



State of Utah
Department of Workforce Services
Housing & Community Development

ANNUAL MODERATE-INCOME HOUSING REPORTING FORM

Under the Utah Code, Municipal legislative bodies must annually:

- Update 5-year estimates of moderate-income housing needs UCA 10-9a-408 and 17-27a-408.
- Conduct a review of the moderate-income housing element and its implementation; and
- Report the findings for updated planning to the Housing and Community Development Division (HCDD) of the Utah Department of Workforce Services and their Association of Government or Metropolitan Planning Organization no later than December 1 of each year.
- Post the report on their municipality's website.

In accordance with [UCA 10-9a-401](#) and [17-27a-401](#) municipalities that must report regularly are:

- Cities of the first, second, third, and fourth class (or have 10,000 or more residents).
- Cities of the fifth class:
 - Having an estimated population greater than or equal to 5,000 residents; **AND**
 - That are located in a county with a population greater than or equal to 31,000 residents.
- Metro Townships:
 - Having an estimated population greater than or equal to 5,000 residents;
 - Having an estimated population less than 5,000 **BUT** is located in a county with a population greater than or equal to 31,000 residents.
- Not a town with fewer than 1,000 residents.

To find out if your municipality must report annually, please visit:

<https://jobs.utah.gov/housing/affordable/moderate/reporting/>

For additional moderate-income housing planning resources:

<https://jobs.utah.gov/housing/affordable/moderate/index.html>

MUNICIPAL GOVERNMENT INFORMATION:

Municipal Government: _____

Reporting Date: _____

MUNICIPAL GOVERNMENT CONTACT INFORMATION:

Mayor's First and Last Name: _____

Mayor's Email Address: _____

PREPARER CONTACT INFORMATION:

Preparer's First and Last Name: _____

Preparer's Title: _____

Preparer's Email Address: _____

Preparer's Telephone: _____ Extension: _____

When did the municipality last adopt moderate-income housing element of their general plan?

Link to moderate-income housing element on municipality website:

[UCA 10-9a-403 \(2\)\(b\)\(iii\)](#) and [17-27a-403 \(2\)\(b\)\(ii\)](#) requires municipalities to include three or more strategies in their moderate-income housing element of their general plan. In addition to the recommendations required under [10-9a-403 \(2\)\(b\)\(iii\)](#) and [17-27a-403 \(2\)\(b\)\(ii\)](#), for a municipality that has a fixed guideway public transit station, shall include a recommendation to implement the strategies described in [10-9a-403 \(2\)\(b\)\(iii\)\(G\) or \(H\)](#) and [17-27a-403 \(2\)\(b\)\(ii\)\(G\) or \(H\)](#). Municipalities shall annually progress on implementing these recommendations.

STRATEGIES

***** Repeat questions 1-5 for each strategy listed in the moderate-income housing element of the general plan. Include additional strategies on a separate document. *****

1. State strategy municipality included in the moderate-income housing element of its general plan below.

2. Please state the municipality's goal(s) associated with the strategy

3. What are the specific outcomes that the strategy intends to accomplish?

4. Please describe how the municipality has monitored its annual progress toward achieving the goal(s).

5. In the boxes below, outline the following objectives associated with the goal(s) stated in item 2.

- a. Please identify the key tasks of each stage needed to accomplish the goal(s) stated in item 2.

- b. Please identify the primary parties that are responsible for completing the key tasks of each stage identified in item 5a.

- c. Please describe the resources that the municipality must allocate to complete the key task of each stage identified in item 5a.

- d. Please state specific deadlines for completing the key tasks of each stage identified in item 5a.

- e. Which of the tasks stated in item 5a have been completed so far, and what have been their results?

- f. How is the municipality addressing results described in 5e that deviate from the desired outcomes specified in item 3? What barriers has the municipality encountered during the course of implementation of said goals?

- g. (Optional) Have you considered efforts to use a moderate-income housing set aside from a community reinvestment agency, redevelopment agency, or community development and renewal agency within your community.

PLEASE SUBMIT REQUISITE DOCUMENTATION FROM THE EVALUATION PERIOD THAT
VALIDATES THE INFORMATION PROVIDED IN THIS REPORT.

Municipal legislative bodies are also required to review and submit the following:

[UCA 10-9a-408\(2\)\(i\)](#): *(data should be from validated sources, like US Census, with verified methodologies)*

- A current estimate of the city's rental housing needs for the following income limits:
 - 80% of the county's adjusted median family income _____
 - 50% of the county's adjusted median family income _____
 - 30% of the county's adjusted median family income _____

UCA 10-9a-103(41)(b): (data should be from validated sources, like US Census, with verified methodologies)

- An updated projection of 5-year affordable housing needs, which includes:
 - Projected growth of households (housing demand)
 - Projected housing stock (housing supply)
 - Projected median housing costs
 - Projected median household income

To complete the annual reporting requirements above, please download the state's FIVE YEAR HOUSING PROJECTION CALCULATOR: <https://jobs.utah.gov/housing/affordable/moderate/>

Submission Guidelines:

1. Moderate-income housing review reports are due on December 1 of each year.
2. Emails must include the following items as separate attachments:
 - ☐ An updated estimate of the municipality's 5-year moderate-income housing needs
 - ☐ A findings report of the annual moderate-income housing element review
 - ☐ The most current version of the moderate-income housing element of the municipality's general plan
 - Submitted moderate-income housing elements must include their adoption date on a cover page.
3. Acceptable electronic document formats include:
 - (a) DOC or PDF
4. Emails MUST be addressed to: dfields@utah.gov.

AOG Contact Information:

Bear River AOG 170 N Main Logan, Utah 84321 Phone (435) 752-7242	Six County AOG 250 North Main Street, Richfield, Utah Phone: (435) 893-0712	Uintah Basin AOG 330 East 100 South Roosevelt, UT 84066 Phone: (435) 722-4518
Five County AOG 1070 W 1600 S Saint George, Ut 84770 Phone: (435) 673-3548	Southeastern Utah AOG 375 South Carbon Avenue Price, UT 84501 Phone: (435) 637-5444	Wasatch Front Regional Council 295 North Jimmy Doolittle Road Salt Lake City, UT 84116 Phone: (801) 363-4250
Mountainland AOG 586 E 800 N Orem, UT 84097 Phone: 801-229-3800		

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Providence City SB34 Report – November 2020
Strategies 1 - 5

Strategy 1.

State Menu Item: Rezone for densities necessary to assure the production of moderate income housing

1	State strategy municipality included in the moderate-income housing element of its general plan below.	Modify existing city code and operating policies and procedures to encourage the development of affordable housing.
2	Municipality's goal(s) associated with the strategy	<ol style="list-style-type: none"> 1.Support non-profit and private affordable housing with affordable projects within the city limits. 2.Increase flexibility in development standards allowing for reduction of site development costs. 3.Streamline the local administrative development review and permitting process to allow for cost reductions. 4.Encourage and incentivize the development of affordable housing in small complexes and low concentrations of building appropriately distributed and integrated into the whole community.
3	Specific outcomes that the strategy intends to accomplish	To provide for a broader range of affordable housing options while respecting the character of the adjacent neighborhoods.
4	Describe how the municipality has monitored its annual progress toward achieving the goal(s).	The city uses a software program to track the number of rezone requests and the result of those requests.
5a	Please identify the key tasks of each stage needed to accomplish the goal(s) stated in item 2	<ol style="list-style-type: none"> 1.Communicate with the developer to understand the goals and objectives of the development and how they contribute to the goals and objectives of the city. 2.Consider which, if any, city code will need to be modified to meet the goals. 3.If changes need to be made, the state code process to amend a land use regulation is followed.
5b	Please identify the primary parties that are responsible for completing the key tasks of each stage identified in item 5a	<ol style="list-style-type: none"> 1.City staff meets with the developer initially. 2.Planning Commission receives the application after staff has reviewed it for completeness. 3.If zoning or code needs to change, staff prepares the proposed ordinance. Planning commission holds a public hearing and recommends to city council. 4.City council considers the proposed changes and recommendation, and either approves, modifies, or denies the change.
5c	Resources that the municipality must allocate to complete the key task of each stage identified in item 5a.	<ol style="list-style-type: none"> 1.Budget for staff time, both in-person and online; training programs (which may include travel and accommodations); software programs and general office overhead. This applies to all 3 key tasks. 2.In addition to the items in 1., professional consultants (attorney, engineer, etc.) are often used to help with code modifications. 3.Publication fees, planning commission and city council general expenses, sign preparation for on-site posting, etc.
5d	Specific deadlines for completing the key tasks of each stage identified in item 5a.	<ol style="list-style-type: none"> 1.The staff tries to have a review to the developer within 14 days of receiving a complete application; but no later than 30 days. 2.Staff tries to have changes in city code completed within 60 – 90 days; but no longer than 6 months. 3.30 – 60 days depending on meeting schedules and state code requirements.
5e	Which of the tasks stated in item 5a have been completed so far, and what have been their results?	<p>The city received 4 requests to change an existing zone to multi-family or mixed use.</p> <p>Two requests to change from commercial to multi-family high density were denied. A request to change commercial to multi-family medium density was approved. A request to change commercial to mixed use was approved.</p>
5f	How is the municipality addressing results described in 5e that deviate from the desired outcomes specified in item 3? What barriers has the municipality encountered during the course of implementation of said goals?	<p>The city continues to work with developers to provide options for a variety of housing options. The city has added approximately 90 multi-family units this year. However, escalating market values have decreased the number of moderate-income units.</p> <p>The biggest barrier the city has encountered in trying to zone for higher densities has been the resistance from current citizens.</p>

Providence City SB34 Report – November 2020
Strategies 1 - 5

Strategy 2.

State Menu Item: - Facilitate the rehabilitation of existing uninhabitable housing stock into moderate income housing

1	State strategy municipality included in the moderate-income housing element of its general plan below.	We currently do not have any uninhabitable housing stock in Providence.
2	Municipality's goal(s) associated with the strategy	1.Continue to support Bear River Regional Housing Authority, which is administered by Bear River Assoc. of Governments (BRAG) 2.Support and promote housing repair and rehabilitation program administered by BRAG and USDAs Rural Development Agency. 3.Work with neighboring communities to regularly assess affordable housing needs and the impact of new development on existing demand for such housing.
3	Specific outcomes that the strategy intends to accomplish	Provide resources for persons interested in improving and/or rehabilitating existing homes in a cost effective manner that provides moderate income housing.
4	Describe how the municipality has monitored its annual progress toward achieving the goal(s).	The mayor and city staff contact BRAG and neighboring communities several times a year to discuss opportunities and resources that promote affordable housing.
5a	Please identify the key tasks of each stage needed to accomplish the goal(s) stated in item 2	1. City staff works with BRAG to determine what, if any, programs are available for the City to utilize. 2. The city will use social media, our website, newsletter, etc. to help make people aware of programs administered by BRAG and USDAs Rural Development Agency. 3.The mayor and city staff reach out to neighboring communities when we review our general plan and various master plans, and when developments on property that borders our city limits are proposed.
5b	Please identify the primary parties that are responsible for completing the key tasks of each stage identified in item 5a	Various members of city staff are responsible for items 1 and 2. The mayor and city staff, primarily the city manager, administrative services director, and public works director are generally responsible for item 3.
5c	Resources that the municipality must allocate to complete the key task of each stage identified in item 5a.	Budget for staff time, both in-person and online; software programs and general office overhead. This applies to all 3 key tasks.
5d	Specific deadlines for completing the key tasks of each stage identified in item 5a.	1.Deadlines are dependent on the requirements of the various programs available. 2.Generally, we post information within two days of receiving the information. 3.This item is on an as needed basis.
5e	Which of the tasks stated in item 5a have been completed so far, and what have been their results?	We have worked with neighboring communities on development plans. Unfortunately, they were not receptive to multi-family near their communities.
5f	How is the municipality addressing results described in 5e that deviate from the desired outcomes specified in item 3? What barriers has the municipality encountered during the course of implementation of said goals?	We will continue to reach out to the neighboring communities. Push back against multi-family development from residents in our community and the neighboring communities is the largest barrier we have encountered.

Strategy 3.

State Menu Item: Facilitate the rehabilitation of infrastructure that will encourage the construction of moderate income housing.

1	State strategy municipality included in the moderate-income housing element of its general plan below.	Consider the provision of adaptive re-use and mixed-use.
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Providence City SB34 Report – November 2020
Strategies 1 - 5

2	Municipality's goal(s) associated with the strategy	Consider adaptive re-use and mixed-use projects to stimulate affordable housing and economic development.
3	Specific outcomes that the strategy intends to accomplish	To utilize zoning options, historic preservation options, cost effective maintenance on existing infrastructure, to improve deteriorating areas within the city that encourages new affordable development that enhances the area.
4	Describe how the municipality has monitored its annual progress toward achieving the goal(s).	1.The city has several zoning options that allow for increased densities, mixed-use, and multi-family development. The city monitors zoning applications through a software program. 2.Approximately every 5 years, the city has a third party evaluate the condition of street/road surfaces. After consulting with the public works director and city engineer regarding underground utilities, they make cost effective street/road treatment strategies.
5a	Please identify the key tasks of each stage needed to accomplish the goal(s) stated in item 2	1.Identify areas of the city where adaptive re-use and/or mixed use projects could be utilized. Identify available resources for adaptive re-use and/or mixed use projects. 2.Review cost effective measures for infrastructure requirements, maintenance, and improvements.
5b	Please identify the primary parties that are responsible for completing the key tasks of each stage identified in item 5a	City staff, historic preservation commission, planning commission, and city council.
5c	Resources that the municipality must allocate to complete the key task of each stage identified in item 5a.	Budget for staff time, consultants, commissions, and council to work/meet both in-person and online; training programs (which may include travel and accommodations); software programs and general office overhead.
5d	Specific deadlines for completing the key tasks of each stage identified in item 5a.	Both items are reviewed annually.
5e	Which of the tasks stated in item 5a have been completed so far, and what have been their results?	Areas in the city where adaptive re-use and/or mixed use could be utilized have been identified. Unfortunately, public push back has stopped the projects. The city's infrastructure maintenance programs are on-going and have been successful.
5f	How is the municipality addressing results described in 5e that deviate from the desired outcomes specified in item 3? What barriers has the municipality encountered during the course of implementation of said goals?	The city continues to work with developers and provide education and information to address concerns raised by the public. The resistance from citizens of all areas of the city toward moderate income housing is the primary barrier.

Strategy 4.

State Menu Item: Create or allow for, and reduce regulations related to, accessory dwelling units in residential zones

1	State strategy municipality included in the moderate-income housing element of its general plan below.	Adopt new regulatory measures to encourage the development of affordable housing
2	Municipality's goal(s) associated with the strategy	1.Allow for the development of accessory dwelling units in single-family zones - not just caretaker accommodations. 2.Have no more restrictions for manufactured housing than for regular housing. 3.Utilize selective re-zoning of residential land to allow greater density for both single-family and multi-family housing. 4.Promote continued use of the City's subdivision and zoning ordinances that could include density bonuses for certain types of affordable housing units.
3	Specific outcomes that the strategy intends to accomplish	To promote and encourage the creation of accessory dwelling units in a manner that enhances residential neighborhoods while respecting the existing look and scale of single-family dwellings.

Providence City SB34 Report – November 2020
Strategies 1 - 5

4	Describe how the municipality has monitored its annual progress toward achieving the goal(s).	<p>1. When an applicant applies for a residential zoning permit, they are asked if the structure is an accessory dwelling unit or includes an accessory apartment unit. The city uses a software program to monitor zoning requests.</p> <p>2. When an applicant applies for a residential zoning permit, a manufactured home is treated the same as a home built on-site. The zoning requests are monitored using the same software program for built on-site homes.</p> <p>3. The city considers and encourages zoning requests for increased density.</p> <p>4. The city works with developers to utilize density bonuses.</p>
5a	Please identify the key tasks of each stage needed to accomplish the goal(s) stated in item 2	<p>1. Review and process applications for residential site plans.</p> <p>2. Review city code for compliance with manufactured home requirements.</p> <p>3. Process rezoning requests in compliance with state code.</p> <p>4. Work with developers to utilize density bonuses when applicable.</p>
5b	Please identify the primary parties that are responsible for completing the key tasks of each stage identified in item 5a	<p>1. Staff is responsible for processing residential site plans.</p> <p>2. Staff, working with consultants (attorney and engineer), is responsible for reviewing the city code.</p> <p>3. Staff, consultants, planning commission, and city council are all involved with rezoning requests.</p> <p>4. Staff and consultants work with the developers.</p>
5c	Resources that the municipality must allocate to complete the key task of each stage identified in item 5a.	<p>1. Budget for staff time, both in-person and online; training programs (which may include travel and accommodations); software programs and general office overhead. This applies to all 4 key tasks.</p> <p>2. In addition to the items in 1., professional consultants (attorney, engineer, etc.) are often used to help with code modifications.</p> <p>3. Publication fees, planning commission and city council general expenses, sign preparation for on-site posting, etc.</p>
5d	Specific deadlines for completing the key tasks of each stage identified in item 5a.	<p>1. We try to have residential site plans processed within 3 working days after receiving a complete application. Providence City contracts with Cache County for building permit and inspections. The county processes plans within two weeks after receiving a complete application.</p> <p>2. Staff works with the planning commission and city council to have changes in city code completed within 60 – 90 days; but no longer than 6 months.</p> <p>3. Zoning requests generally take 45 – 60 days depending on meeting schedules and state code requirements.</p> <p>4. Working with the development community is on-going.</p>
5e	Which of the tasks stated in item 5a have been completed so far, and what have been their results?	<p>1. Providence city code currently allows for accessory dwelling apartments and detached accessory dwelling units. Site plans are reviewed and processed in a timely manner.</p> <p>2. Providence city code currently requires manufactured homes be treated in the same manner as on-site built homes. Site plans are reviewed and processed in a timely manner.</p> <p>3. Providence has received 5 rezoning requests this year. They have been processed in a timely manner. The city has added approximately 90 multi-family units this year.</p> <p>4. When allowed by city code, density bonuses have been utilized.</p>
5f	How is the municipality addressing results described in 5e that deviate from the desired outcomes specified in item 3? What barriers has the municipality encountered during the course of implementation of said goals?	The negative public opinion of multi-family and higher density single-family lots has been challenging, including some development going through the referendum process.

Strategy 5.

State Menu Item: Any other program or strategy implemented by the municipality to address the housing needs of residents of the municipality who earn less than 80% of the area median income

1	State strategy municipality included in the moderate-income	Support fair housing practices through education and awareness.
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Providence City SB34 Report – November 2020
Strategies 1 - 5

	housing element of its general plan below.	
2	Municipality's goal(s) associated with the strategy	<p>1.Promote a variety of affordable housing options in the city that are compatible with neighborhood character, including rental and ownership opportunities, and a variety of housing types such as multi-family, duplex, and single-family detached.</p> <p>2.Sponsor and support presentations and information dissemination by non-profit and government agencies.</p> <p>3.Permitt affordable housing in each neighborhood so long as the specific unit type and design is consistent with the character of the neighborhood.</p> <p>4.Acknowledge the economic and social consequences that large-scale or concentrated low-income housing developments place on neighboring households.</p>
3	Specific outcomes that the strategy intends to accomplish	To help people of all economic levels understand the need for and benefits associated with creating and integrating attractive areas for affordable housing near or within existing neighborhoods.
4	Describe how the municipality has monitored its annual progress toward achieving the goal(s).	<p>The mayor and city staff meet regularly to discuss and review options to provide education and increase awareness.</p> <p>The city also uses surveys.</p>
5a	Please identify the key tasks of each stage needed to accomplish the goal(s) stated in item 2	<p>1. Use social media, the city website, monthly newsletter, etc. to provide information about housing options available within the city.</p> <p>2.Use social media, the city website, monthly newsletter, etc. to help disseminate information from outside agencies that supports fair housing practices.</p> <p>3.Utilize the general plan, master plans, city code, and other city regulations to assist in the development of affordable housing in neighborhoods throughout the city.</p> <p>4.Identify and understand the economic and social consequences that large-scale or concentrated low-income housing developments place on neighboring households.</p>
5b	Please identify the primary parties that are responsible for completing the key tasks of each stage identified in item 5a	City staff, consultants, planning commission, and city council are all involved in the key tasks.
5c	Resources that the municipality must allocate to complete the key task of each stage identified in item 5a.	Budget for staff time, consultants, commissions, and council to work/meet both in-person and online; training programs (which may include travel and accommodations); software programs and general office overhead.
5d	Specific deadlines for completing the key tasks of each stage identified in item 5a.	Posting to social media and city website is done as needed. The newsletter is prepared monthly. Meetings and correspondence with outside agencies happen as needed.
5e	Which of the tasks stated in item 5a have been completed so far, and what have been their results?	The city supports presentations and information dissemination by non-profit and government agencies.
5f	How is the municipality addressing results described in 5e that deviate from the desired outcomes specified in item 3? What barriers has the municipality encountered during the course of implementation of said goals?	The primary barrier is the continued negative public opinion of multi-family and higher density single-family lots, in spite of receiving information that illustrates the positive impacts higher density and multi-family units can have on a community.



Providence City

164 North Gateway Drive
Providence, UT 84332
(435) 752-9441 Fax: (435) 753-1586
www.providencecity.com

On April 15, 2020, the Providence City Council adopted Resolution 004-2020, a resolution adopting the general plan and associated key initiatives, objectives, and goals. This general plan also included Chapter 6 Moderate Income Housing.

Attached to this cover page is a copy of Resolution 004-2020 and a copy of Providence General Plan Chapter 6 Moderate Income housing.

Resolution 004-2020

A RESOLUTION ADOPTING THE GENERAL PLAN AND ASSOCIATED KEY INITIATIVES, OBJECTIVES, AND GOALS.

WHEREAS UCA § 10-7-717 Purpose of resolutions, states, "Unless otherwise required by law, the governing body may exercise all administrative powers by resolution . . ."

WHEREAS Providence City desires to provide for the health, safety, and welfare, and promote the prosperity, peace and good order, comfort, convenience, and aesthetics of the City and its present and future inhabitants and businesses.

WHEREAS Pursuant to UCA 10-9a-401 Providence City has prepared a comprehensive, long-range general plan for present and future needs of the city and growth and development of all or any part of the land within the municipality; and

WHEREAS, prior to forwarding the copy of the General Plan to the City Council, the Planning Commission held the public hearing as required; and

WHEREAS the attached copy of the General Plan has been prepared in compliance with Utah Code Title 10 Chapter 9a Section 4 General Plan; and

THEREFORE be it resolved by the Providence City Council:

- The attached General Plan and associated key initiatives, objectives, and goals shall be approved; and
- This resolution shall become effective immediately upon passage.

Passed by vote of the Providence City Council this 15th day of April 2020.

Council Vote:

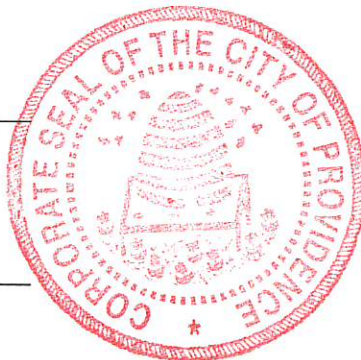
Eck, Kristina	(X) Yes	() No () Excused	() Abstained	() Absent
Kirk, Carrie	(X) Yes	() No () Excused	() Abstained	() Absent
Paulsen, Joshua	() Yes	(X) No () Excused	() Abstained	() Absent
Sealy, Jeanell	(X) Yes	() No () Excused	() Abstained	() Absent
Speth, Brent	(X) Yes	() No () Excused	() Abstained	() Absent

Providence City

John Drew, Mayor

Attest:

Skarlet Bankhead, City Recorder



6-MODERATE INCOME HOUSING

CHAPTER 6 – MODERATE INCOME HOUSING

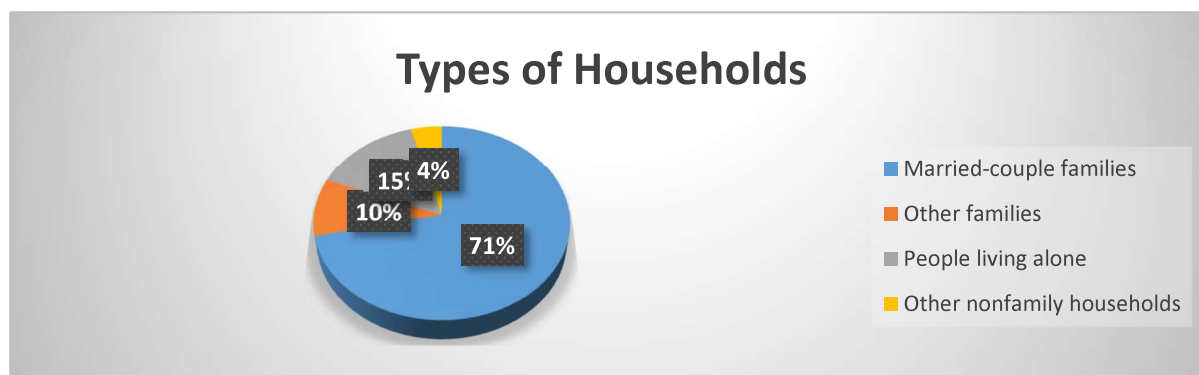
6.1 – WHAT WE KNOW

PROVIDENCE CITY AFFORDABLE HOUSING NEEDS ASSESSMENT

The following information in *italics* is taken from the US Census American Community Survey 2013 – 2017 5-Year Narrative Profile.

Households and Families

In 2013-2017, there were 2,355 households in the City. The average household size was 3.17 people. Families made up 80.9 percent of the households. This figure includes both married-couple families (71.3 percent) and other families (9.6 percent). Female householder families with no husband present and own children under 18 years are 3.5 percent of all households. Nonfamily households made up 19.1 percent [people living alone – 14.8%, other nonfamily households – 4.3%] of all households.



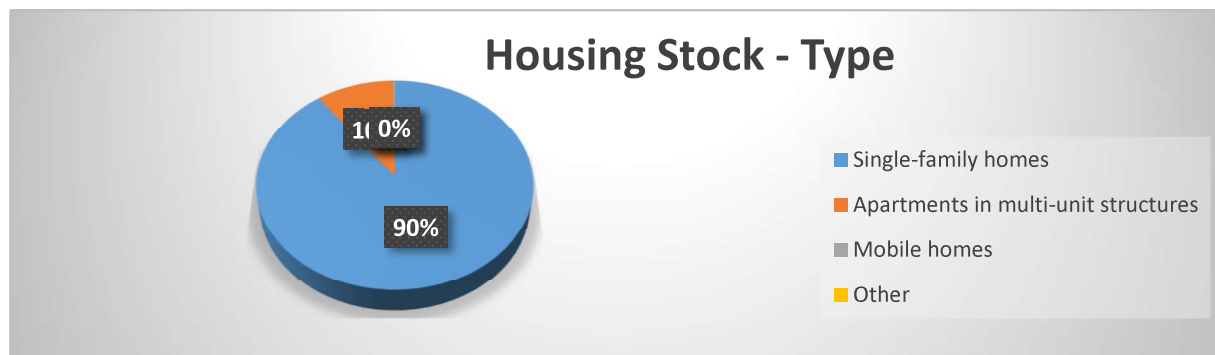
In the City, 41.0 percent of all households have one or more people under the age of 18; 30.0 percent of all households have one or more people 65 years and over.

Among persons 15 and older, 66.5 percent of males and 63.8 percent of females are currently married. 159 grandparents lived with their grandchildren under 18 years old. Of those grandparents, 0.0 percent were responsible for the basic needs of their grandchildren.

Housing Stock

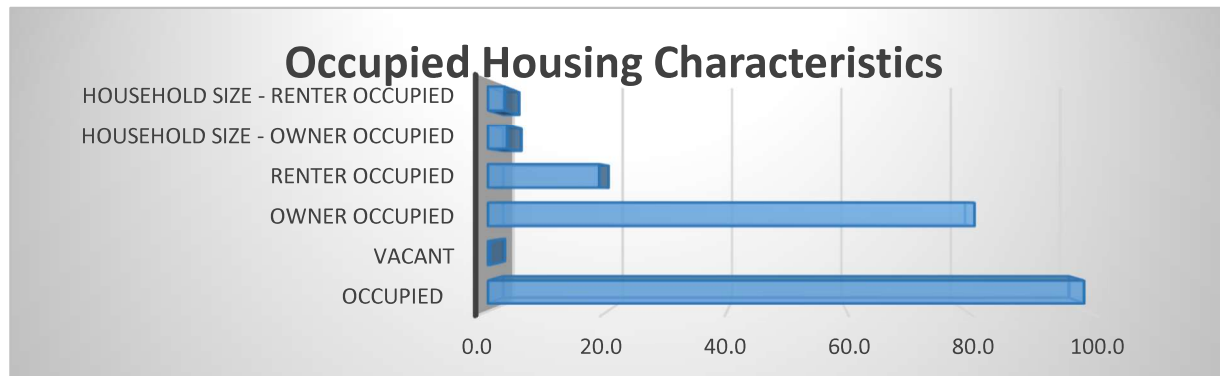
In 2013-2017, the City had a total of 2,362 housing units. Of these housing units, 90 percent were single-family houses either not attached to any other structure or attached to one or more structures (commonly referred to as “townhomes” or “row houses”). 9.9 percent of the housing units were located in multi-unit structures, or those buildings that contained two or more apartments. 0.2 percent were mobile homes, while any remaining housing units were classified at “other”, which included boats, recreation vehicles, vans, etc.

In 2013-2017, the median property value for owner-occupied houses was \$253,000.



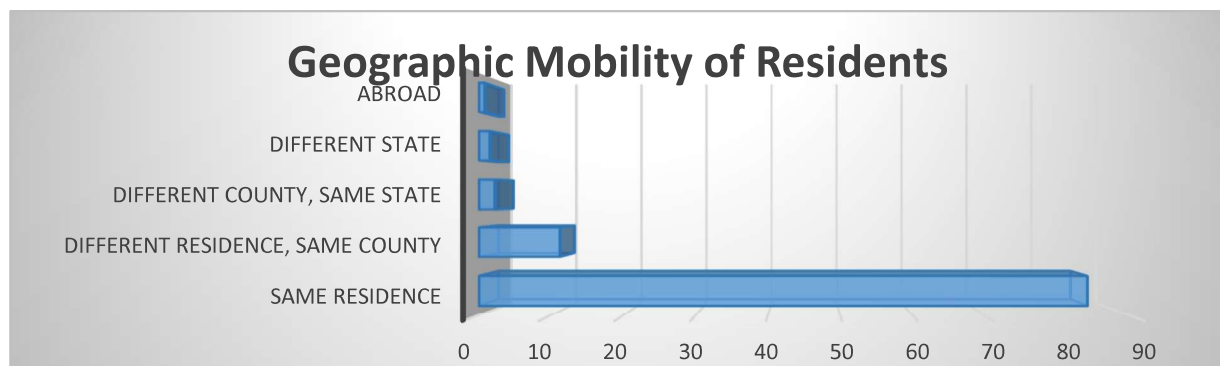
6-MODERATE INCOME HOUSING

In 2017, the City had 2,260 housing units that were occupied, while the remaining 7 were vacant. Of the occupied housing units, the percentage of these houses occupied by owners (also known as the homeownership rate) was 80.7 percent, while renters occupied 19.3 percent. The average household size of owner-occupied houses was 3.25 and in renter-occupied houses it was 2.84.



11 percent of housholders of these occupied houses had moved into their house since 2015, while 7.7 percent moved into their house in 1979 or earlier.

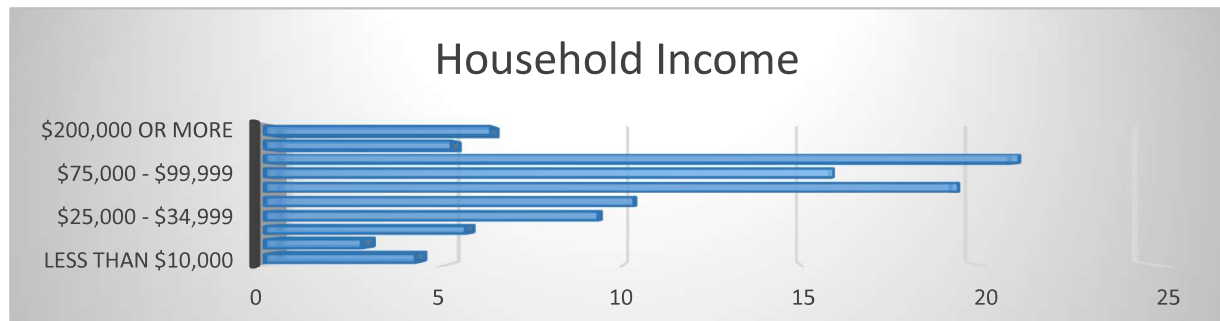
84.3 percent of the people at least one year old were living in the same residence one year earlier; 11.2 percent – different residence, same county; 2.2 percent – different county, same state; 1.5 percent – different state; 0.8 percent – abroad



Households without a vehicle available for personal use comprised 2.5 percent and another 36.3 percent had three or more vehicles for use.

Household Income & Needs

The median household income in Providence is \$73,056, which is \$19,244 above the area median income (AMI) for Cache County (\$53,812). An estimated 4.2 percent of households had income below \$10,000 a year and 6.3 percent had income over \$200,000 or more.



6-MODERATE INCOME HOUSING

Using the area median income (AMI) for Cache County (\$53,812), 5.0 percent of the households in Providence earn less than or equal to 30 percent of AMI, 10.1 percent earn between 30 and 50 percent of AMI, 14.4 percent earn between 51 and 80 percent of AMI, 8.3 percent earn between 81 and 100 percent of AMI, and 62.2 percent earn more than 100 percent of AMI. Households that earn a moderate income (80 percent of AMI) or less make up 29.6 percent of Providence's population. (Information taken from the US Department of Housing and Urban Development (HUD) Comprehensive Housing Affordability Strategy)

Summary of Affordability

Household Income	Maximum Monthly Income for Housing Expenses	Maximum Mortgage Loan Amount
<i>≤30% AMI</i>	\$379	\$42,700
<i>>30% to ≤50% AMI</i>	\$631	\$66,876
<i>>50% to ≤80% AMI</i>	\$1,010	\$167,830
<i>>80% to ≤100% AMI</i>	\$1,262	\$235,133

Housing Affordability and Cost Burden

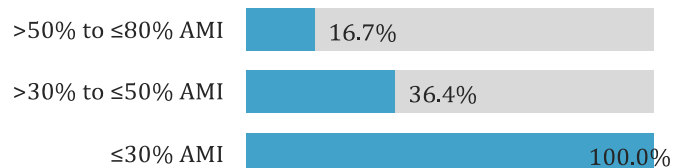
Housing is considered affordable when households—regardless of their income—spend no more than 30 percent of their monthly income on housing expenses. Therefore, cost-burdened households are those households whose housing expenses exceed 30 percent of their monthly income. Based on this definition, 82.2 percent of Providence's renter households that earn a moderate income or less and 55.6 percent of the city's owner households that earn a moderate income or less are cost burdened, which indicates that Providence's residents would benefit from additional affordable rental and ownership options.

Cost Burdened Renter Households

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



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



6-MODERATE INCOME HOUSING

Moderate Income Housing Gap

Utah Code Annotated (UCA) 10-9a-408(2)(c)(i) requires:

- the municipality calculate the housing gap for the current biennium;

Cost Burdened Owner Households

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



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

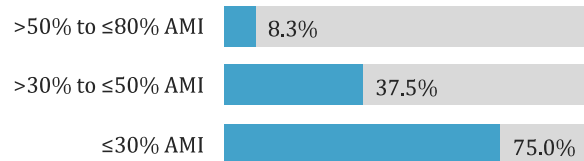


TABLE 1

2018 Shortage	Renter Households	Affordable Rental Units	Available Rental Units	Affordable Units Renter Households	Available Units Renter Households
≤ 80% HAMFI*	245	350	239	105	-6
≤ 50% HAMFI	100	85	29	-15	-71
≤ 30% HAMFI	35	30	10	-5	-25

- the municipality calculate the housing gap for the previous biennium;

TABLE 2

2016 Shortage	Renter Households	Affordable Rental Units	Available Rental Units	Affordable Units Renter Households	Available Units Renter Households
≤ 80% HAMFI	225	395	220	170	-5
≤ 50% HAMFI	75	160	35	85	-40
≤ 30% HAMFI	20	45	0	25	-20

- estimate the progress in providing moderate income housing by subtracting the information in Table 2 from Table 1

Progress	Renter Households	Affordable Rental Units	Available Rental Units	Affordable Units Renter Households	Available Units Renter Households
≤ 80% HAMFI	20	-45	19	-65	-1
≤ 50% HAMFI	25	-75	-6	-100	-31
≤ 30% HAMFI	15	-15	10	-30	-5

*HAMFI – Housing Urban Development Area Median Family Income

UCA 10-9a-408(2)(c)(ii) Report the number of all housing units in the municipality that are currently subsidized by each level of government.

Municipal Government	0	Subsidized by municipal housing programs
State Government	22	Subsidized by Utah's Olene Walker Housing Loan Fund (OWHLF) multi-family program
Federal Government	2	Subsidized by the federal Low-Income Housing Tax Credit (LIHTC) program

6-MODERATE INCOME HOUSING

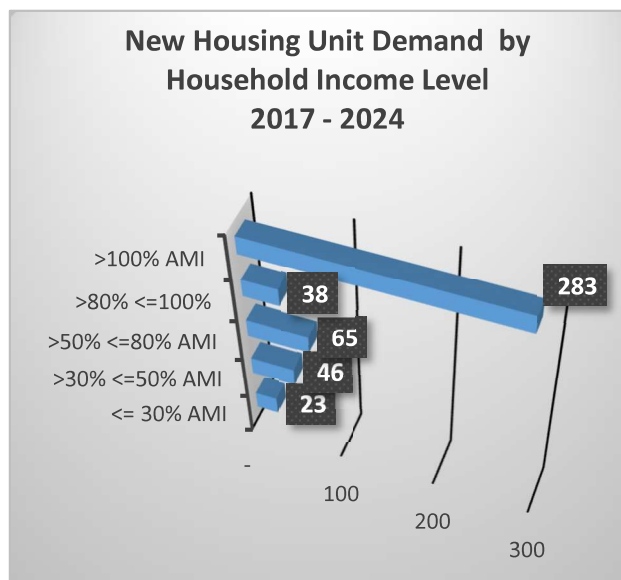
UCA 10-9a-408(2)(c)(ii) Report the number of all housing units in the city that are currently deed restricted for moderate-income households. The City currently has 22 units.

6.2 – HOW DOES THIS HELP US PLAN FOR THE FUTURE

Population Change and Affordable Housing Demand

The population of Providence is expected to increase from 7,341 in 2017 to 8,736 by 2024 and 10,916 by 2030. These additional residents amount to an additional 440 households by 2024 and an additional 860 households by 2030, based on the city's estimated 2024 average household size (3.07).

Wasatch Front Regional Council General Plan Resources – SB 34 (2019)										
Population Projections – Providence City										
Year	2017	2018	2019	2024	2025	2030	2035	2040	2045	2050
Pop.	7,341	7,506	7,671	8,736	8,956	10,066	10,916	11,726	12,420	12,991



Based on population change from 2017 to 2024, observed income levels, and existing vacancies, it is projected that Providence will need an additional 455 housing units by 2024. Of those 455 units, 23 will need to be affordable to extremely low-income ($\leq 30\%$ AMI) households, 46 will need to be affordable to low-income ($>30\%$ to $\leq 50\%$ AMI) households, and 65 will need to be affordable to moderate-income ($>50\%$ to $\leq 80\%$ AMI) households.



By 2030, Providence will need an additional 888 housing units. Of those 888 units, 44 will need to be affordable to extremely low-income ($\leq 30\%$ AMI) households, 90 will need to be affordable to low-income ($>30\%$ to $\leq 50\%$ AMI) households, and 128 will need to be affordable to moderate-income ($>50\%$ to $\leq 80\%$ AMI) households.

Special Needs Groups

In the City, among the civilian noninstitutionalized population in 2013-2017, 7.7 percent reported a disability the likelihood of having a disability varied by age – from 4.5 percent of people under 18 years old, to 6.0 percent of people 10 to 64 years old, and to 21.4 percent of those 65 and over.

Individuals with disabilities may require special housing accommodations.

6-MODERATE INCOME HOUSING

According to the US Census American Community Survey 2013 – 2017 5-Year Narrative Profile 14.2 percent of the population was 65 years and older. Some elderly individuals may not be able to remain in their homes or may choose to relocate to a unit that better suits their preferences and needs. The legislative body of Providence may wish to evaluate the housing options available to seniors wishing to remain in or move to the community.

According to the 2018 annualized point-in-time count, roughly 0.52 percent of Utah's population is homeless. Although regional differences may impact the rate of homelessness, this percentage can be used to estimate the number of homeless individuals in Providence, which is approximately 39. Given this estimate, Providence should consider developing or promoting programs designed to help these individuals become stably housed. In 2018 the state legislature passed SB 235 which withholds 18% of the 50% population component of the local option sales tax for homeless shelter funding. In October 2019, \$1,105.06 was deducted from Providence City local sales and use tax for Homeless Shelter Funding.

6.3 – OVERALL GOALS & OBJECTIVES

The following goal, objectives, and action strategies provide a framework for addressing the concerns and opportunities for Moderate Income Housing. The overall goal provides the vision, and the objectives represent what Providence City would like to achieve. The strategies are action items that direct how the overall goal and objectives will be achieved.

OVERALL GOAL FOR THE CHAPTER – THE GUIDING VISION & INTENT

Planning housing opportunities for all people, regardless of income level, while maintain the aesthetic qualities and public service levels Providence residents currently enjoy. Improve access to housing opportunities for low and moderate income residents. Improve fair housing practices. Encourage and support the provision of affordable housing units.

OBJECTIVES – WHAT DO WE WANT TO ACHIEVE?	STRATEGIES – HOW DO WE MAKE IT HAPPEN?	1-5 Years	5-15 Years
The following objectives represent what Providence would like to achieve over the next 15 to 20 years for Moderate Income Housing. The means for how Providence will work toward these objectives is captured in the Action Plan Strategies.	The following action-based strategies will help Providence achieve the overall goal and objectives for Moderate Income Housing. Strategies are categorized as short-term (1-5 years) or long-term (5 – 15 years).		
1. Support and utilize existing affordable housing resources.	a. Continued support of Bear River Regional Housing Authority, which is administered by Bear River Association of Governments (BRAG) and offers the HUD Section 8 Rental Assistance Programs to eligible renters who reside in Providence.		X
	b. Support and promote housing repair and rehabilitation program administered by BRAG and USDAs Rural Development Agency.		X
	c. Work with Logan City and other neighboring communities to regularly assess affordable housing needs and the		X

6-MODERATE INCOME HOUSING

	impact of new development on existing demand for such housing.		
2. Support fair housing practices through education and awareness.	a. Promote a variety of affordable housing options in the City that are compatible with neighborhood character, including rental and ownership opportunities, and a variety of housing types such as multi-family, duplex, and single-family detached units.	X	
	b. Sponsor and support presentations and information dissemination by non-profit and government agencies.		X
	c. Permit affordable housing in each neighborhood so long as the specific unit type and design is consistent with the character of the neighborhood.	X	
	d. Acknowledge the economic and social consequences that large-scale or concentrated low-income housing developments place on neighboring households.		X
3. Modify existing regulatory measures to encourage the development of affordable housing.	a. Support non-profit and private affordable housing with affordable project with in the City limits.		X
	b. Increase flexibility in development standards allowing for reduction of site development costs.	X	
	c. Streamline the local administrative development review and permitting process to allow for cost reductions.	X	
	d. Encourage and incentivize the development of affordable housing in small complexes and low concentrations of buildings, appropriately distributed and integrated into the whole community.		X
4. Consider the provision of adaptive re-use and mixed-use.	a. Consider adaptive re-use and mixed-use project to stimulate affordable housing and economic development.		X
5. Adopt new regulatory measures to encourage the development of affordable housing.	a. Allow for the development of accessory dwelling units in single-family zones – not just caretaker accommodations.	X	
	b. Have no more restrictions for manufactured housing than for regular housing.	X	
	c. Utilize selective re-zoning of residential land to allow greater density for both single-family and multi-family housing.		X
	d. Promote continued use of the City's subdivision and zoning ordinances that could include density bonuses for certain types of affordable housing units.	X	

Section 1: Population by tenure in Providence city

Table B01003 Table B25008	2009 American Community Survey	2017 American Community Survey	Annual Growth Rate (Slope)	2025 Projection	Difference between 2017 and 2025
Total Population: (ACS Table B01003)	6,292	7,173	100	7,977	804
Total Population in occupied housing units (ACS Table B25008)	6,292	7,173	101	7,979	806
Total Population in owner- occupied housing (ACS Table B25008)	5,432	5,933	69	6,459	526
Total Population in renter- occupied housing (ACS Table B25008)	860	1,240	31	1,520	280

Source 1: U.S. Census Bureau. Table B01003: Total population. American Community Survey.

Source 2: U.S. Census Bureau. Table B25008: Total population in occupied housing units by tenure. American Community Survey.

Section 2: Supply of housing units by structure type in Providence city

Table B25001 Table B25032	2009 American Community Survey	2017 American Community Survey	Annual Growth Rate (Slope)	2025 Projection	Difference between 2017 and 2025
TOTAL HOUSING UNITS (ACS Table B25001)	1,891	2,267	32	2,557	290
Total occupied units (ACS Table B25032)	1,807	2,260	44	2,598	338
Owner-occupied structures (ACS Table B25032)	1,535	1,824	37	2,130	306
1 unit, detached	1,440	1,683	34	1,945	262
1 unit, attached	64	137	6	199	62
2 units	10	0	0	4	4
3 or 4 units	19	0	-3	-24	-24
5 to 9 units	2	0	0	-4	-4
10 to 19 units	0	0	0	0	0
20 to 49 units	0	0	0	0	0
50 or more units	0	0	0	0	0
Mobile homes	0	4	1	11	7
Boat, RV, van, etc.	0	0	0	0	0
Renter-occupied structures (ACS Table B25032)	272	436	6	468	32
1 unit, detached	141	118	-9	62	-56
1 unit, attached	10	84	11	161	77
2 units	8	0	-3	-17	-17
3 or 4 units	18	41	3	65	24
5 to 9 units	0	33	5	69	36
10 to 19 units	41	28	-6	-30	-58
20 to 49 units	35	108	9	174	66
50 or more units	19	24	-2	5	-19
Mobile homes	0	0	0	0	0

Boat, RV, van, etc.	0	0	-3	-21	-21
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Source 1: U.S. Census Bureau. Table B25001: Total housing units. American Community Survey.

Source 2: U.S. Census Bureau. Table B25032: Tenure by units in structure. American Community Survey.

Section 3: Housing occupancy in Providence city

Table B25003 Table B25081	2009 American Community Survey	2017 American Community Survey	Annual Growth Rate (Slope)	2025 Projection	Difference between 2017 and 2025
Total households in occupied housing units (ACS Table B25003)	1,807	2,260	44	2,598	338
Total households in owner-occupied housing (ACS Table B25003)	1,535	1,824	37	2,130	306
With a Mortgage (ACS Table B25081)	1,075	1,142	8	1,247	105
Without a Mortgage (ACS Table B25081)	460	682	29	883	201
Total households in renter-occupied housing (ACS Table B25003)	272	436	6	468	32

Source 1: U.S. Census Bureau. Table B25003: Tenure. American Community Survey.

Source 2: U.S. Census Bureau. Table B25081: Mortgage status. American Community Survey.

Section 4: Housing vacancy in Providence city

Table B25004	2009 American Community Survey	2017 American Community Survey	Annual Growth Rate (Slope)	2025 Projection	Difference between 2017 and 2025
Total vacant units (ACS Table B25004)	84	7	-11	-40	-47
For rent (ACS Table B25004)	0	0	0	0	0
Rented, not occupied (ACS Table B25004)	0	0	0	0	0
For sale only (ACS Table B25004)	9	0	-1	0	0
Sold, not occupied (ACS Table B25004)	0	0	-2	-11	-11
For seasonal, recreational, or occasional use (ACS Table B25004)	34	0	-2	12	12
For migrant workers (ACS Table B25004)	0	0	0	0	0
Other vacant (ACS Table B25004)	41	7	-5	-42	-49

Source 1: U.S. Census Bureau. Table B25003: Tenure. American Community Survey.

Section 5: Average household size in

Table B25010	2009 American Community Survey	2017 American Community Survey	2025 Projection
Average Household Size (ACS Table B25010)	3.48	3.17	3.07
Average Owner Household Size (ACS Table B25010)	3.54	3.25	3.03
Average Renter Household Size (ACS Table B25010)	3.16	2.84	3.25

Source 1: U.S. Census Bureau. Table B25010: Average household size of occupied housing units by tenure. American Community Survey.

Section 6: Monthly housing costs in Providence city

Table B25088 Table B25064	2009 American Community Survey	2017 American Community Survey	Annual Growth Rate (Slope)	2025 Projection	Difference between 2017 and 2025
Total owner-occupied housing unit costs (ACS Table B25088)	\$1,027	\$1,048	-\$2	\$1,045	\$ (3)
Units with a mortgage (ACS Table B25088)	\$1,268	\$1,339	\$7	\$1,406	\$ 67
Units without a mortgage (ACS Table B25088)	\$310	\$414	\$12	\$481	\$ 67
Median gross rent (ACS Table B25064)	\$915	\$925	\$17	\$1,052	\$ 127

Community Survey.

Source 2: U.S. Census Bureau. Table B25064: Median gross rent (Dollars). American Community Survey.

Section 7: Median household income in Providence city

Table B25119	2009 American Community Survey	2017 American Community Survey	Annual Growth Rate (Slope)	2025 Projection	Difference between 2017 and 2025
Median household income (ACS Table B25119)	\$64,750	\$73,056	\$1,168	\$77,491	\$ 4,435
Owner-occupied income (ACS Table B25119)	\$69,980	\$82,258	\$1,631	\$89,592	\$ 7,334
Renter-occupied income (ACS Table B25119)	\$31,968	\$34,464	\$108	\$39,707	\$ 5,243

Source 1: U.S. Census Bureau. Table B25119: Median household income that past 12 months by tenure. American Community Survey.

Section 8: Cache County Area Median Income (AMI)*

Table B19019 Table B19119	2009 American Community Survey	2017 American Community Survey	Annual Growth Rate (Slope)	2025 Projection	Difference between 2017 and 2025
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Median HOUSEHOLD income (ACS Table B19019)	\$0	\$53,812	\$3,925	\$87,693	\$ 33,881
1-person household	\$26,939	\$25,452	-\$203	\$23,844	\$ (1,608)
2-person household	\$44,243	\$52,540	\$953	\$58,311	\$ 5,771
3-person household	\$48,557	\$61,122	\$1,664	\$73,760	\$ 12,638
4-person household	\$53,437	\$61,100	\$767	\$64,436	\$ 3,336
5-person household	\$60,612	\$69,114	\$983	\$75,137	\$ 6,023
6-person household	\$65,239	\$71,605	\$816	\$77,535	\$ 5,930
≥ 7-person household	\$66,571	\$94,375	\$2,767	\$106,185	\$ 11,810
Median FAMILY income (ACS Table B19119)	\$54,345	\$62,971	\$968	\$68,566	\$ 5,595
2-person family	\$43,059	\$54,787	\$1,326	\$63,354	\$ 8,567
3-person family	\$51,545	\$61,657	\$1,388	\$72,587	\$ 10,930
4-person family	\$61,350	\$65,729	\$403	\$64,751	\$ (978)
5-person family	\$65,073	\$69,886	\$708	\$73,691	\$ 3,805
6-person family	\$67,217	\$72,096	\$801	\$78,486	\$ 6,390
≥ 7-person family	\$73,696	\$93,385	\$2,221	\$99,216	\$ 5,831

Source 1: U.S. Census Bureau. Table B19019: Median household income that past 12 months by household size. American

Community Survey

Source 2: U.S. Census Bureau. Table B19119: Median family income in the past 12 months by family size. American Community

Survey

*NOTE: AMI is calculated at the COUNTY level.