

Ogden Housing Discussion IV



Ogden
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City Council

Summary of Housing Discussions

** Report on Homelessness in Weber County*

I. Introduction/Background Information

II. Review of Existing Data

III. Options for Addressing Housing Issues



Ogden Housing Discussion I



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Weber County - Homelessness

COMMUNITY ASSESSMENT & STRATEGIC PLAN 2019

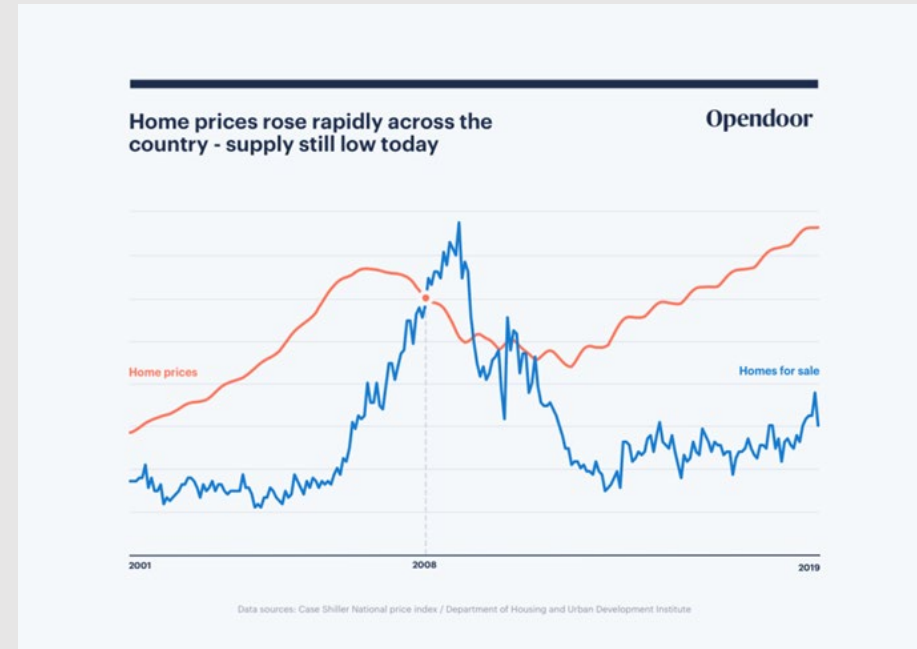
- 1. Improve system planning and oversight.*
- 2. Become a data-driven system.*
- 3. Make homelessness rare.*
- 4. Make homelessness brief.*
- 5. Make homelessness non-recurring.*



National Housing Trends

2008-2019: Since the Great Recession:

- Home prices have risen significantly
- Influenced by both supply shortage and demand increase
- Prices may be leveling off – but not falling
- Regional differences in housing costs with the West being the most expensive



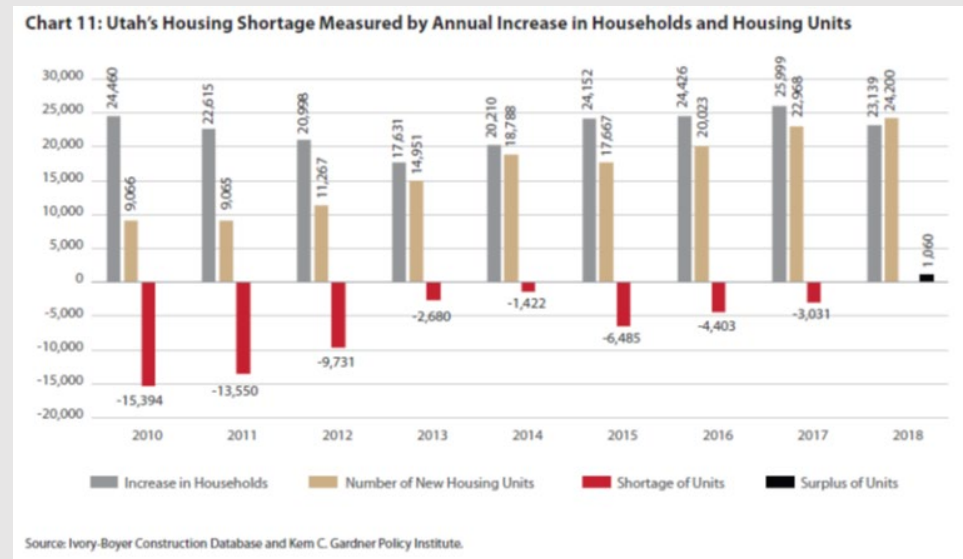
Sources:
opendoor.com – Housing market trends 2019



Utah Housing Trends

2008-2019: Since the Great Recession:

- Housing shortage with new households outnumbering new housing units
- Trending toward a mixture of housing
- Rental vacancy rates are extremely low
- Like national trends, prices may be leveling off but not falling
- Housing costs outpacing income in Ogden



Sources:
Kem C. Gardner Policy Institute – The Year in Charts,
Utah's Housing Market 2018; KSL.com, April 24, 2019



External Factors and Limitations

- Limited resources
- Utah law
- Job and housing markets
- Economy and inflation
- State and local growth
- Market demands
- Housing in neighboring communities



City Options for Housing

- **Expand/Modify Existing Programs**
 - Quality Neighborhoods, Down-payment Assistance, HELP Loans, Home Sweet Ogden and Unit Reduction
- **City Ordinances, Policies and Land Use**
 - Zoning, building code, permits, impact fees and density requirements
- **Budget and Funding**
 - Housing assistance programs, city-owned resources, Tax Increment Financing (TIF), property taxes, BDO Lease Revenue, RDA funds and grants
- **Coordinated Efforts and Education**
 - Local partnerships and housing education program



Current Policies and Practices

- *Block Level Action Plans*
 - *Quality Neighborhood Initiative*
 - *HOME, HELP Programs*
 - *Own In Ogden*
 - *Purchase/Rehab/Sell*
 - *Unit Reduction (Suspended)*
 - *RDA/Tax Increment Incentives*



Ogden Housing Discussion II



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Impediments to Fair Housing

2014 Identified Impediments Compared to 2019

1. *Uneven Fair Housing infrastructure (outreach in English only).*
2. *Deteriorating quality of housing inventory in Racially Concentrated Areas of Poverty (RCAP).*
3. *Disproportionate impact from Good Landlord Program (“refuse to rent to applicants with certain criminal backgrounds” – minorities have disproportionately higher criminal backgrounds.)*
4. *Landlords lack familiarity with Fair Housing Act.*
5. *Restricted supply of Section 8 Vouchers (disparate impact on minorities, since 60% of vouchers are held by minorities).*

Improvements

Significant
Improvements

Improvements

Improvements



Uncertain

Impediments to Fair Housing

2014 Identified Impediments Compared to 2019

6. *Local building inspectors lack familiarity with federal multi-family housing requirements.*
7. *High denial rate of Hispanics for mortgage and when approved are twice as likely to have a higher interest rate than whites.*
8. *Limited supportive housing options for the disabled.*

Improvements

Data Uncertain

Uncertain

Possible New Impediment

High rate of foreclosures/evictions in East Central (including RCAP's)



OgdenCAN Housing Report

- **Housing Trends and Statistics**

- * Housing/Population decreasing in EC
- * Homeownership is Lower in EC
- * Values and rents outpacing incomes
- * Cost-burden (>30%) is common
- * Foreclosures/Evictions
- * Shortage of subsidized housing
- * Issues with access, quality, and stability
- * Shortage of <30% AMI housing

- **Existing Housing Support Services**

- * Various program available

- **Services Gaps and Service Opportunities**

- * Crisis apartment location service
- * Education and dispute resolution
- * Advocacy/Assistance with eviction



Utah Foundation Report

- **Population Growth**

- *Most growth will occur in Utah's urban areas • Utah County (37%) and Salt Lake County (21%) will absorb the most growth by 2065*
- *Ogden growth is projected at 12%*

- **Strategies**

- *Promote Efficient Land Use*
- *Expand transportation options*
- *Preserve green space and natural assets*
- *Preserve and improve community character*
- *Avoid undue taxpayer subsidy of new growth*



Ogden Moderate Housing Report

- *Required by State Law*

- *Reasonable opportunity for a variety of housing, including moderate income housing*
- *Meet the needs of people desiring to live in community*
- *Allow persons with moderate income to benefit from and fully participate in all aspects of neighborhood and community life*



Ogden Moderate Housing Report

- *Required by State Law*

- Identify efforts made to reduce, mitigate or eliminate local barriers to moderate income housing
- Identify actions taken to encourage preservation of existing moderate income housing and development of new moderate income housing
- Show progress in providing moderate income housing through analyzed and published data
- Identify efforts to coordinate moderate income housing plans and actions with neighboring municipal or associations of government established by an interlocal agreement
- Identify all efforts made by the Municipality to utilize a moderate income housing set aside from redevelopment agency, a community development agency or an economic development agency.
- Identify amount of money expended by Ogden City to pay or waive construction related fees
- Identify Utah Housing Corporation programs utilized by Ogden City



Ogden Housing Discussion III



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Inclusionary Zoning

What is inclusionary zoning?

Inclusionary Zoning (IZ) is a land use tool for the inclusion of below market rate units within a market rate housing project that are designated for low to moderate income individuals.

- IZ policies may be mandatory or voluntary, and may or may not have incentives
- IZ policies may require the physical development of affordable units within a development or may have a fee in lieu payment option
- IZ policies typically include specifics on maintenance of affordability and AMI restrictions
- IZ policies should consider local market conditions
- IZ policies should consider how the units will be paid for and how affordability will be maintained based on needs and goals



Tiny Houses - Considerations

- *Zoning designations*
- *Defined purpose*
- *Accessory Dwelling Units (ADUs)*
- *Utility/foundation requirements*
- *Design guidelines*
- *Subdividing land*



Options from Other Jurisdictions

- *Subsidized Housing Programs*
 - *Teton County, WY – Workforce Housing Rental and Ownership Programs*
- *Targeted Housing Programs*
 - *Paducah, KY – Artist Magnet Grants*
- *Community Land Trust (Non-Profit Org.)*
 - *160 Around the Country*



Options from Other Jurisdictions

- *Improve Existing Housing Stock and Prioritize Development of Housing for Less Than 40% AMI*
 - *Salt Lake City*
- *Coliving*
 - *Shared kitchens, living rooms, and other common spaces with a private or shared bedroom (SRO)*
- *Rent Controls/Subsidies/Deed Restrictions*
 - *Limits the amount of increases year over year*



Options from Other Jurisdictions

- *Mortgage Support*
 - *Ranges from Financial Counseling to Direct Financial Assistance*
- *City Acting as Bank*
 - *Revolving Loan Funds*
 - *Lease to Purchase Terms*



Options from Other Jurisdictions

- *Continue or Accelerate Current Policies and Programs*
 - *Quality Neighborhood Initiative*
 - *HOME, HELP Programs*
 - *Own In Ogden*
 - *Purchase/Rehab/Sell*
 - *Unit Reduction (Suspended)*
 - *RDA/Tax Increment Incentives*



National League Report

- *Ogden – Transit-Desiring City*
 - Connect development to improved transit options
 - Lock-in permanent affordability (Deed Restrictions)
 - Encourage joint development with transit agencies and other interagency partnerships
 - Foster entrepreneurship and cooperative business ownership models



Ogden On Board Study

Ogden Onboard examined how the community envisions development around future transit stations and identifies strategies to achieve this vision by focusing on

- Preserving a mix of equitable housing
- Enhancing access to essential services
- Creating well-designed and welcoming stops and station areas
- Providing improved active transportation connections and greater connectivity to the regional transit system.



Questions?

