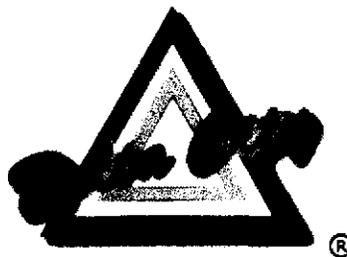


Delta City
76 N 200 W
Delta UT 84624-9440
435 864 2759
435 864 4313 FAX
www.delta.utah.gov

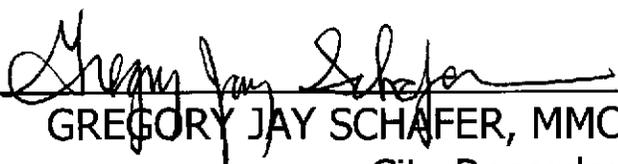


Certificate of Resolution Passage

STATE OF UTAH)
)
CITY OF DELTA) ss.

I, GREGORY JAY SCHAFER, as the duly appointed, sworn and acting Delta City Recorder, do hereby certify that the attached, numbered as City of Delta Resolution Number 14-378 was duly adopted by the necessary quorum of the Delta City Council on August 21, 2014.

IN WITNESS WHEREOF, I have hereunto subscribed my official signature and impressed hereon the corporate seal of said City.


GREGORY JAY SCHAFER, MMC
City Recorder





RESOLUTION

NUMBER 14-378

A RESOLUTION OF THE COUNCIL OF THE CITY OF DELTA, STATE OF UTAH, APPROVING AND ADOPTING DELTA CITY'S REVIEW OF ITS MODERATE INCOME HOUSING PLAN DATED: AUGUST 21, 2014.

WHEREAS, Utah Code. Ann. § 10-9a-405 requires Delta City to conduct a biannual review of the moderate income housing element of its general plan, its implementation, and provide a report of this review to the Utah Department of Workforce Services and the association of governments in which Delta City is located;

WHEREAS, Delta City has conducted a review of the Delta City Moderate Income Housing Plan and updated its plan based on this review;

WHEREAS, in satisfaction of the statutory requirement, Delta City has prepared the attached Delta City Moderate Income Housing Plan Dated: August 21, 2014 which is also intended to serve as Delta City's report of its biannual review of the Delta City Moderate Income Housing Plan.

NOW, THEREFORE, be it hereby RESOLVED by the Council of the City of Delta, State of Utah THAT:

Section 1. Approval and Adoption. The attached Delta City Moderate Income Housing Plan Dated August 21, 2014, attached as Exhibit A, is hereby approved and adopted by Delta City.

Section 2. Severability. To the extent that any section, part or provision of this Resolution is held invalid or unenforceable, such invalidity or unenforceability shall not affect any other portion of this Resolution, and all sections, parts and provisions of the Resolution shall be severable.

Section 4. Repeal of Conflicting Resolutions. To the extent that any resolutions or policies of the City of Delta conflict with the provisions of this Resolution, such resolutions or policies are hereby amended to be in accordance with the provisions hereof.

Section 5. Effective Date. This resolution shall take effect immediately, as authorized by Section 10-3-719 of the Utah Code Annotated.

PASSED AND ADOPTED by the City Council of the City of Delta, State of Utah on the 21st day of August, 2014 by the following Vote:

	Aye	Nay	Abstain	Absent
Robert W. Banks	<u> X </u>	<u> </u>	<u> </u>	<u> </u>
Kiley J. Chase	<u> X </u>	<u> </u>	<u> </u>	<u> </u>
John W. Niles	<u> X </u>	<u> </u>	<u> </u>	<u> </u>
Steven R. Pratt	<u> X </u>	<u> </u>	<u> </u>	<u> </u>
Betty J. Western	<u> X </u>	<u> </u>	<u> </u>	<u> </u>



Gayle K. Bunker

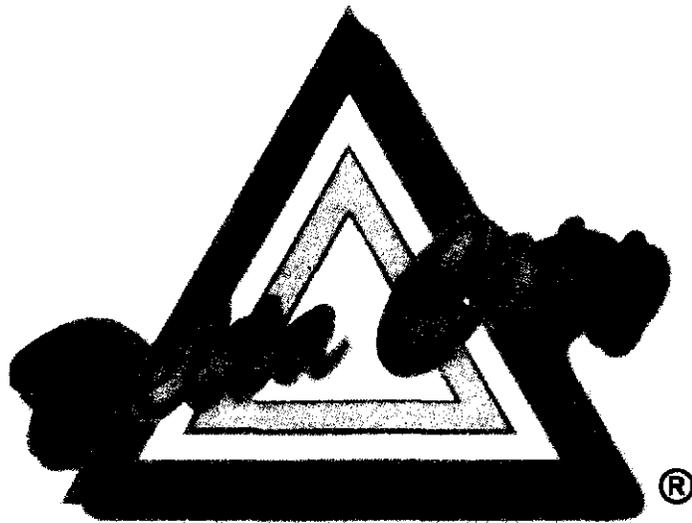
 GAYLE K. BUNKER
 MAYOR

Gregory Jay Schaffer

 GREGORY JAY SCHAFFER, MMC
 CITY RECORDER

Delta City

Moderate Income Housing Plan



**Dated August 21, 2014
Resolution 14-378**

EXHIBIT "A"

TABLE OF CONTENTS

<u>SECTIONS</u>	<u>PAGES</u>
INTRODUCTION.....	1
SECTION 1 – SUPPLY & NEEDS ANALYSIS.....	1
SECTION 2 – SUMMARY OF RESIDENTIAL ZONING.....	2
SECTION 3 – ZONING ANALYSIS (SOCIAL & REGULATORY BARRIERS).....	3
SECTION 4 – OUR PLAN TO ENCOURAGE AN ADEQUATE SUPPLY OF MODERATE INCOME HOUSING.....	3-5
 <u>TABLES</u>	
TABLE 1 – FIVE YEAR POPULATION PROJECTIONS.....	1
TABLE 2 – NEED VS. SUPPLY.....	2
 <u>APPENDICES</u>	
APPENDIX A – RESOURCES.....	6-7

INTRODUCTION

Utah Code Annotated, 1953, as amended, §10-9a-405 requires adoption of moderate income housing elements into a community's general plans addressing their community's moderate income housing needs.

The housing element must address five particular issues:

1. An estimation of the existing supply of moderate income housing,
2. An estimation of the need for moderate income housing,
3. Survey of the total residential zoning,
4. An evaluation of barriers to opportunities for affordable housing, and
5. A program and plans to encourage an adequate supply of affordable housing.

This moderate income housing plan is intended to be developed in cooperation with other surrounding municipalities and Millard County's General Plan.

SECTION 1 - Supply & Needs Analysis

Delta City is one of ten incorporated communities within Millard County consisting of a population of 3,436 (2010 U.S. Census) with an average annual population growth rate of approximately 0.7%. Delta City is expected to have a population of 3,600 in the five year projection time to 2018. Millard County population is approximately 12,503 and is expected to be around 13,100 in 2018.

Table 1
Five Year Population Projections

Year	Population	**Housing Units Needed
2014	3,530	457
2015	3,563	462
2016	3,589	473
2017	3,625	479
2018	3,634	484

**The number of Housing Units Needed is determined by multiplying the population by the percentage of the population earning beneath 80% of the Median Income divided by the Average Household size. That percentage is estimated to be 36%.

The 2012 U.S. Census median income for Millard County is \$47,235. Using \$37,788 (80% of median income) as a guide the maximum monthly rental is \$780 and the maximum purchase price for a home is \$132,450. The 2012 U. S. Census Delta City household size estimate was 2.99 and projected household size was 3.03 for 2014. Using these figures, Table 2 numbers are calculated the following ways:

Supply is determined by number of housing units valued at or below maximum monthly rental and maximum purchase price for the given year.

**Table 2
Need vs. Supply**

	2014		2015*		2016*		2017*		2018*	
Delta City's Under 80% of Median Income Need vs. Supply	N	S	N	S	N	S	N	S	N	S
	E	U	E	U	E	U	E	U	E	U
	E	P	E	P	E	P	E	P	E	P
	D	P	D	P	D	P	D	P	D	P
		L Y		L Y		L Y		L Y		L Y
	457	470	462	474	473	480	479	485	484	474
Surplus	13		12		7		6			
Need									10	

*Projected

Table 2 illustrates the relative (need or surplus) that currently exists and that is projected in the five year projection period for Delta City. Strategies outlined in Section 4 will be considered to assist in creation or maintenance of moderate income housing in the community.

SECTION 2 - Summary of Residential Zoning

- 1 - R1A Residential Zone
Minimum lot size is 7500 square feet
Approximate number of lots available: 50-100
Average lot price \$16,000 to \$47,000.

- 2- R1B, R2 & R4 Residential Zones
Minimum lot size is 6,000 square feet
Approximate number of lots available: 50-100
Average lot price \$15,500 to \$46,000

SECTION 3 -Zoning Analysis (Social & Regulatory Barriers)

Impact Fees are not charged in our community at this time, this affords the opportunity for new home buyers to purchase affordable lots.

Existing available (own/rent) housing lots shown in Section 4 allow the opportunity for affordable housing to be built. Vacant lots are available for owning and renting in our community. Currently the market is addressing the need for this type of affordable housing; availability of small lots is expected to continue. Future development in our community should continue to provide lot sizes consistent with current conditions.

Flexibility in zoning terms and definitions exists without changing the character of the local neighborhood and is a priority and has been accomplished in our community. Overcrowding has not been a problem to this point and it is not foreseen that it will be in the future.

A clear and understandable development process is necessary that provides an opportunity for quality affordable development in our community. Our process is and will continue to provide affordable development opportunities in the future. It includes a pre-development conference to encourage better and more affordable design before any expenses are incurred by the developer and the town.

SECTION 4 – Our Plan to Encourage an Adequate Supply of Affordable Housing

This section will identify implementation strategies that promote moderate income housing compliant with the requirement as set forth by the State of Utah, as well as those consistent with the growth policies, philosophies, plans and programs within Delta City. Further this implementation strategy will include an integration of goals, objectives and policies dealing with housing issues at the Six County Association of Governments and Millard County levels.

GOAL I: Improve Access to Housing Opportunities for Low and Moderate Income Residents.

Objective A: Support and utilize Moderate Income Housing Resources and Programs.

Implementation Strategy 1:Support and promote a first time home-buyer program through local banks, lenders, etc.

Implementation Strategy 2:Support and promote housing repair and rehabilitation programs administered by the Six County Association of Governments and the USDA Rural Development Agency.

Implementation Strategy 3:Work with local mortgage lenders to increase awareness of first-time home buyer lending products, along with online HUD resources at <http://www.hud.gov>.

GOAL II: Improve Fair Housing Practices

Objective A: Support Fair Housing Practices through Education and Awareness

Implementation Strategy 1: Sponsor and support affordable housing presentations and information dissemination by area non-profits and Governments agencies.

Implementation Strategy 2: Commit to combat NIMBYism (NotInMyBackYard) and the negative stigma of affordable housing by becoming educated and understanding the economic value of having diversified housing choices in your community.

GOAL III: Encourage and Support the Development of New Moderate Income Housing Units.

Objective A: Modify Existing Regulatory Measures to Encourage the Development of Affordable Housing and Reduce Production Costs.

Implementation Strategy 1: Support non-profit and private affordable housing developers by donating or selling land for affordable projects.

Implementation Strategy 2: Encourage flexibility and innovation in the interpretation of local building codes to allow for the use of different building materials, and new technologies.

Implementation Strategy 3: Lesson restrictions on the definition of "Family" to allow for the beneficial sharing of dwelling units by students, singles, and extended family members.

Implementation Strategy 4: Increase flexibility in development standards allowing for a reduction of site development costs, including allowances for zero lot line and clustering.

Implementation Strategy 5: Streamline the local administrative development review and permitting process to allow for costs reductions.

Objective B: Provide financial incentives for affordable housing development

Implementation Strategy 1: Provide for fee waivers and impact fee exemptions for projects, or portions of projects which provide new affordable housing units.

Implementation Strategy 2: Take advantage of RDA tax increment financing specifically for affordable housing.

Implementation Strategy 3: Develop a Community Housing Trust to support new or

existing financial assistance programs.

Objective C: Encourage the Development of Infill Housing and Adaptive Reuse.

Implementation Strategy 1: Facilitate Infill development by inventorying appropriate Infill sites for developers and Realtors.

Implementation Strategy 2: Encourage adaptive re-use and mix-use projects to stimulate affordable housing and economic development.

Objective D: Adopt New Regulatory Measures to Encourage the Development of Affordable Housing.

Implementation Strategy 1: Allow for the development of accessory dwelling units in existing single family zones.

Implementation Strategy 2: Adopt local rehabilitation codes to maintain existing housing stock to encourage neighborhood revitalization.

Implementation Strategy 3: Utilize selective re-zoning of residential land to allow greater density for both single-family and multi-family housing.

Implementation Strategy 4: Consider adoption of an inclusionary zoning ordinance requiring a certain portion of new housing units to be affordable.

Implementation Strategy 5: Modify subdivision and zoning ordinances to include density bonuses for the creation of affordable housing units

Delta City is committed to providing opportunities for affordable housing and will make a concerted effort to assist residents in housing through strategies detailed in this plan. The following list in Appendix A, provided by the state, is a list of local, state, and federal resources that residents may contact to receive further assistance in their pursuit of affordable housing.

APPENDIX A – RESOURCES

The following is a list of potential funding sources for communities and counties for implementation of Moderate Income Housing Plans.

At the U.S. Federal Governmental level there are two major agencies that deal with housing programs; Housing and Urban Development (HUD) and the U.S. Department of Agriculture Rural Development (RD) formerly known as the Farmers Home Administration. Both agencies have programs that deal with new construction, redevelopment of existing structures and rental assistance programs.

HUD administers many of its programs through Federal regions throughout the country. The U.S. Department of Agriculture administers its programs primarily through the State, District and County offices.

At the State and local level there are a variety of programs most of them are coordinated with Federal programs. HUD's Community Development Block Grant (CDBG) program is a Federal program administered at the State level.

Utah Housing Finance Agency (UHFA) is an independent quasi State agency established by the State Legislature to provide affordable housing for low to moderate income persons. This program has three basic areas of focus: (1) First Time Ownership Program which is funded through the sale of tax exempt bonds which allow the UHFA to offer more favorable interest rates to low and moderate income persons throughout the State; (2) The Comprehensive Housing Assistance Mortgage Premium (CHAMP) is also a first time home owner program but it is targeted to low income persons and may offer payments for closing costs, down payment and repair loans which reduce the cash needed to purchase a home. Low Income Housing Tax Credits (LIHTC). This program is designed to encourage the development of low-to-moderate income rental units.

The Olene Walker Trust Fund which derives its funds from both State and Federal allocations, is designed to provide loans at below market interest rates for the construction of multifamily housing or rehabilitation of single family housing, especially for the elderly.

The Permanent Community Impact Fund Board (PCIFB) assists political subdivisions of the State which are impacted by natural resource development, including housing projects and public facility needs.

PROGRAM SUMMARY SHEETS

The following are program Summary Sheets from various U.S. Federal Government, Utah and private funding sources. The fact sheets present at a glance, key information about each of the programs, including: eligibility of various individuals or organizations, the type of funds (loans, grants, etc.), specific requirements, a brief description of the intent of the program and contact information at all appropriate levels.

RESOURCES

SECTION 202 ELDERLY AND HANDICAPPED HOUSING

http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/mfh/progdesc/eld202

SECTION 8 HOUSING ASSISTANCE PAYMENTS

http://portal.hud.gov/hudportal/HUD?src=/program_offices/administration/hudclips/handbooks/pihh/74203

PUBLIC AND INDIAN HOUSING COMPREHENSIVE IMPROVEMENT ASSISTANCE PROGRAM

<http://www.hud.gov/offices/adm/hudclips/handbooks/pihh/74851/index.cfm>

NEIGHBORHOOD REINVESTMENT CORPORATION (NRC)

http://portal.hud.gov/hudportal/HUD?src=/hudprograms/nrc_nwa

HUD OFFICE OF HOUSING COUNSELING

http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/hcc/counseling

GUARANTEED RURAL HOUSING LOANS

http://www.hud.gov/offices/cpd/economicdevelopment/programs/rhed/gateway/pdf/502_GuaranteedLoans.pdf

VERY LOW-INCOME HOUSING REPAIR LOANS AND GRANTS

http://www.hud.gov/offices/cpd/economicdevelopment/programs/rhed/gateway/pdf/504_HousingRepair.pdf

HOUSING PRESERVATION GRANTS

http://www.rurdev.usda.gov/HAD-HPG_Grants.html

USDA FARM LABOR HOUSING LOANS AND GRANTS (SECTION 514/516)

<http://www.ruralhome.org/storage/documents/rd514.516.pdf>

RURAL RENTAL ASSISTANCE PAYMENTS

<http://www.benefits.gov/benefits/benefit-details/396>

HOUSING ASSISTANCE COUNCIL

<http://www.ruralhome.org/hac-services/loans>

PERMANENT COMMUNITY IMPACT FUND BOARD (PCIFB)

<http://heritage.utah.gov/index.html>

COMMUNITY DEVELOPMENT BLOCK GRANTS (CDBG)

<http://housing.utah.gov/cdbg/index.html>

OLENE WALKER HOUSING LOAN FUND

<http://housing.utah.gov/owhlf/index.html>