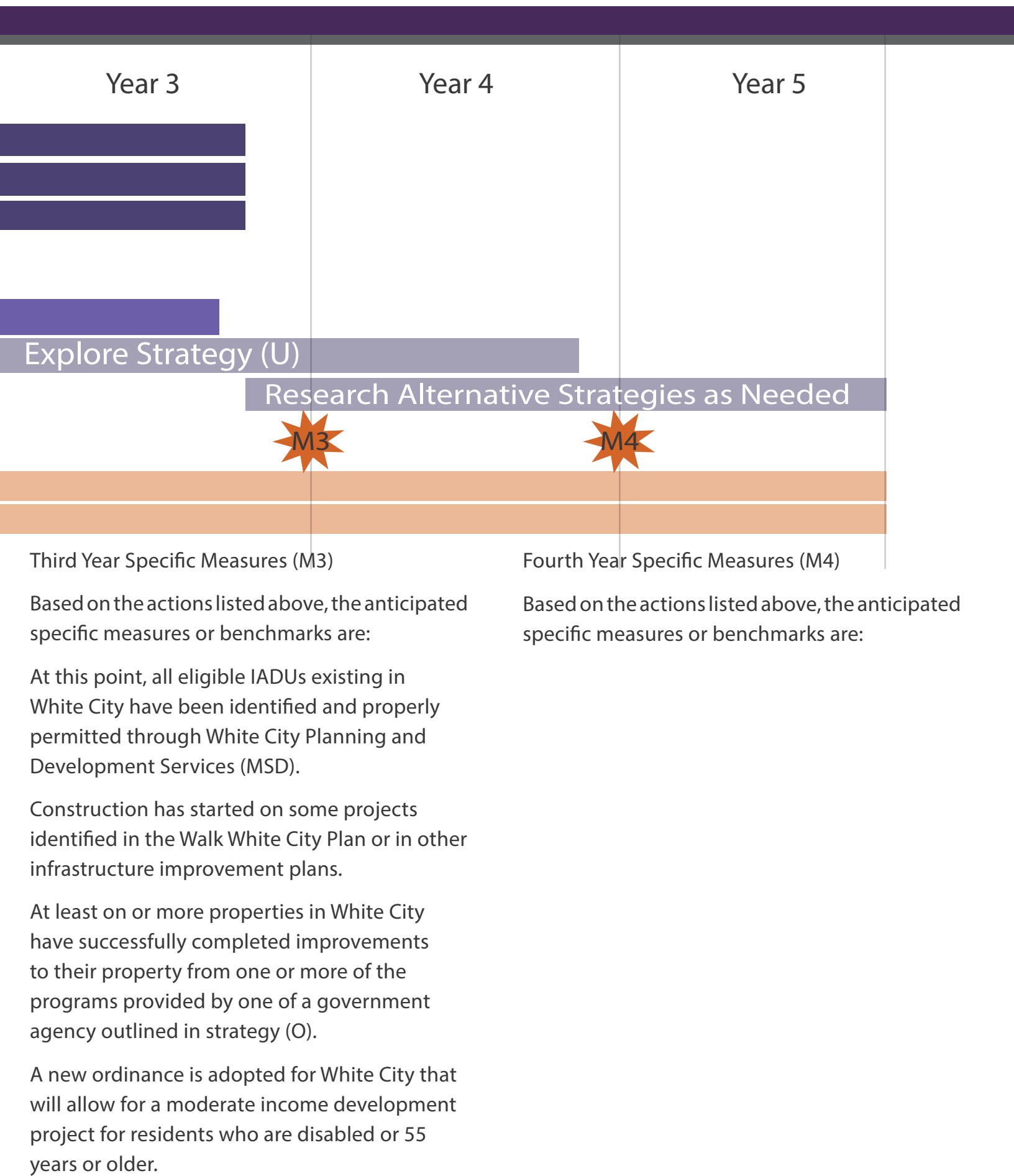
Strategy (U) Develop a moderate income housing plan for residents who are disabled or 55 years old or older(C10-9a-403 2 (b) (iii) (O)).

Year 3	<p>Action: Amend land use regulations to allow for a moderate income housing development for residents who are disabled or 55 years or older.</p> <p>Allowing for the opportunity to develop moderate income housing projects for residents who are 55 years or older can provide variation and flexibility and allow for residents to continue living in their own community.</p> <p>Steps:</p> <p>Review existing residential properties in the community and determine which properties may be ideal for a moderate income housing project for residents that are 55 years or older.</p> <p>Where the community support changes in regulation, adopt an ordinance that allows for the development of a moderate income housing project for residents who are 55 years or older.</p>
	<p>New ordinance is adopted for White City that will allow for a moderate income development project for residents who are disabled or 55 years or older.</p>



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## CHAPTER SEVEN:

# RESOURCES AND REFERENCES

In this chapter, planning staff have written further explanations of several topics presented in this plan. Each topic has a paragraph description as well as links to more resources. Some links go to online databases with multiple resources. Resources are presented as sources of more information and do not necessarily represent endorsement of specific policies or programs by MSD planning staff.

### Affordable Housing in General

The Utah Department of Workforce Services (DWS) has a shared services on their website. It has dozens of presentations on various topics and guides on writing housing plans. One particularly helpful document is the Utah League of Cities and Towns (ULCT) powerpoint presentation of the updated state requirements called the moderate income housing deep dive. Another helpful resource is the National Association of Home Builders (NAHB) website. It has strategies and case studies from across the nation. Use the search bar to see affordable housing posts and research.

[Department of Workforce Services Housing and Community Development \(DWS\)](https://jobs.utah.gov/housing/): <https://jobs.utah.gov/housing/>

[Utah League of Cities and Towns \(ULCT\)](https://www.ulct.org/): <https://www.ulct.org/>

[Wasatch Front Regional Council \(WFRC\)](https://wfrc.org/): <https://wfrc.org/>

[National Association of Home Builders \(NAHB\)](https://www.nahb.org/): <https://www.nahb.org/>

### Accessory Dwelling Units

Accessory Dwelling Units are a secondary dwelling (place to live) on the same lot as a single-family home. They can be attached or detached, such as a basement apartment, a tiny house, a garage apartment, or a mother-in-law apartment, as well as some others.

[Cedar Hills](http://www.cedarhills.org/adu/): <http://www.cedarhills.org/adu/>

[Kaysville](https://www.kaysvillecity.com/DocumentCenter/View/230/Accessory-Buildings-GuidePDF): <https://www.kaysvillecity.com/DocumentCenter/View/230/Accessory-Buildings-GuidePDF> [Spanish Fork](https://www.spanishfork.org/departments/community-development/planning/accessory_dwelling_units.php): [https://www.spanishfork.org/departments/community-development/planning/accessory\\_dwelling\\_units.php](https://www.spanishfork.org/departments/community-development/planning/accessory_dwelling_units.php)

### Zoning

Zoning is the division of land into defined areas in which specific land uses are allowed or prohibited. Zoning is intended to promote the health, safety, and wellbeing of people by guiding land use decisions so that compatible uses are adjacent while incompatible uses are separated. For example, zoning can be used

to prevent the building of highly polluting factories next to kindergartens or homes. When zoning is appropriate and community-driven, it supports the goals of the community. White City has expressed great pride in its single-family atmosphere. Zoning can support the preservation of White City's single-family homes. Because White City's zoning code comes from Salt Lake County's code, eventually White City's code needs to be updated to match White City's wants and needs. The link below goes to the website of the Land Use Academy of Utah (LUAU). It has a short video on zoning. The website also hosts many other videos and articles about land use and local government in Utah.

Website: <https://luau.utah.gov/2017/05/25/league-definitions-zoning/> The American Planning

Association (APA) defines different types of zoning. Click on the link below to learn more about these types. "Base" zoning is sometimes used to refer to the regular zoning that most people are used to hearing about. "Overlay" zoning is another type of zoning, and it became part of discussion at an October Planning Commission meeting. An overlay zone is a rule applied over already established zones that may cross the boundaries of different zones. For example, an overlay zone may allow ADUs across R 1-8 and R 1-21 zones within 0.5 miles of bus stops. The base zones of R 1-8 and R 1-21 would stay the same. There is an overlay zoning explanation on the APA website or on page 46 of the National Association of Home Builders (NAHB) guide. APA: <https://www.planning.org/>

[divisions/planningandlaw/propertytopics.htm](https://www.planning.org/divisions/planningandlaw/propertytopics.htm)  
NAHB Guide: <https://drive.google.com/drive/folders/1s2wwHXXVFHSt4inIDyBPPJCf8OTojSGk>



## List of Organizations and Websites

Resources are presented as sources of more information and do not necessarily represent endorsement of specific policies or programs by MSD planning staff.

AAA Fair Credit Foundation: <https://faircredit.org/about-us/> Affordable Housing Online: <https://affordablehousingonline.com/>

American Planning Association – National Website (APA): <https://www.planning.org/>

American Planning Association – Utah Chapter (APA Utah): <https://www.apautah.org/> Assist Utah: <https://assistutah.org/>

Community Development Corporation of Utah (CDC Utah): <https://cdc.utah.org/im-a-homeowner/home-repairs/> Home Rehab Referral List: <https://cdc.utah.org/wp-content/uploads/2019/08/RehabReferral-List.pdf>

Congress for the New Urbanism: <https://www.cnu.org/resources> Greater Salt Lake Municipal Services District (GSLMSD or MSD): <https://msd.utah.gov/>

Green and Healthy Homes Initiative: <https://slco.org/green-healthy-homes/>

Home Energy Assistance Target (HEAT) Program: <https://affordablehousingonline.com/>

Land Use Academy of Utah (LUAU): <https://luau.utah.gov/> National Association of Home Builders (NAHB): <https://www.nahb.org/>

Salt Lake County Regional Development – Planning and Transportation: <https://slco.org/planning-transportation/>

The Utah Land Use Institute: <https://utahlanduse.org/land-use-library/> Utah Apartment Association: <https://www.uaahq.org/>

Good Landlord Program class: <https://www.uaahq.org/gll.html>

Utah Center for Neighborhood Stabilization (UTCNS): <http://www.utcms.com/>

Utah Community Action – Weatherization Program (UCA): <https://www.utahca.org/weatherization/> 45

Utah Department of Transportation (UDOT): <https://www.udot.utah.gov/main/f?p=100:6:0:::V,T;1>

Utah Department of Workforce Services (DWS): <https://jobs.utah.gov/index.html>

Affordable Housing page: <https://jobs.utah.gov/housing/affordable/index.html> Utah League of Cities and Towns (ULCT): <http://www.ulct.org/>

Utah Public Notice Website: <https://www.utah.gov/pmn/index.html>

Utah Transit Authority (UTA): <https://www.rideuta.com/>

Wasatch Front Regional Council (WFRC): <https://wfrc.org/>



# APPENDIX

Planning Commission Public Hearing Agenda

White City Council Hearing Agendas

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