

MIDVALE CITY HOUSING PLAN

2019



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ACKNOWLEDGMENTS

THE MIDVALE COMMUNITY

Special appreciation is given to all community members and service providers who participated in stakeholder interviews, attended Housing Plan Open House meetings and events, completed surveys and provided their thoughts and comments throughout the process.

MAYOR ROBERT M. HALE

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Adoption Date: 19 Nov 2019

LETTER FROM THE MAYOR



To my Fellow Midvale Residents,

Today, we are looking to the future with our new housing plan. This plan is laying the groundwork to build and preserve housing for our growing population, to support Midvale residents with a range of incomes, and in all types of housing. This is a plan to get ahead of the pressures we will face – to protect our neighborhoods, and to build and enhance our community for future generations.

Today's challenges are, in many ways, a result of our great success as a state. Utah is growing. We are a safe, welcoming, and dynamic place that has attracted many people seeking to live, study, work or start their businesses. Our growth from inward migration, coupled with the natural growth of our population is placing great stresses and demands on our housing market. This growth, combined with ever-rising economic inequality has created a difficult and painful reality, a growing number of Utahns and Midvale residents are spending more to cover their housing costs. Entire neighborhoods are losing their affordability, and with the changing dynamics of our neighborhoods, our great city is beginning to change.

Midvale has always been the heart of the Salt Lake Valley. We truly are in the middle of everything, but we are losing our affordability – one of the reasons many people have historically made Midvale their home. Over the decades, Midvale's great location and affordable housing stock has been an attractive lure for prospective residents and homeowners. The variations in levels of affordability of Midvale's housing, coupled with our diverse range of housing types located throughout our city is what contributes to making Midvale a great place to live, and why many people choose to live here. Our cultural diversity, and broad range of housing types, allows Midvale to excel in all facets of city life. With the range of services and amenities that are available to us, and the strong sense of pride that each of us holds for our city, I truly believe that a concise and effective Housing Plan will only serve to strengthen our community and make Midvale a city where everyone is welcome and where anyone can live, regardless of their social or economic background.

This is a 5-year housing plan that will begin to pave the way that Midvale needs to follow in order to support its current and future residents and all of the housing needs that we may face together as a community.

Robert M. Hale, Mayor

LETTER FROM THE ASSISTANT CITY MANAGER & COMMUNITY AND ECONOMIC DEVELOPMENT DIRECTOR

Members of our community are far too often faced with making difficult decisions that place them in uncertain and compromising circumstances. Nobody should have to choose between having enough food for themselves and their family, and having a roof over their head at night. The reality is that in our great City, some members of our community are faced with these decisions – they must choose between food and rent. This challenge creates an instability in our neighborhoods, and as such, impacts our wider city.

Through the preparation of the Housing Plan, City staff have identified many of these challenges that affect our city and effect you, our residents. It is through this identification of challenges and issues, that we as a City can eliminate the housing instability in our neighborhoods, and start to bring stability to our residents and the areas of Midvale in which they live. The Midvale City Housing Plan is a response to the challenges that we face as a city, and as a State. The Plan looks at ways of how we can take steps to enhance the lives of those who live in our city through the provision of stable housing that is available to people from all economic backgrounds.

Our Housing Plan focuses on the central issue of growth, and the challenges that this poses to our city, now and in the future. By planning for future growth, we ensure that our children and our grandchildren have a place to call home, and that they are not faced with the housing challenges that we face today. By planning for the growth of our city, we seize an opportunity to respond to current challenges and failures that exist in our housing market, and ensure that Midvale's future is filled with a diverse range of housing types in stable neighborhoods, that future generations can call home.

Matt Dahl, Assistant City Manager & Community Development Director



CITY POPULATION

33,208

HOUSEHOLDS

12,669

HOME OWNERSHIP

■ rental unit (58%) ■ owner occupied (42%)



Over half of Midvale homes are rental properties

The source data being used is from the American Community Survey, as this is the data that the State requires the City to use as a part of our reporting requirements for affordable housing reporting.

EXECUTIVE SUMMARY

MIDVALE HOUSING MARKET

Midvale is a city of 33,208 (2017) people, contributing 3% of the county's population and 1% of the state's population. Market demand regionally is very strong, with population growth driving new development. Midvale has benefited significantly from this growth, having the largest and most sustained period of residential construction in its history over the past eight years. Midvale's rate of growth between 2010 and 2015, at 12%, outstripped the region. If this rate of growth continues, by 2040 it would be 52,000. While recent development has contributed to Midvale's economy, historic market conditions persist and act as a drag limiting the benefits of this new growth.

Fundamentally, Midvale's housing market is driven by the short-term nature of its residents. Market data implies that there is a cycle of "Grow and Go" occurring, where people move to Midvale as young adults and leave the city when their economic status improves, or their family grows. Supporting this interpretation of the data is the fact that over half of Midvale households have lived in their current home for less than five years. Over time, this cycle has resulted in the disproportionate growth of specific groups within Midvale's population that have not flourished in the post-great recession rally. These groups, including post-college millennials and impoverished, single-adult, and single-parent households, often are limited to the cheapest or most accessible housing available. Additionally, Midvale has a disproportionately low number of high-income households and married couples with children.

The nature of Midvale's housing stock is directly related to the short-term nature of the city's residents. In Midvale, 58% of all housing units, including multi-family and single-family, are rentals, which far exceeds the proportion of rental units in the county (34%). Additionally, the median home value in Midvale, at \$201,000, is significantly lower than the county. Households that wish to remain in Midvale as their financial situation improves, face limited options with a small number of high-opportunity neighborhoods (neighborhoods with access to transit, quality educational institutions, an abundance of jobs, fresh food, and open space) or large new homes being available. This is highlighted by the low number of homes valued at \$500,000 or above.

While the lack of high-end housing will need to be addressed to support a more socioeconomically balanced city, this cannot overshadow the needs of Midvale's current low- and moderate-income residents. A significant number of Midvale's residents live in homes that are too small, in poor condition, or have rental rates that leave tenants cost burdened. Forty-six percent of all renter households are cost burdened, spending more than 30% of their income on housing. These households are susceptible to changes in the economy or personal emergencies, either of which could result in dire financial consequences or even homelessness. In addition to the number of cost burdened households, 5,100 people, representing 17% of residents in Midvale, live below the federally established poverty level (e.g., an individual making less than \$11,700 or a three-person household earning less than \$20,090). This includes 1 in 3 children. Providing support for the cost burdened and impoverished households in Midvale is needed to reduce the number of short-term residents and create more stable neighborhoods.

HOUSING PLAN

The Midvale City Housing Plan is intended to be a five-year plan that identifies current and anticipated issues within Midvale's housing market and establishes the citywide policies that will address those issues. It will provide a guide for building better neighborhoods, stabilizing existing neighborhoods, and accommodating Midvale's future growth. Through a process of public engagement and market research six general issues were identified as influencing housing trends in the city:

- Population Growth
- Housing Stock Quality and Diversity
- Home Ownership
- Neighborhood Stability
- Education
- Housing Affordability

The Midvale City Housing Plan provides an analysis of the current housing market with policies recommended to address the issues, which are prevalent in the market based on the demographic, social, economic, and housing characteristics of Midvale, its residents and their particular needs.

The recommended policies established in this plan are identified under their related issues:

POPULATION GROWTH

- Reduce Lot Size Requirements in Residential Zones
- Strategically Encourage Density in Neighborhoods of Opportunity
- Modernize Parking Regulations to Support Residential Development

COST BURDENED RENTERS

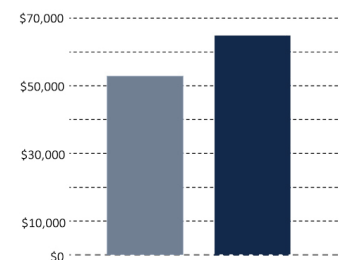
■ burdened (46%) ■ not burdened (54%)



Almost half of Midvale renters are cost-burdened.

MEDIAN INCOME

■ Midvale City ■ Salt Lake County



The median income of Midvale residents is lower than the County median



Accessory Dwelling Units (ADUs) increases the affordable housing supply, while financially benefitting property owners.



Encouraging mixed-income, multi-unit developments increases density and social mobility for moderate- to low-income residents.

- Adopt By-Right Development in Strategic Locations (Especially around transit)
- Modernize Setback and Open Space Requirements
- Encourage the Development of Missing Middle Housing to Accommodate Housing Choice for People at All Stages of Life
- Simplification of Subdivision Process

HOUSING STOCK QUALITY AND DIVERSITY

- Promote and Incentivize the Development of Accessory Dwelling Units (ADUs)
- Acquire and Redevelop Blighted Residential Units in Single Family Neighborhoods
- Provide a Financial Incentive to Improve Homes
- Business License Program for Landlords

HOME OWNERSHIP

- Down-Payment Assistance Program for New Home Owners

NEIGHBORHOOD STABILITY

- Support Code Enforcement Efforts
- Support the Development of Walkable Neighborhoods Through Improved Connectivity, Development of Neighborhood Scaled Amenities, Good Urban Design

EDUCATION

- Maintain and Distribute Housing Data and Information
- Provide Educational Opportunities For Renters and Landlords with Housing Industry Partners
- Provide Homeownership Education with Housing Partners

HOUSING AFFORDABILITY

- Encourage Mixed-Income Multi-Unit Developments in Strategic Locations
- Focus Programs on Households Making 80% AMI or Less
- Include Density Bonuses for Affordable Housing Developments in Strategic Locations
- Consider Use of Community Land Trust
- Acquire and Redevelop Blighted Residential Units in Single Family Neighborhoods

WHAT IS A “COST-BURDENED HOUSEHOLD”?

A household spending 30 percent or more of its gross income on total housing expenses – rent/mortgage, basic utilities, and property taxes – is considered “cost burdened.” A household spending 50 percent or more of its gross income on housing is “severely cost burdened.”

In Midvale: **46% of renters are cost burdened**
22% of homeowners are cost burdened
8% of homeowners are severely cost burdened

EXTREMELY LOW-INCOME PEOPLE
=<\$16,000 per year, poverty level

<30% AMI

AFFORDABLE RENT & UTILITIES: <\$400/MO.
People 65 years and older, People with disabilities,
People who live on a fixed income such as social
security

LOW-WAGE WORKERS
\$16,640 to \$25,300 per year for an individual

30-50% AMI

AFFORDABLE RENT: \$420-\$635/MO.
AFFORDABLE HOME: <\$175,000
Childcare Provider, Veterinary Assistant, Ski Patrol,
Cashier, Visual/Performance Artist, Custodian, Fast
Food Cook, Hotel Clerk

LOW-INCOME HOUSEHOLDS
\$36,100 to \$57,750 per year for a family of four

50-80% AMI

AFFORDABLE RENT: \$900-\$1,445/MO.
AFFORDABLE HOME: \$175,000-\$200,000
Home Health Aide, Accounting Clerk, Legal
Secretary, Physical Therapy Assistant, Truck
Drivers, Flight Attendant, Automotive Mechanic,
Kindergarten Teacher

MODERATE-INCOME HOUSEHOLDS
\$57,800 to \$72,200 per year for a family of four

80-100% AMI

AFFORDABLE RENT: \$1,445-\$1,805/MO.
AFFORDABLE HOME: \$200,000-\$255,000
Special Education Teacher, Graphic Designer,
Electrician, Sales Representative, Chef,
Chiropractor, Social Worker

HIGH-INCOME HOUSEHOLDS
\$86,600 to \$108,000 per year for a family of four

120-150% AMI

AFFORDABLE RENT: \$2,000-\$2,700/MO.
AFFORDABLE HOME: \$300,000-\$400,000
Chemist, Electrical Engineer, Human Resources
Manager, Nurse Practitioner, Attorney, Dentist, IT
Manager



INTRODUCTION

Midvale is a city located in the center of the Salt Lake Valley with an area of roughly six square miles. It is home to a population of approximately 34,000 residents and numerous large employers, including corporate headquarters for several national and international businesses.

Midvale is located at the intersection of I-15 and I-215 and has three TRAX stops with direct access to Salt Lake International Airport, University of Utah and numerous employment centers. This central location and ready access to all that the Salt Lake Valley has to offer makes Midvale an appealing place to call home. Midvale has a rich and diverse culture with many vibrant and distinct neighborhoods. These neighborhoods are a dynamic mix of Midvale’s historic communities and its newest developments binding the past and the present. The west side of Midvale is experiencing significant on-going development, within the Jordan Bluffs and Bingham Junction areas, both sites of Midvale’s industrial past.

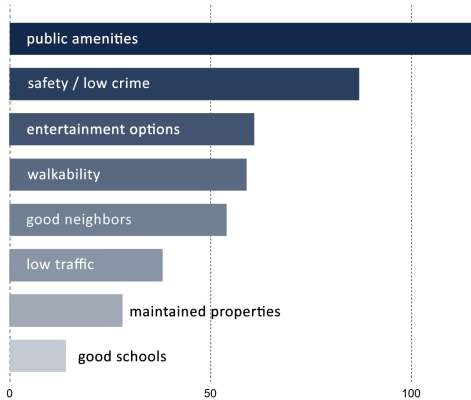
WHAT IS A HOUSING PLAN?

A Housing Plan is a set of documents that address the housing goals for a city. The document contains a set of detailed policies that are chosen to respond to the specific housing needs of the city, for its current and future residents. These needs are further assessed and prioritized to identify and develop practical strategies that can be implemented to guide future decisions by City staff and elected officials to meet and achieve specific goals.

HOUSING PLAN

The Midvale City Housing Plan establishes a vision for the future of Midvale’s housing needs. The Housing Plan serves as a policy document for decision making related to Midvale’s current and future housing needs over the next

WHICH 3 CHARACTERISTICS CONTRIBUTE TO MAKING A STRONG NEIGHBORHOOD?



Over 100 survey respondents stated public amenities make a strong neighborhood.

five years. The Plan seeks to identify and address housing related issues that will impact the housing market in Midvale, in both the immediate and distant future.

The Housing Plan is based on the current vision, values and data established through engagement with residents, service providers and other stakeholders, as well as through the utilization of the Housing Goals from the 2016 General Plan and current market research. Many of the issues presented in this plan have been identified through a robust public engagement program during the fall of 2018. These issues encompass all areas of housing and impact current and future residents of Midvale. Many of the issues such as growth, neighborhood stability, and housing affordability impact Citywide needs, whilst some issues such as quality of housing stock and homeownership impact specific neighborhoods.

WHY DOES MIDVALE NEED A HOUSING PLAN?

The City needs to update housing policies to meet the current and future housing needs of its residents. Midvale is expected to experience significant growth in the next 20 years, and the City must be able to provide for this future growth in a strategic and sustainable manner. The Kem C. Gardner Policy Institute at the University of Utah has prepared growth models that indicate Midvale will grow by an average of 730 new residents each year from now until 2040. By planning for growth, the City can make proactive and thoughtful policy decisions to ensure that Midvale maximizes the opportunities that growth provides, while mitigating its negative impacts.

MODERATE-INCOME HOUSING STRATEGY REQUIREMENTS

The State of Utah (State) has required that all cities include a five-year moderate-income housing strategy as part of their general plan. Municipal governments without this strategy are required to prepare one by December 1, 2019.

Updating or creating a new moderate-income housing strategy is a critical step for our community to prepare for the needs of current and future residents. A moderate-income housing strategy requires the gathering of demographic and housing market data and determining where current and future housing unit supply is insufficient to meet the demand for households making less than 80% of the area median income (AMI). State code requires that the moderate-income housing strategy includes a minimum of three policies, from a list of approximately two dozen options, that address the needs of moderate-income households. These requirements have been addressed in the Housing Plan.

The source data being used is from the American Community Survey, as this is the data that the State requires the City to use as a part of our reporting requirements for affordable housing reporting.

ANNUAL REVIEW REPORTS ON MODERATE-INCOME HOUSING

As set forth in UCA 10-9A-408, each City shall conduct an annual review of the moderate-income housing strategy and its implementation and report these findings to the Department of Workforce Services Housing and Community Development Division.

On an annual basis from the date of the last update to the moderate-income housing strategy, the City Council must:

- Conduct a thorough review of the municipality's moderate-income housing element and its implementation, which must:
 - Show efforts made to reduce, mitigate, or eliminate local regulatory burdens to moderate-income housing or to encourage preservation or development of moderate-income housing
 - Analyze and publish data about the number of housing units that are at or below 80%, 50%, and 30% of adjusted median income and the number of housing units that are subsidized or deed-restricted
 - Include how a city is using the moderate-income housing set-aside, money the city expends to pay or waive construction-related fees, and any city usage of Utah Housing Corporation programming
- Revise its five-year moderate-income housing needs estimates
- Report the findings of the annual review to the Housing and Community Development Division of the Utah Department of Workforce Services and the Association of Government to which the municipality belongs
- Post the findings of the annual review on its website

The reporting criteria which Midvale must comply with is set forth in UCA 10-9a-103(b) and UCA 10-9a-408 of the Utah Code.

HOUSING PLAN IMPLEMENTATION RESOURCES

The policies and programs identified in the Housing Plan document will require a significant financial investment to develop and implement certain proposals. Midvale City does not have enough financial resources to fund these policies and proposals on its own. The funding for the policies and programs set out in the Housing Plan will come from other resources such as the Community Development Block Grant (CDBG) operated by Salt Lake County, State funding through the Department of Workforce Services, and through the Bingham Junction and Jordan Bluffs Project Areas. The Midvale City Redevelopment Agency will act as the primary funding resource through the finances that it controls under the established housing set-asides from its Project Areas. The City will work with housing partners who work in Midvale to partner on additional funding opportunities.

WHAT IS "AFFORDABLE" HOUSING IN MIDVALE?

The typical monthly housing expenses for both renters and owners should be less than 30% of a household's gross monthly income. General affordability for a given area is based on the AMI or Area Median Income. Midvale uses Salt Lake County AMI values.

The AMI for a household of 4 is \$73,800 and for a household of 1 the AMI is \$51,690.

Affordable housing for a household of 4 that earns 80% AMI (\$59,050) is a rental costing about \$1,476/month or an owner occupied home priced around \$265,000 (est. mortgage \$1,193/month + taxes and insurance).

Affordable housing for a household of 1 that earns 60% AMI (\$41,350) is a rental costing approximately \$1,034/month, or an owner occupied home priced around \$175,000 (est. mortgage \$824/mo + taxes and insurance).

Source: Salt Lake County Community Resources and Development (2016 Area Median Income).



MIDVALE

A CITY IN TRANSITION

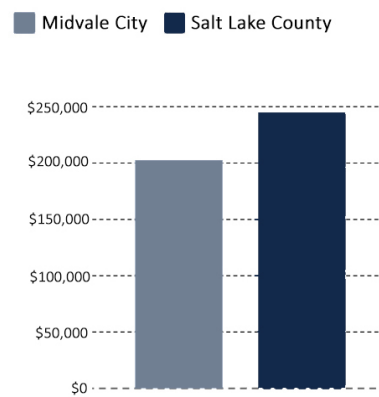
DEMOGRAPHIC & HOUSING ANALYSIS

Midvale is a small city of 34,000 residents, contributing 3% of the county's population and 1% of the State's. However, Midvale has experienced tremendous growth. Its rate of population growth between 2010 and 2015, at 12%, outstripped the region and most of the cities adjacent to Midvale. If this rate of growth continues, by 2040 Midvale's population will be over 52,000.

While future growth will have a significant impact on Midvale, understanding the unique characteristics of the city's current population is fundamental to the development of policies and programs that will best serve the community. One of the best methods for evaluating the magnitude of these characteristics and their impacts is a market comparison with Salt Lake County and the cities adjacent to Midvale. By using the aggregate data from the county and the city specific data of adjacent cities, it becomes possible to make declarative statements about Midvale's housing market within the region.

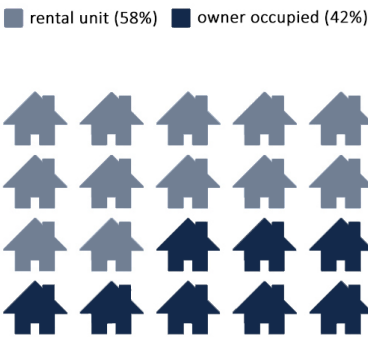
The city's current demographic make-up, housing market, and land use patterns are the product of dramatic changes to its economy, transportation system, and boundaries. These changes came from events such as the closure of large industrial employment centers on the city's westside, the construction of I-15, and the annexation of land east of State Street. These changes have resulted in Midvale developing unique characteristics in its housing market. Midvale is a diverse community with a high number of low-income housing, and a low number of high-income housing. The rental market comprises 58% of the available housing units, highlighting the market demand.¹ The median home value in Midvale falls significantly below that of the rest of Salt Lake County.² Even with relatively affordable units, the residential housing stock is insufficient to meet the demands of many residents, with people making the choice to take on roommates or living in housing units that are poorly maintained. These characteristics result in residents having a short tenure in Midvale, often relocating to other communities when their economic status improves.³ Through the public consultation process, the City learned that many people moved to Midvale due to its location, proximity to services and education centers, and due to its affordability. In contrast to this, many of the

MEDIAN HOME VALUE



The median home value is lower than the county average.

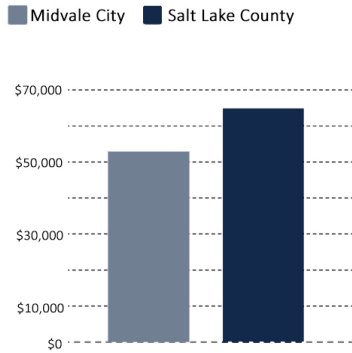
HOME OWNERSHIP



Approximately 58% of all occupied housing units being occupied in a rental capacity.

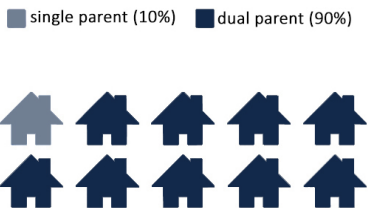
1 U.S. CENSUS BUREAU, 2016
 2 IBID
 3 IBID

MEDIAN INCOME



The median household income is over \$10,000 less than the County average.

SINGLE PARENT HOUSEHOLDS



There are 1,141 single-parent households in Midvale.

residents who provided this insight also provided an indication that they would leave Midvale if their financial circumstances were to improve over time.

Facing issues of low-educational attainment, challenging household circumstances, and limited employment opportunities, a significant percentage of the population are either living in poverty or are one financial emergency away from becoming impoverished.⁴ Within this population children are particularly affected, resulting in 1 in 3 living in households with an annual income below the poverty level. These issues are particularly concentrated between 700 West and State Street.

The rental market dominates in Midvale, with approximately 58% of all occupied housing units being occupied in a rental capacity.⁵ These rental units consist of not only multi-family units, but also a large proportion of Midvale's single-family homes. Single-family homes comprise 9.4% of Midvale's rental market. The prevalence of rental units in the housing market is the result of numerous local and regional trends, though public input has indicated that many current residents chose to live in Midvale because it was affordable and offered easy access to other communities for shopping and employment. However, the current period of economic growth at the national and regional levels have started to impact these drivers of Midvale's population growth. The changes in Midvale's housing market are evident through the increase in the median home value in the City. From 2012-2016 the median home value increased by 24% for single-family homes. The increase in home values have resulted in the increase in households that are cost burdened. 46% of Midvale renters are cost burdened, meaning that they spend more than 30% of their income on housing costs.

MIDVALE HOUSING STATISTICS

There are a number of trends associated with Midvale's housing market that differ from adjacent cities. 48% of all of its households are occupied by a single-adult, a striking figure when compared to the 39% occupancy in Salt Lake County as a whole.⁶ Additionally there are 1,141 single-parent households in Midvale, representing approximately 10% of all of the City's households.⁷

Based on public input that was received throughout the public outreach portion of the plan process, there was a significant emphasis placed on the overall quality of homes in many of Midvale's neighborhoods and throughout the city. This feedback specifically dealt with the low and often poor quality of some housing units that many residents have viewed as negatively impacting neighborhood stability and perception. Naturally occurring affordable housing (NOAH) is housing that is available to households making 80% or less of AMI,

⁴ U.S. Census Bureau

⁵ IBID

⁶ IBID

⁷ IBID

but that has not been subsidized. It is often the poor-quality housing stock that falls into the category of “naturally affordable”. In contrast, the subsidized affordable housing in Midvale is housing that receives funding through different programs, such as the Low-Income Housing Tax Credit program, that provides development incentives for housing units at different levels of AMI and is often times of excellent quality and relatively new. Midvale has a relatively large volume of both forms of affordable housing. To a large extent, the location of the subsidized affordable housing is dispersed throughout the city and is also mixed in with market rate homes. In contrast, a significant proportion of the naturally occurring affordable housing is concentrated in specific neighborhoods. The negative impressions of the affordable housing stock in Midvale are centered on areas with naturally occurring affordable housing.



Union Plaza, located in Midvale, is a subsidized multi-family housing development. (Image: HousingConnect.org)



PUBLIC OUTREACH RESULTS

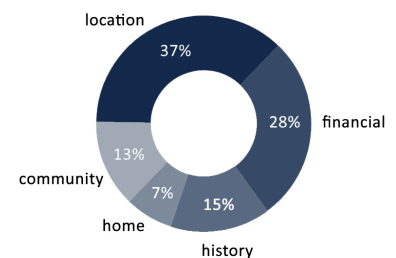
As a part of the Plan preparation process, the RDA conducted a robust public outreach program. This process was initiated in February 2018 and includes City Council meetings and presentations, open house events, a four week long citywide housing survey and interviews with stakeholders and community groups such as homeowners associations (HOA), and Midvale Community Council. The first public Open House was held on June 6th, 2018. Throughout the public outreach component of the Plan preparation process, the City engaged with over 400 members of the public through Open House events, surveys, and community meetings, with the majority of engagement occurring through survey participation. Staff also engaged with a number of service providers as a part of the stakeholder engagement, including Utah Community Action, United Way 2-1-1 and The Road Home.

OPEN HOUSE

Midvale City conducted two separate open house events to provide information on the Plan process as well as to provide an opportunity for the public to offer input on the information presented at each Open House. Over 50 members of the public, as well as several service providers attended the Open House events. In collaboration with the Midvale City Communications Specialist, the following methods of communication were engaged to inform the public of the Open House event:

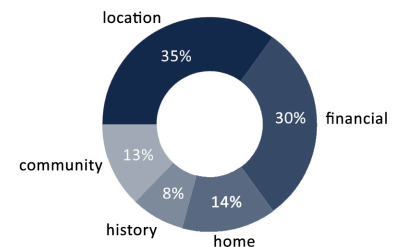
- Social media (Facebook and Twitter)
- Midvale City Journal
- “Peach Jar” Canyons School District newsletter website
- Press release to local newspapers
- Flyers distributed to all Midvale residential properties
- Post cards
- City website
- E-notifications
- Email distribution
- Midvale Community Council

WHY DO YOU LIVE IN MIDVALE?



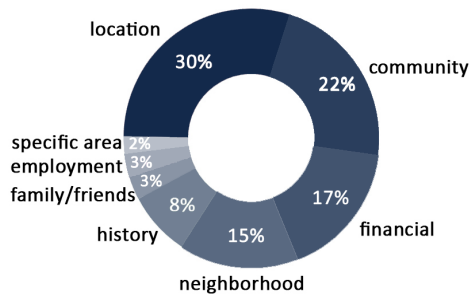
The main reason survey respondents live in Midvale: the location.

WHAT WAS THE MOST INFLUENTIAL REASON YOU CHOSE TO LIVE IN MIDVALE?

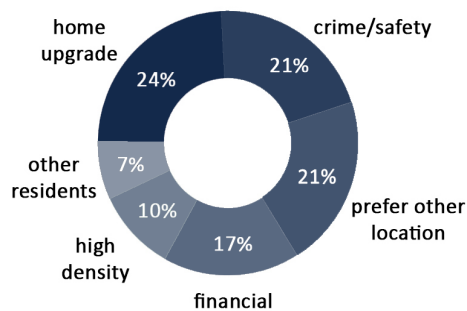


Majority of the survey respondents chose to live in Midvale due to the location.

WHY DO YOU EXPECT TO STILL BE IN MIDVALE 5 YEARS FROM NOW?



WHY DO YOU EXPECT TO LEAVE MIDVALE IN THE NEXT 5 YEARS?



Reasons why residents expect to stay or leave Midvale in the next five years.

The Open House provided an opportunity to display a number of presentation boards with educational information, as well as engagement opportunities for attendees to offer opinions and other valuable input. Each attendee was offered an answer sheet, that allowed for answers and comments to be recorded based on the information and questions presented. Each presentation station offered different information points related to housing in Midvale and the purpose of the plan. The stations covered the following information:

- What is a Housing Plan?
- Midvale Housing Statistics
- Neighborhoods of Opportunity
- Life Cycle Housing
- Midvale Mapped
- General Plan Housing Goals and related questions

City staff were available throughout the event to provide answers and assistance to attendees. Staff also made note of public comments made during their discussions with members of the community in attendance and collected answer sheets at the end of the night. There was also a station that allowed those in attendance to participate in the Housing Plan Survey using City provided iPads. This function was facilitated by the IT Department of Midvale City.

All of the information gathered from the Open House attendees was compiled along with emailed comments from individuals who were not able to attend the Open Houses.

CITYWIDE SURVEY

An integral component of Midvale's community outreach program consisted of gathering valuable public opinion on housing issues experienced by Midvale citizens. The survey was open to all Midvale residents and was available to be taken online for the period of one month, to allow the best chance for wide ranging participation and engagement. The survey was available in both English and Spanish. Those who engaged with the survey provided information that highlighted a strong citywide representation. There were respondents from each neighborhood in Midvale, as well as respondents across all age ranges. This diversity of respondents provided the City with a variety of views and opinions on many housing related issues as discussed in the survey. Overall, there were 336 survey respondents.

A sample of the results are highlighted throughout the document.

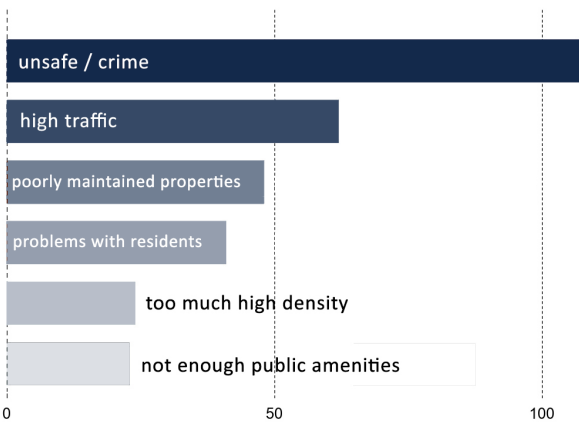
IDENTIFIED ISSUES

The Open House events and survey brought to the attention of the City a number of housing related issues. These issues have resulted in policies and programs included in the Housing Plan.

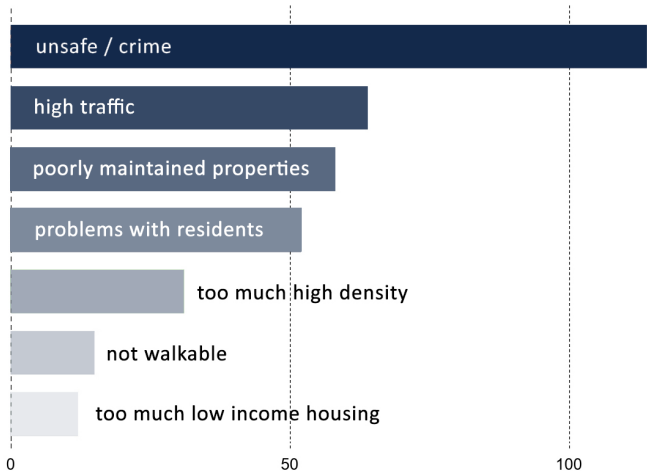
Some of the identified issues provided through public input are as follows:

- More access to recreation, affordable housing and better employment opportunities is needed
- Many neighborhoods have poor quality housing stock in need of upgrading. The average rating of the overall quality of housing stock in Midvale was 6 out of 10 based on input at the first Open House event
- More planned green space would help enhance the quality of life in Midvale
- More transit opportunities are needed throughout the city, including improved bus routes
- Home ownership needs to be encouraged
- Encourage more college graduates to live in Midvale

WHAT ARE THE TOP 3 ISSUES THAT NEGATIVELY IMPACT THE QUALITY OF LIFE IN MIDVALE?



WHAT ARE THE TOP 3 ISSUES THAT NEGATIVELY IMPACT THE QUALITY OF LIFE IN YOUR NEIGHBORHOOD?





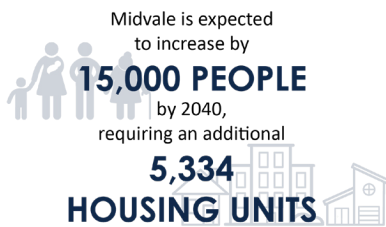
HOUSING GOALS

The 2016 Midvale City General Plan establishes a vision for the future of Midvale and serves as a policy document for decision-making for the development of the city for the next 8-10 years. The housing goals of the 2016 General Plan have been identified as the guiding principles, or foundation, upon which the Housing Plan is to be built.

The 2016 Midvale General Plan's housing vision is for Midvale to provide a diverse, high quality housing stock that incorporates a range of housing forms and densities that appeal to new and existing residents at different income levels and life stages while retaining the character and form of established neighborhoods. The ability for Midvale to maintain a diversified housing stock is integral to its sustainability, and to its success as the epicenter of life in the Salt Lake Valley.

- 1** Maintain and strengthen stable neighborhoods. This goal includes preserving the quality and character of existing neighborhoods; providing neighborhoods with better connectivity and access to recreational amenities; and ensuring that infill and adjacent development is compatible with the existing neighborhood.
- 2** Maintain and improve the quality of existing housing stock in Midvale and revitalize the physical and social fabric of neighborhoods that are in decline.
- 3** Expand the variety of housing opportunities to allow for more choices in types and locations of residences. This includes providing for a mixture of housing sizes, densities, types and affordability in each area of the City.
- 4** Support the development of more affordable housing in appropriate locations, i.e. near transit, retail, commercial, schools and recreational amenities.
- 5** Encourage higher density residential in appropriate locations in opportunity areas to create the market needed for viable commercial development.
- 6** Continue to encourage a variety of housing types, sizes, and pricing with new developments.

ISSUES, STRATEGIES & RECOMMENDATIONS



88% OF RESPONDENTS

EXPECT TO STILL LIVE IN MIDVALE 5 YEARS FROM NOW

12% OF RESPONDENTS

EXPECT TO LEAVE MIDVALE IN THE NEXT 5 YEARS

Through the housing plan development process, six housing and neighborhood related issues impacting current and future Midvale residents were identified through a combination of public input, market analysis, and leading data in the field of housing and planning.¹ The issues are as follows:

- Growth
- Housing Affordability
- Housing Stock
- Home Ownership
- Neighborhood Stability
- Education

These issues will not be solved in five-years, but the intent of this plan is to make meaningful progress in addressing them through the implementation of targeted policies and programs.

POPULATION GROWTH

Population projections for the State of Utah, which are prepared by the Kem C. Gardner Policy Institute at the University of Utah, indicate that the state will grow by 1.3% annually through 2065, adding 2.8 million new residents. Salt Lake County is anticipated to take on approximately 21% of this growth (Kem C. Gardner Institute, Utah's Long-Term Demographic and Economic Projections, July 2017). Two-thirds of these residents come directly from Utah families, rather than migration. Utah has the largest household size in the nation, averaging 3.19 people. As a result of this unique demographic characteristic, when we discuss housing policies related to growth, we are addressing the question, "where will our children live?"

Midvale is anticipated to experience an average annual growth of approximately 730 people between 2019 and 2040. Midvale's projected increase in population will result in approximately 15,330 new residents by 2040, which in turn, would require approximately 5,334 additional new housing units of all types to support this growth. Given that the city has limited land that is undeveloped, the ability for the City to meet the needs of future

¹ *Redevelopment Agency of Midvale City*

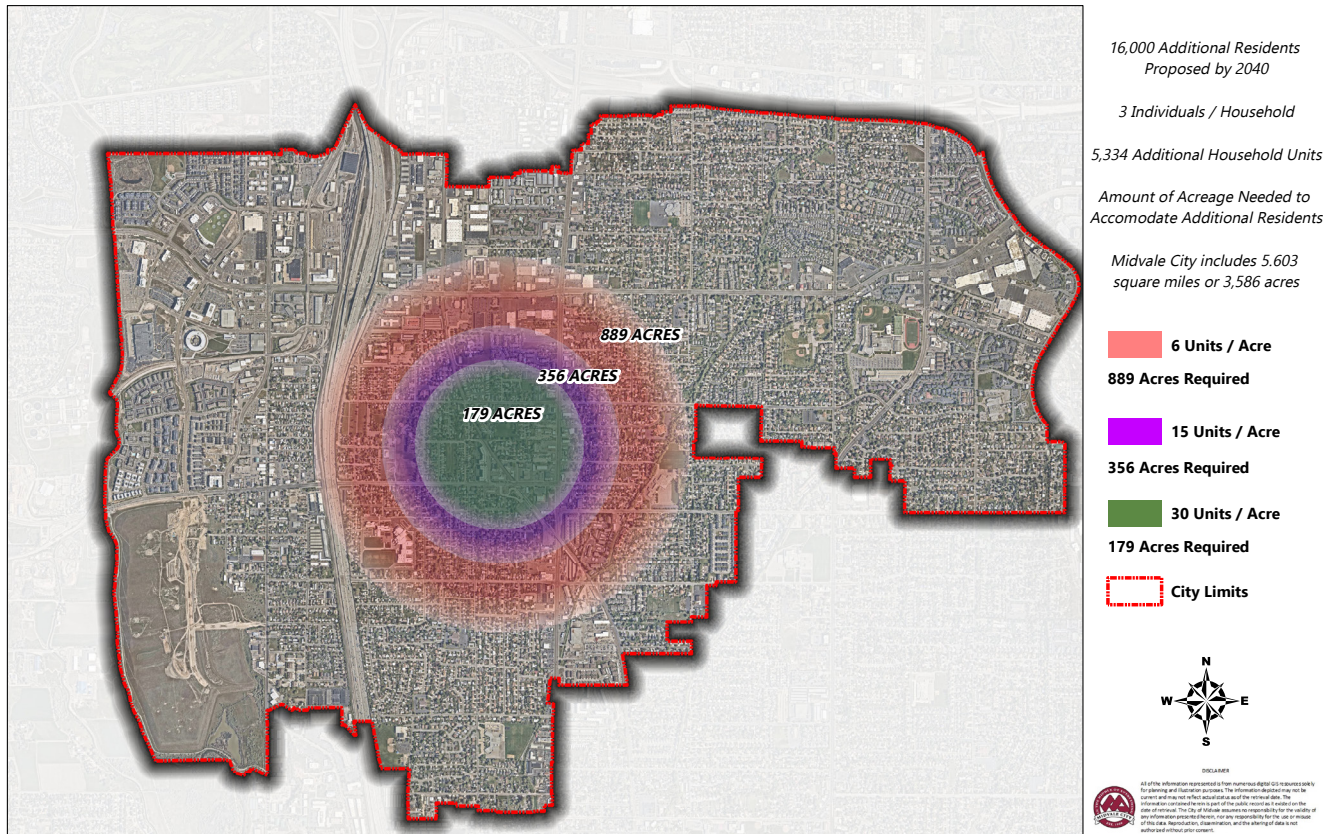


Figure 3. Required acreage for future growth by density level.

residents will require changes to the City's current land use policies, as well as a diversity of housing options to meet the needs of all future residents.

RELATED GENERAL PLAN GOALS

Continue to encourage a variety of housing types, sizes, and pricing with new developments.

Expand the variety of housing opportunities to allow for more choices in types and locations of residences. This includes providing for a mixture of housing sizes, densities, types and affordability in each area of the City.

Encourage higher density residential in appropriate locations in opportunity areas to create the market needed for viable commercial development.

POLICIES

G01 Reduce Lot Size Requirements in Residential Zones

The City shall reduce the minimum lot size requirements in residential zones. Strategic changes to the minimum lots sizes in the City will result in the development of new units throughout the city. If done strategically, these changes could support future growth without negatively impacting traditional neighborhood characteristics. For example, the Single-Family Residential Zone (SF-1) is the largest land-use zone in Midvale. In the SF-1 zone, the minimum



Encouraging a variety of housing types, like this eight-plex, allows more choices for the residents of Midvale.



An example of a cottage cluster. A cottage cluster includes smaller homes with a shared open space. Cottage clusters offer reduced landscape maintenance responsibility and efficient parking designs. Cottage clusters provide an opportunity for growth of single-family homes in Midvale.



Excessive parking adds significant cost to the development of new housing units. The cost of building a new stall can range from \$5,000 for surface parking to \$50,000 for underground structured parking. These costs are passed on to the homeowner or renter, adding to the affordability issues experienced in Midvale.

lot size is 7,000 sq. ft. This level of density allows 5 units per acre. The minimum requirement will be reduced to 5,000 sq. ft. This change would allow for 8 units per acre. This change will provide an opportunity for the growth of single-family homes in Midvale, as well as provide additional housing options to address Midvale's projected growth. Similar modest changes in density will over time allow for the development of new units throughout the city without introducing significant change in the city's established neighborhoods.

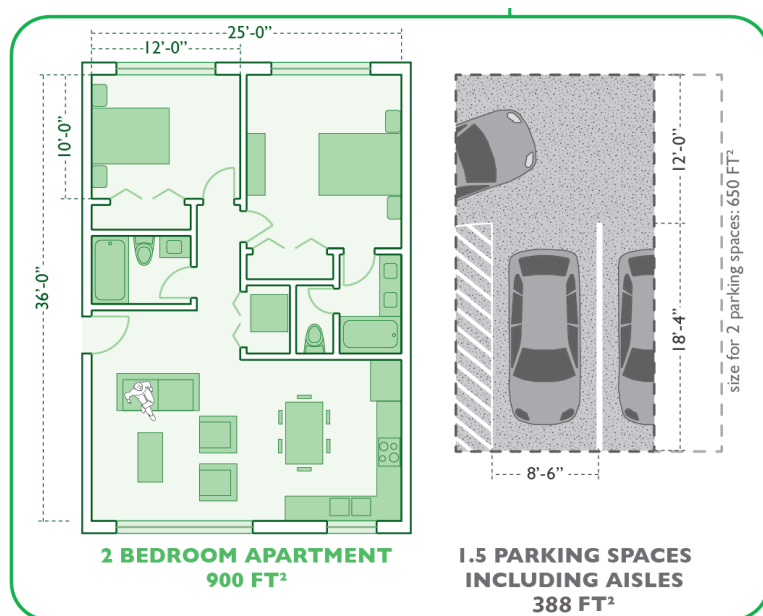
G02 Strategically Encourage Density in Neighborhoods of Opportunity

The City shall allow moderate-to high-density development in neighborhoods that have access to jobs, open space, fresh food, public transportation, quality education, and neighborhood services. By increasing density in these neighborhoods of opportunity, the City will increase the overall number of households that would benefit from living in stable and desirable areas of the city, as well as mitigate some of the challenges that are associated with increased density when it is forced into areas without infrastructure and services to allow fewer vehicle trips. By allowing for greater density, the City is not requiring any specific housing type, rather the policy would support a greater choice in the housing that can be built.

G03 Modernize Parking Regulations to Support Residential Development

Midvale's goal in determining new parking requirements should be to minimize the amount of unused or excess parking included in each development. Excess parking creates significant burdens within the community. First, excess parking

Living Space vs. Parking Space



Minimum parking requirements focus more funding and resources towards storing cars than to housing. (Image source: Sightline Institute).

reduces the developable land in the city, thereby limiting the number of housing units that can be built. Second, excessive parking adds significant cost to the development of new housing units. The cost of building a new stall can range from \$5,000 for surface parking to \$50,000 for underground structured parking. These costs are passed on to the homeowner or renter, adding to the affordability issues experienced in Midvale. Third, excess parking contributes to neighborhoods that feel like they are built for cars rather than people. This can reduce the desirability of a neighborhood for both current and prospective property owners.

In addition to addressing the amount of parking required for new residential developments, the City will consider innovative shared parking policies, by taking advantage of parking that is available at different times of the day. This may include shared parking between residential and commercial uses and increasing the ability to count on-street parking as a method of meeting parking needs. This will ensure that parking lots and public parking are being efficiently used throughout the day.

G04 Adopt By-Right Development in Strategic Locations (Especially near transit)

The City shall allow by-right development in strategic locations throughout the city. By right development refers to projects that are permitted under current zoning and do not require any legislative action by the City Council or Planning Commission. Projects are approved administratively by staff and do not require public hearings. By adopting by-right development in strategic locations, the City promotes development under adopted zoning laws, and increases the efficiency of the development process through a faster administrative review process. By-right development encourages new development because it creates certainty in the process thereby reducing risk for developers. Additionally, a more efficient process will reduce holding costs, which would otherwise be passed on to the homebuyer or renter, contributing to more affordable housing.

G05 Revise Setback and Open Space Requirements

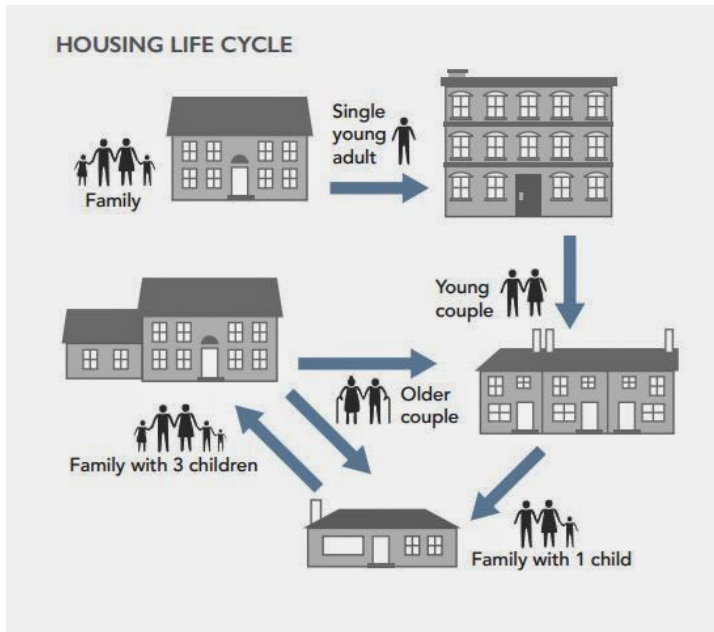
The City will revise its setback and open space requirements with the goal of creating greater efficiencies in land use and the physical integration of new development within the community. Excessive setback and open space requirements, especially associated with multi-family developments, create opportunity costs for the city in the form of lost residential units and property tax. To eliminate inefficiencies and wasted resources, all open space over a minimum threshold should be required to be programmed for specific uses to ensure that the space is not wasted or used for unwanted activities. Additionally, setback and open space requirements should be used to integrate residential developments within the community rather than creating separation. Exceptions for substantial changes in density between adjacent properties should be given special consideration in the modifications of the setback requirements. Through these efforts, the City would encourage the



Transit-oriented development reduces the need for parking lot, which increases the affordability of housing units. (Image: Jeremiah Cox)



Providing developers who build affordable units a fast-tracked permitting process will decrease the cost of those projects, increasing the likelihood that such projects make it to the market. (Image: VODA)



Life cycle housing seeks to provide housing choice for all residents, for all phases of their lives, within each neighborhood.



Duplexes add density, while maintaining the look of a single-family home in a neighborhood.

development of new residential units and stabilize residential neighborhoods.

G06 Encourage the Development of Missing Middle Housing to Accommodate Housing Choice for People at All Stages of Life

Missing middle housing is a range of multi-unit or clustered housing types compatible in scale with single-family homes that help meet the growing demand for walkable urban living. These housing types provide diverse options along a spectrum of affordability, include duplexes, fourplexes, and bungalow courts, and support walkable communities, locally-serving retail, and public transportation. The City will encourage this type of development in residential neighborhoods in Midvale to meet the current and future needs of Midvale's residents and to reflect the ever-changing demographics of the city. Missing Middle Housing provides a solution to the mismatch between the available U.S. housing stock and shifting demographics combined with the growing demand for housing in walkable urban places.

G07 Simplification of Subdivision Process

The City shall overhaul the subdivision approval process through the approval of minor subdivision (i.e. for 3 or less lots) applications by administrative action, general subdivision applications of 4-9 lots through Planning Commission action following the guidelines outlined in 16.04.050 of the City's Code. In the case of subdivisions of 10 or more lots, the process should follow that outlined in 16.04.040 of the City's Code. This will provide a more streamlined approach to minor and general subdivisions, but still allow for Planning Commission and City Council approval for those instances where a proposed subdivision may have a significant impact on a neighborhood.

5 YEAR OBJECTIVES

- 1,500 new residential units (single-family, townhouses, duplex, stacked flat condominium, and multi-family)

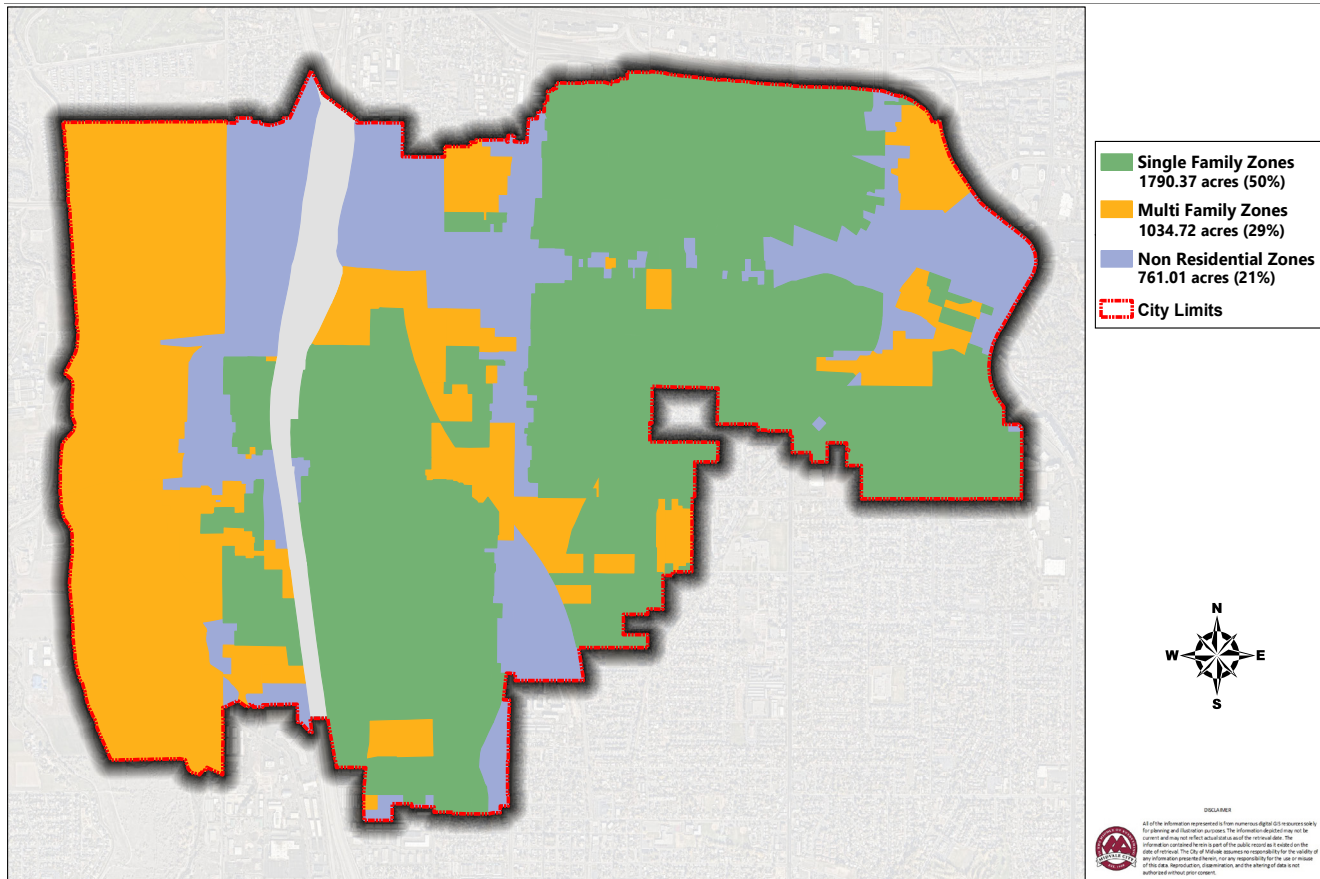


Figure 4. Midvale Residential Zones

HOUSING AFFORDABILITY

INFORMATION ON HOUSING AFFORDABILITY

Midvale has a significant need for affordable housing. 2,800 households in the city are housing cost burdened, meaning they spend more than 30% of their monthly income on housing costs. Additionally, 15% of families live below the poverty line, which results in 1 in 3 children living in poverty. More residents need affordable housing each year as housing prices outstrip wage growth. In Midvale, housing prices increased by 24% between 2012 and 2018, while statewide wages grew between 2% and 3% annually over the same period. This trend results in more homes becoming unaffordable for current residents, as well as Midvale's next generation. To address the growing affordability gap, the City needs to focus on expanding Midvale's housing stock, reducing barriers to development, and supporting efforts to provide housing subsidies for moderate- to low-income households.

RELATED GENERAL PLAN GOALS

Support the development of more affordable housing in appropriate locations, i.e. near transit, retail, commercial, schools and recreational amenities.

FAMILIES IN POVERTY

■ below poverty line (15%)
■ above poverty line (85%)



15 percent of Midvale's households live below the poverty line.



By increasing density of mixed-income developments in strategic areas, social mobility will be promoted for moderate- and low-income households.

COST BURDENED RENTERS

■ burdened (46%) ■ not burdened (54%)



46 percent of Midvale's households are cost-burdened.

Encourage higher-density residential in opportunity areas to create the market needed for viable commercial development.

POLICIES

HA01 Encourage Mixed-Income Multi-Unit Developments in Strategic Locations

The City shall encourage and incentivize mixed-income development in strategic locations with public transportation options, open space, and neighborhood services. Mixed-income development promotes upward social mobility for moderate- and low-income households and prevents issues that arise from concentrated poverty. The City shall encourage mixed-income projects by providing density bonuses or financial incentives, as well as removing roadblocks to development and inefficient land use requirements by providing more administrative decision-making powers to staff.

HA02 Focus Programs on Households Making 80% Ami or Less

The City shall focus incentive programs on households making 80% or less of AMI (\$64,000 for a family of 4). The Median Household Annual Income in Midvale is \$54,400 (2017), meaning that a significant portion of the city's households would qualify for income targeted programs. These households are the most likely to be housing cost burdened, and often lack the ability to find the housing that meets their needs. Supporting household stability through affordability can contribute to greater social mobility and improved quality of life for the affected residents, as well as making them more financially resilient when faced with short-term financial issues, such as the loss of a job.

HA03 Include Density Bonuses for Affordable Housing Developments in Strategic Locations

The City will promote the development of affordable housing through the implementation of density bonuses or incentive zoning for developments located in the identified opportunity areas of the 2016 General Plan. Incentive zoning or density bonuses offer rights to a developer in exchange for public benefits to the community. For example, the maximum height for a development may be increased if 20% of the developments housing units are income restricted. This would support mixed-income development, reduce the concentration of low-income housing, and ensure that the greatest density is in neighborhoods with the services to support the population.

HA04 Establish Framework for a Community Land Trust

The City shall seek to increase the number of affordable single-family homes in Midvale through the utilization of a Community Land Trust (CLT), or a similar model. A CLT is used to acquire and develop land for affordable housing. Through a CLT, the City retains ownership of the land that is acquired for affordable housing development and sells the home that is built to income-

qualified buyers. As terms of the sale, the CLT agrees to lease the land to the home buyer for a nominal amount and restricts the future price of the home when the owner seeks to sell it. This structure allows the home buyer to receive equity in the home, but also keep the price low over the long-term through the ongoing ownership of the land by the City. By removing the value of the land from the purchase price of the home, it becomes affordable to moderate- and low-income households. This model has been used throughout the state and nation and would need to be modified to work with the resources available to the City and the needs of the Midvale's residents.

5 YEAR OBJECTIVES

- 500 new or preserved units for households making 80% or less of the area median income.

HOUSING STOCK QUALITY AND DIVERSITY

The typical size, age, quality, condition, and type of housing in Midvale varies significantly based on where the homes are located and the era in which they were built. Overall, single-family homes represent 47% of the housing stock, the median home price is \$201,000, 80% of the units have three bedrooms or less, and the average unit age is 35 years. Given the age of the housing stock and several factors impacting the ability of property owners to invest in their housing units, a significant portion of Midvale's housing is viewed as needing upgrades to their landscaping, facades, structures, and systems. Survey results indicate that residents rated the quality and condition of Midvale's homes as 6 out of 10. The perception, and reality, of the housing stock's condition has significant impacts on its residential neighborhoods. By encouraging or incentivizing the rehabilitation of existing units and the building of new units Midvale can make a significant impact in the lives of the city's residents, including the retention of residents that may move to other communities when their family or economic status change.

RELATED GENERAL PLAN GOALS

Maintain and strengthen stable neighborhoods. This goal includes preserving the quality and character of existing neighborhoods; providing neighborhoods with better connectivity and access to recreational amenities; and ensuring that infill and adjacent development is compatible with the existing neighborhood.

Maintain and improve the quality of existing housing stock in Midvale and revitalize the physical and social fabric of neighborhoods that are in decline.

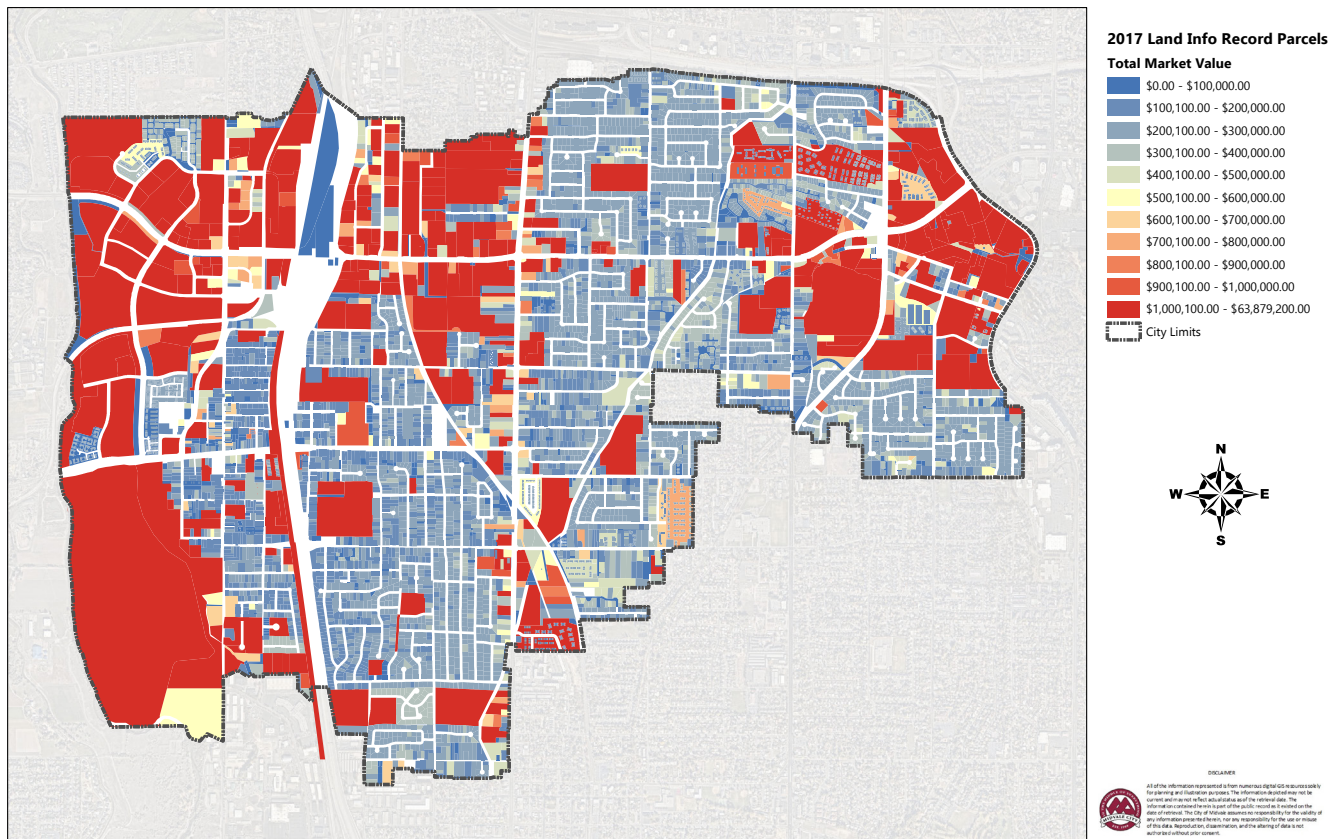


Figure 5. 2017 Land Information Record Parcels. Total Market Value.

POLICIES

HS01 Incentivize the Development of Accessory Dwelling Units (ADUs)

In supporting affordable housing and increasing available and varied housing stock for the rental market, Midvale City shall encourage and incentivize the development of Accessory Dwelling Units. These units, typically 500-600 square feet in size, fit on existing properties, usually behind single-family homes, or within already established homes as a self-contained unit within the primary residence. The production cost on these units is reduced because the price of the land is removed from the construction cost. The model allows for households to accommodate their changing family needs, perhaps housing a student or aging parent. In order to encourage the use of ADUs the City should remove regulatory roadblocks, establish design standards, and consider providing financial incentives for a pilot development program. ADUs can increase available housing stock and provide additional useable residential units throughout Midvale without changing the character of the neighborhood.



Because the land is already owned, the production cost on these small, inexpensive units is reduced even further, making ADUs the most cost-effective method of new construction for small housing units.

HS02 Provide a Financial Incentive to Improve Homes

The City shall establish a program to provide a financial incentive to improve the facades, structures, and systems of single-family homes throughout Midvale. A home repair incentive program could provide either a tax reimbursement through an annual program allocation or a low-interest loan to encourage homeowners and landlords to invest in their properties. Through this program, Midvale would address issues of housing quality and neighborhood blight.

HS03 Business License Program Modifications

The City shall modify the licensing program for businesses and landlords that operate residential rental units within Midvale. First, for purposes of maintaining proper records, each business shall identify in their business license application or renewal the address of each rental property and the number of units located at each location. Second, the City shall modify its fee structure so that it is tied to the number of rental units operated within the City, with a higher fee for businesses that operate more rental units. Third, a meaningful fine should be created and enforced for individuals and businesses that fail to obtain a license or disclose the rental units that they own. Revenue generated from the new fee structure and fines would go towards the implementation of the business license program and the establishment of a rental unit renovation program that would be accessible to licensed businesses.

HS04 Acquire and Redevelop Blighted Residential Units in Single Family Neighborhoods

Midvale's housing stock includes many homes that have been closed to occupancy and contribute to neighborhood blight. The City shall create a program that will fund the acquisition, demolition, and redevelopment of these properties in order to remove blighted homes from residential neighborhoods and replace them with new affordable single-family homes. Through this program the City will address home affordability, neighborhood stability, and home ownership issues in Midvale. This program is intended to target some of the most challenging properties in Midvale that have additional crime and anti-social problems.

5 YEAR OBJECTIVES

- Improve public scoring of housing quality from 6 to 7 out of 10 points through future housing survey.
- Renovation of 500 single-family residential units through home renovation program.
- \$5,500,000 value in permitted renovations for single-family homes.



HOME REPAIR PROGRAM

A Home Repair Program offers home repair loans and technical assistance to homeowners and investors within the city. The images above illustrate the positive impacts the program can achieve for residents and neighborhoods.

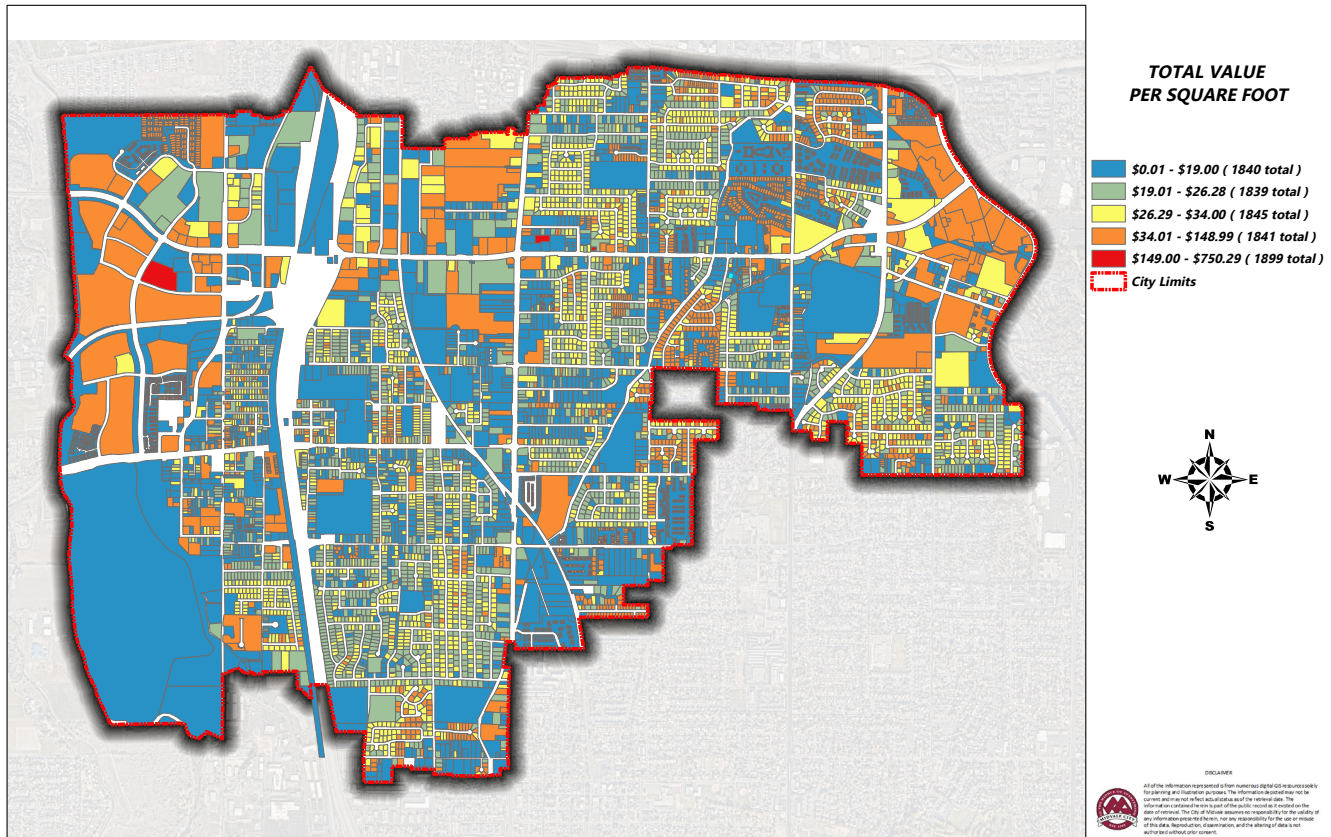
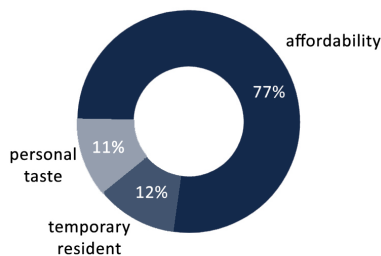


Figure 6. Total Value per square foot of Midvale properties.

WHY DO YOU RENT?



Midvale's home ownership rate is 24 percent less than Salt Lake County. The main reason renters remain renting is because of affordability.

HOME OWNERSHIP

Rental units are the dominant component of Midvale's housing market, with 58% of Midvale's homes being rented. Midvale's home ownership rate is 24% below that of Salt Lake County. Additionally, 52% of Midvale residents spend less than 5 years in their home, highlighting that for many of Midvale's residents, Midvale is just a stop on their housing journey. Supporting homeownership is important for the community because it provides opportunities for wealth generation for residents and greater neighborhood stability. The City should encourage or incentivize the development of new ownership opportunities in multiple housing types, including single-family homes, townhouses, row houses, and condominiums. Additionally, focus should be given to helping households making 60-80% of AMI find opportunities for homeownership.

RELATED GENERAL PLAN GOALS

Expand the variety of housing opportunities to allow for more choices in types and locations of residences. This includes providing for a mixture of housing sizes, densities, types and affordability in each area of the City.

Encourage higher density residential in appropriate locations in opportunity areas to create the market needed for viable commercial development.

POLICIES

H01 Down Payment Assistance Program for New Homeowners

The City shall work with regional housing partners to establish a down-payment assistance program for new homeowners that make 60-80% of AMI. This program will allow potential homeowners the opportunity to receive funding from the City for a down payment and/or closing costs associated with the purchase of a home in Midvale. The program should also provide additional incentives, such as repayment forgiveness for longevity in the home or investment in home improvements. A down-payment assistance program will help to incentivize home ownership in Midvale.

H02 Encourage the Development of for Purchase Multi-Family Housing Units

The City will work with developers to encourage the development of multi-family units that will be for sale products in order to increase the variety of housing types that are for sale in Midvale.

5 YEAR OBJECTIVES

- Provide down-payment assistance to a minimum of 15 new homeowners

NEIGHBORHOOD STABILITY

Midvale's neighborhoods each offer a unique physical and demographic character. The combination of these characteristics can result in a neighborhood with long-term residents that are invested in the community, as easily as it can result in a neighborhood that feels separated from the larger community with residents leaving when their circumstances allow. Overall, Midvale is the home to a relatively young population, with small households, and a tendency to rent rather than own. Most residents have lived in their home for five-years or less and tend to move to other communities when their families grow, or their financial position improves. Survey results from current residents, show a significant proportion of the population moved to Midvale specifically because the housing was affordable, and Midvale provides quick access to other communities for work and shopping. While many residents like their neighbors and neighborhood, there is a clear interest in creating more neighborhood scale amenities and services. To support neighborhood stability and increase demand to live in Midvale, the City shall work with residents to improve the quality of life within residential neighborhoods through changes to the zoning code, support of neighborhood services, and the development of new public amenities.

RELATED GENERAL PLAN GOAL

Maintain and strengthen stable neighborhoods. This goal includes preserving the quality and character of existing neighborhoods; providing neighborhoods with better connectivity and access to recreational amenities; and ensuring that infill and adjacent development is compatible with the neighborhood.



FLORENTINE VILLAS

7497 Siena Vista Lane

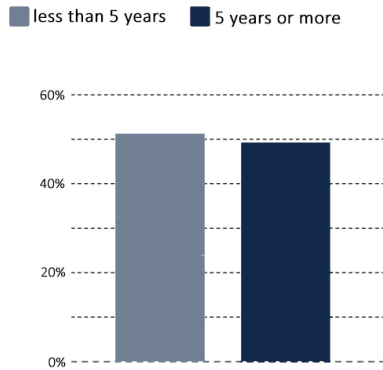
The Florentine Villas is part of the Bingham Junction district and was built in 2010. It contains 214 affordable units and is located just steps from the Bingham Junction TRAX station.

The Florentine Villas received an interest free loan of over \$1 million from a federal stimulus package.

Image source: apartments.com

**52% OF RENTERS
ARE CONCERNED
ABOUT THE ADDED
RESPONSIBILITY OF
HOME OWNERSHIP**

TIME IN HOME



52 percent of Midvale residents spend less than 5 years in their home.

POLICIES

NS01 Support Code Enforcement Efforts

The City shall provide the resources and resolve to enforce City Code for the purposes of maintaining a high-quality of life for Midvale's residents.

NS02 Support the Development of Walkable Neighborhoods Through Improved Connectivity, Development of Neighborhood Scaled Amenities, Good Urban Design

Home value is a simple method for measuring what makes a stable and desirable community. Neighborhoods that offer neighborhood scale retail and services, strategically programmed open space, high-quality design of the public realm, and clear connections with the wider community are shown to result in higher home prices, because of greater demand. While many neighborhoods in Midvale include some of these features, there are large swaths of the city where residents must drive to recreate, shop, and work. The City shall explore ways to encourage neighborhood scale retail and services and other amenities through changes to land use regulations, as well as plan for future public improvements that will serve the greatest number of residents.

5 YEAR OBJECTIVES

- Achieve a rate of 51% of households that have lived in their home for more than 5-years.

EDUCATION

Throughout the planning effort, it has become clear that residents have concerns about housing policies at the macro level, as well as personal concerns about their rights as homeowners and renters. To address these concerns the City shall work on developing high-quality housing data to support future policy decisions, as well as methods for providing that data to the public in an accessible and clear way. Additionally, the City will work with community partners to provide educational opportunities for homeowners, renters, and landlords to help them understand their rights, risks, and responsibilities.

RELATED GENERAL PLAN GOAL

The General Plan Goals do not identify a need for better housing education, however, the City understands its role in serving the community, and this includes the provision of better and more readily available housing information on resources and services.

POLICIES

E01 Maintain and Distribute Housing Data and Information

The City intends to build upon its current housing data and information to create a database of easily accessible housing facts and figures which will be hosted on the City website. This information will also assist in the education of Planning Commissioners and City Council Officials in relation to Midvale's housing needs and challenges and help to inform them of the realities of Midvale's housing market.

E02 Provide Education Opportunities for Renters and Landlords with Housing Industry Partners

The City will support the needs of residents by collaborating with community housing partners to provide classes and educational materials that provide information on housing resources, as well as explain the rights and responsibilities of renters and landlords.

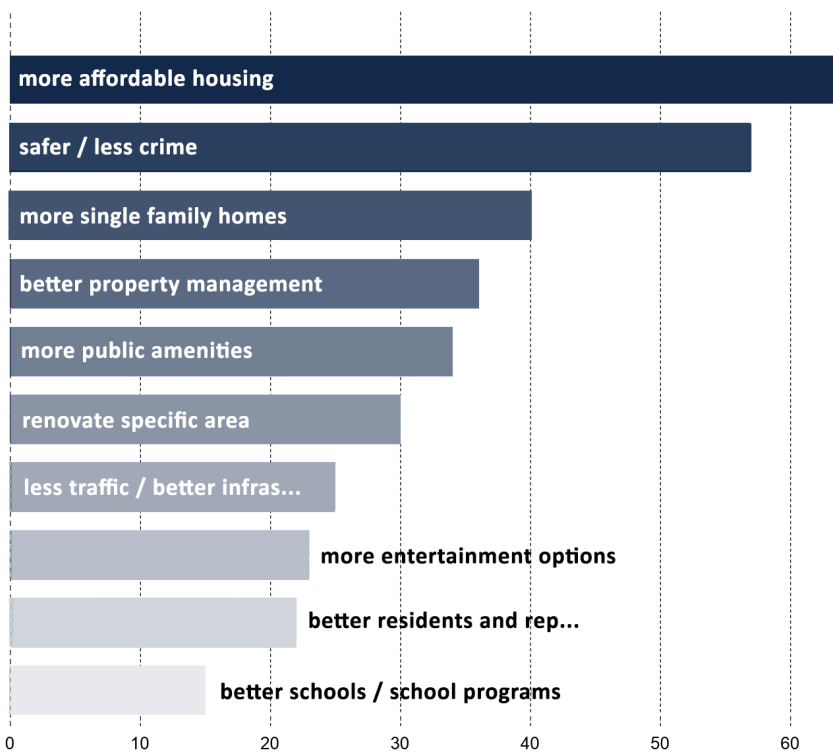
E03 Provide Homeownership Education with Housing Partners

Throughout the public consultation process, one of the frequent issues brought up was the lack of education on available housing resources throughout the City. The education program would focus on providing easy to understand and accessible education on available housing resources in the City. This program will be in cooperation with housing service partners in the City and Salt Lake County. The City shall establish a homeowner education program in cooperation with housing service providers and partners to be held at different times throughout the year.

5 YEAR OBJECTIVES

- Provide 10 housing education classes
- Provide 10 homeownership trainings in partnership with housing partners

WHAT 3 CHANGES WOULD ENCOURAGE HOME OWNERSHIP IN MIDVALE?



Survey respondents stated the lack of affordable housing is keeping them from staying in Midvale.

PLAN IMPLEMENTATION

Through the identification of the 6 major housing issues impacting Midvale residents, City staff has been able to identify a number of policy proposals that will address these issues. These policy proposals and their subsequent implementation strategy is key to the success of this plan, and in turn will position the City to begin the preparation process of a new plan, prior to the end of this plans 5-year life. The following policies and programs have been identified as the best solutions and remedies to Midvale’s current housing challenges. The table of policies outlines whether a policy proposal requires a modification to a current policy, the creation of a new policy, partnerships, creation of a new program, modifications to an existing program or the creation of new City ordinances or modifications to existing ones. Several of the proposals can be implemented in the short term, while others will require further study and analysis before the City can implement them.

POLICY	POLICY DETAILS	IMPLEMENTATION SCHEDULE	REQUIRED ACTION
Promote and Incentivize the Development of Accessory Dwelling Units (ADUs)	<i>In supporting affordable housing, and increasing available housing stock for the rental market, Midvale City proposes eliminating certain barriers to the development of Accessory Dwelling Units in order to encourage ADU development in Midvale neighborhoods.</i>	Year 1	Policy
Encourage Mixed-Income Multi-Unit Developments in Strategic Locations	<i>Through strategic planning, the City will encourage mixed income levels in multi-unit developments throughout the City in strategic locations, near good transit links, amenities and services.</i>	Year 1	Policy
Down-Payment Assistance Program for New Homeowners	<i>The down-payment assistance program for new-homeowners allows potential homeowners the opportunity to receive up to \$5,000 to pay for a down payment and/or closing costs as you purchase a home in Midvale City. The principal will be forgiven at 20% per year as long as you reside in the home.</i>	Year 1	Program Development
Focus Programs on Households Making 80% AMI or less	<i>The City will endeavor to focus its housing programs, and to create housing programs for a target group of those making 80% or less of AMI.</i>	Year 1	Policy
Modify Rental Permits Program to Generate Revenue for Rental Improvements	<i>The City recommends overhauling the current Rental Permits Program for landlords. This proposal includes all future business licensing for rental properties to include a list of the properties and their addresses and the approximate proposed rental rates for each property. Landlords shall be required to inform the business licensing department of any property address changes or any additional properties to be included on the license. The current license rates shall be renegotiated and determined based on the numbers of properties per rental license.</i>	Year 1	Policy
Provide Homeownership Education with Housing Partners	<i>Throughout the public consultation process, one of the frequent issues brought up was the lack of education on available housing resources throughout the City. The education program would focus on providing easy to understand and access education on available housing resources in the City. This program will be in cooperation with our housing service partners in the City and Salt Lake County.</i>	Year 1	Program Development

POLICY	POLICY DETAILS	IMPLEMENTATION SCHEDULE	REQUIRED ACTION
Support the Development of Walkable Neighborhoods Through Improved Connectivity, Development of Neighborhood Scaled Amenities, Good Urban Design	<i>More walkable neighborhoods, coupled with the provision of better transportation links, decreases the reliance on private vehicle transportation. The lower number of cars in our neighborhoods, the less parking that is required, and the safer Midvale neighborhood streets are for those who live there.</i>	Year 1	Policy
Better Amenities and Recreational Services in the City	<i>Midvale communities require better and more easily accessible amenities and recreational services. Midvale's current lack of community recreational facilities, coupled with a projected growth that will cause Midvale's population to swell, highlights the need for additional and more up-to-date facilities and amenities that can help to bring communities together and build stronger, healthier and more resilient neighborhoods.</i>	Year 1	Policy
Maintain and Distribute Housing Data and Information	<i>The City intends to build upon its current housing data and information to create a database of easily accessible housing facts and figures which will be hosted on the City website.</i>	Year 1	Program Development
Provide Educational Opportunities for Renters and Landlords with Housing Industry Partners	<i>Feedback from the community and service providers highlighted a lack of educational support to assist with accessing currently available supports and resources from housing industry partners. The City aims to create an educational resource in the form of classes to inform and assist in members of the community accessing the resources available to them.</i>	Year 1	Program Development
Modernize Parking Regulations to Support Residential Development	<i>Current parking requirements in specific areas are far too excessive and are a barrier to proper sustainable development. In TOD areas, and other central locations which are served by good transportation links, parking requirements should be reduced. In TOD zones, significantly reduced parking requirements will help the development function as it is supposed to – through the utilization of the available mass transit linkages.</i>	Year 2	Policy
Modernize Setback and Open Space Requirements	<i>The City needs to revisit its current setback and open space requirements and propose a new alternative that looks at the City's future growth potential and the land demands that this will place upon Midvale.</i>	Year 2	Policy

POLICY	POLICY DETAILS	IMPLEMENTATION SCHEDULE	REQUIRED ACTION
Adopt By-Right Development in Strategic Locations (Especially around TOD)	<i>By right development refers to projects that are permitted under their current zoning and do not require any legislative action by the Board of Supervisors or the Board of Zoning Appeals. They are approved administratively and do not require public hearings.</i>	Year 2	Policy
Include Density Bonuses for Affordable Housing in Strategic Locations	<i>The City will promote a density bonus program for affordable housing developments in the City, located in the identified opportunity areas of the 2016 General Plan for Midvale.</i>	Year 2	Policy
Simplification of Subdivision Process	<i>Overhaul the subdivision approval process through the approval of minor sub-division (i.e. for 3 or less lots) applications by administrative functions, general subdivision applications of 4-9 lots through Planning Commission functions following the guidelines outlined in 16.04.050 of the City's Code. In the case of subdivisions of 10 or more lots, the process should follow that outlined in 16.04.040 of the City's Code. The reason for this is to provide a more streamlined approach to minor and general subdivisions, but to still allow for Planning Commission and City Council approval for those instances where a proposed subdivision may have a significant impact on a neighborhood.</i>	Year 2	Policy
Consider Use of Community Land Trust	<i>The acquisition of land is a focus of some of Midvale's housing programs. To ensure on-going affordability, the City will adopt where necessary a Community Land Trust model where the City will maintain ownership of the land and will provide a for sale product on the land, which can be purchased by any qualifying applicant. The affordability component is ensured through the purchase of the improvement on the land, with the homeowner leasing the land at a low cost but owning the improvement on the land.</i>	Year 2	Program Development
Provide Home Acquisition an Ownership Classes with Housing Industry Partners	<i>Feedback from the community and service providers highlighted a lack of educational support to assist with accessing currently available supports and resources from housing industry partners. The City aims to create an educational resource in the form of classes to inform and assist in members of the community accessing the resources available to them.</i>	Year 2	Program Development
Provide a Financial Incentive to Repair Homes	<i>The home repair incentive program would provide low interest loans for Midvale residents and landlords to repair and renovate their homes.</i>	Year 2	Program Development

POLICY	POLICY DETAILS	IMPLEMENTATION SCHEDULE	REQUIRED ACTION
Reduction in Lot Size Requirements in Residential Zones	<i>Midvale's available land for residential development is constantly decreasing. In order to ensure that there is still opportunities for current and future single-family home developments, the City recommends a reduction in the lot size requirements for single-family home zoning.</i>	Year 3	Policy
Strategically Encourage Density in Neighborhoods of Opportunity i.e. neighborhoods with access to jobs, open space, fresh food, neighborhood services etc.	<i>Where neighborhoods have access to services and amenities such as those understood to promote the neighborhoods of opportunity idea, strategic density shall be encouraged, through ADU's and 2-, 3-, and 4-plexes or any other property types deemed to be acceptable in these neighborhoods.</i>	Year 3	Policy
Encourage the Development of for Purchase Multi-Family Housing Units	<i>The City will work with developers to encourage the development of multi-family units that will be for sale products in order to increase the variety of housing types that are for sale in Midvale.</i>	Year 3	Policy
Encourage the Development of Missing Middle Housing to Accommodate Housing Choice for People at All Stages of Life	<i>Missing Middle is a range of multi-unit or clustered housing types compatible in scale with single-family homes that help meet the growing demand for walkable urban living. These types provide diverse housing options along a spectrum of affordability, including duplexes, fourplexes, and bungalow courts, to support walkable communities, locally-serving retail, and public transportation options. Missing Middle Housing provides a solution to the mismatch between the available U.S. housing stock and shifting demographics combined with the growing demand for walkability. The City will endeavor to encourage and promote this type of development in Midvale to meet current and future needs of Midvale's residents and to reflect our ever-changing demographics as a city.</i>	Year 4	Policy
Make Changes to Current Zoning to Increase Neighborhood Commercial Opportunities Throughout the City	<i>Providing more retail type opportunities in neighborhoods creates a more positive and compact neighborhood where the simple and essential things that Midvale citizens require in their life are easily accessible without the need for long travel distances to go to grocery stores etc.</i>	Year 4	Policy
Create a Program to Acquire and Redevelop Blighted Residential Units in Single Family Neighborhoods	<i>There is a significant number of vacant and run-down residential properties throughout Midvale. This program seeks to identify these properties, and through the strategic acquisition of these properties, the City would acquire and redevelop the properties for moderate to low-income housing purposes. This program would eliminate neighborhood blight in certain locations and also re-introduce usable housing stock for current and future Midvale residents at an affordable cost.</i>	Currently Adopted and Program in Action	Program Development

HOUSING SUPPLY DATA

Midvale's population has changed over the last ten years. With this growth in population, Midvale has also experienced a growth in the demand for affordable housing, with the current supply not being able to meet the demands of the city's residents. The following section deals with the specific details of Midvale's housing market and looks at the breakdown of housing units based on affordability levels, housing types and Area Median Income (AMI).

	2010 American Community Survey	2016 American Community Survey	80% AMI	60% AMI	30% AMI
Median HOUSEHOLD income	\$58,004	\$64,601	\$51,680.80	\$38,760.60	\$19,380.30
1-person household	\$30,361	\$34,113	\$27,290.40	\$20,467.80	\$10,233.90
2-person household	\$60,637	\$67,123	\$53,698.40	\$40,273.80	\$20,136.90
3-person household	\$68,167	\$76,109	\$60,887.20	\$45,665.40	\$22,832.70
4-person household	\$74,445	\$84,644	\$67,715.20	\$50,786.40	\$25,393.20
5-person household	\$74,099	\$80,801	\$64,640.80	\$48,480.60	\$24,240.30
6-person household	\$80,529	\$86,423	\$69,138.40	\$51,853.80	\$25,926.90
≥ 7-person household	\$84,994	\$88,981	\$71,184.80	\$53,388.60	\$26,694.30
Median FAMILY income	\$67,451	\$75,066	\$60,052.80	\$45,039.60	\$22,519.80
2-person household	\$60,473	\$65,817	\$52,653.60	\$39,490.20	\$19,745.10
3-person household	\$66,267	\$75,152	\$60,121.60	\$42,691.20	\$22,545.10
4-person household	\$73,544	\$84,384	\$67,507.20	\$50,630.40	\$25,315.20
5-person household	\$74,046	\$80,167	\$64,133.60	\$48,100.20	\$24,050.10
6-person household	\$80,593	\$86,810	\$69,448.00	\$52,086.00	\$26,043.00
≥ 7-person household	\$83,674	\$86,184	\$68,947.20	\$51,710.40	\$25,855.20

Table 1. Area Median Income for Salt Lake County¹

¹ Utah Department of Workforce Services

The data provided in Table 2 highlights the shortages in available units throughout Midvale that are affordable at three different levels of AMI, whereas Table 3 identifies the projected growth in structure types by 2024 in comparison to the current occupancy of each type of structure currently occupied for housing purposes in the City. From the data provided through the U.S. Census Bureau’s American Community Survey, highlighted in Table 2, it is evident that the affordable housing production that is being carried out in Midvale is largely in the 80% AMI bracket, with the 50% and lower AMI levels experiencing a demand for affordable housing that cannot be met. Unless there is additional emphasis placed upon the development of affordable housing at these levels of AMI, the gap between the supply and demand is going to widen beyond any ability to close it.

2018 Shortage	Renter Household	Affordable Rental Units	Available Rental Units	Affordable Units - Renter Households	Available Units - Renter Households
≤ 80% HAMFI	4,065	6,190	4,050	2,125	-15
≤ 50% HAMFI	2,480	1,835	860	-645	-1,620
≤ 30% HAMFI	1,595	370	160	-1,225	-1,435

Table 2. Calculation of Affordable Housing Demand for Midvale City¹

¹ U.S. Census Bureau

	2010 American Community Survey	2016 American Community Survey	Annual Growth in Units	2024 Projection	Difference between 2017 and 2024
TOTAL HOUSING UNITS (ACS Table B25001)	11,388	12,669	209	13,898	1,229
Total Occupied Units (ACS Table B25032)	10,581	11,910	218	13,234	1,324
Owner-Occupied Structures (ACS Table B25032)	4,944	5,040	24	5,285	245
1 unit, detached	3,732	3,432	-50	3,231	-201
1 unit, attached	704	922	38	1,111	189
2 units	104	113	1	129	16
3 or 4 units	65	109	7	147	38
5 to 9 units	135	140	3	181	41
10 to 19 units	56	258	40	542	284
20 to 49 units	0	7	1	8	1
50 or more units	13	8	-1	0	-8
Mobile Homes	135	51	-15	0	-51
Boat, RV, Van, etc.	0	0	0	0	0
Renter-Occupied Structures (ACS Table B25032)	5,637	6,870	194	7,950	1,080
1 unit, detached	658	649	-3	704	55
1 unit, attached	342	538	36	799	261
2 units	416	513	19	580	67
3 or 4 units	559	797	33	953	156
5 to 9 units	643	916	47	1,217	301
10 to 19 units	1,384	1,944	89	2,394	450
20 to 49 units	1,257	921	-56	531	-390
50 or more units	329	583	35	789	206
Mobile Homes	49	9	-7	0	-9
Boat, RV, Van, etc.	0	0	0	0	0

Table 3. Supply Housing Units in Midvale by structure¹

¹ U.S. Census Bureau

GLOSSARY

Throughout the Housing Plan, there are a number of terms referred to that you may not be overly familiar with. To assist you in navigating through the Housing Plan, please refer to this section for any housing related terms that you may be unfamiliar with. To provide the most comprehensive description and explanation of each term, Midvale City has utilized the description of many of these terms from the U.S. Department of Housing and Urban Development (HUD).

ACCESSORY DWELLING UNIT

An accessory dwelling unit (ADU) is a second dwelling unit created on a lot with a house, attached house or manufactured home. The second unit is created auxiliary to, and is smaller than, the main dwelling. ADUs can be created in a variety of ways, including conversion of a portion of an existing house, addition to an existing house, conversion of an existing garage or the construction of an entirely new building.

AFFORDABLE HOUSING

Housing for which the occupant is paying 30% or less of his or her income for gross housing costs, including utilities

AMERICAN COMMUNITY SURVEY (ACS)

A nationwide survey designed to provide communities with a fresh look at how they are changing. It is a critical element in the Census Bureau's re-engineered 2010 census plan. The ACS collects information such as age, race, income, commute time to work, home value, veteran status, and other important data from U.S. households.

AREA MEDIAN INCOME (AMI)

The Area Median Income (AMI) is the midpoint of a region's income distribution for different size households.

BLIGHTED STRUCTURE

A structure is blighted when it exhibits objectively determinable signs of deterioration sufficient to constitute a threat to human health, safety, and public welfare.

BY-RIGHT DEVELOPMENT

By right development refers to projects that are permitted under their current zoning and any review by the Planning Commission or City Council. They are approved at staff level and do not require public hearings.

COMMUNITY LAND TRUST

Community land trusts are nonprofit, community-based organizations designed to ensure community stewardship of land. Community land trusts can be used for many types of development (including commercial and retail) but are primarily used to ensure long-term housing affordability. To do so, the trust acquires land and maintains ownership of it permanently. With prospective homeowners, it enters into a long-term, renewable lease instead of a traditional sale. When the homeowner sells, the family earns only a portion of the increased property value. The remainder is kept by the trust, preserving the affordability for future low- to moderate-income families.

DENSITY

Density refers to the volume of people who reside on a specific area of land. Density is calculated at the acre level and is often referred to in terms such as low, medium and high density, referring to the increasing volume of people who can be supported in dwellings on residentially zoned land.

EMERGENCY SHELTER

Any facility, the primary purpose of which is to provide temporary or transitional shelter for the homeless in general or for specific populations of the homeless.

FAMILY

Family includes, but is not limited to, regardless of marital status, actual or perceived sexual orientation, or gender identity, the following:

1. A single person, who may be an elderly person, displaced person, disabled person, near-elderly person, or any other single person; or,
2. A group of persons residing together, and such group includes, but is not limited to:
 - a. A family with or without children (a child who is temporarily away from the home because of placement in foster care is considered a member of the family);
 - b. An elderly family;
 - c. A near-elderly family;
 - d. A disabled family;
 - e. A displaced family; and,
 - f. The remaining member of a tenant family.

HOMELESS

An individual who lacks a fixed, regular, and adequate nighttime residence; as well an individual who has a primary nighttime residence that is a supervised publicly or privately operated shelter designed to provide temporary living accommodations, an institution that provides a temporary residence for individuals intended to be institutionalized; or a public or private place not

designed for, or ordinarily used as, a regular sleeping accommodation for human beings.

HOUSEHOLD

All the people who occupy a housing unit. A household includes the related family members and all the unrelated people, if any, such as lodgers, foster children, wards, or employees who share the housing unit. A person living alone in a housing unit, or a group of unrelated people sharing a housing unit such as partners or roomers, is also counted as a household.

LIFECYCLE HOUSING

Housing and varying housing types that are accessible and usable by an individual or a household through all stages of their life.

LOW-INCOME

Low income refers to individuals or families that are earning a total of less than two times the federal poverty level. Low income uses family size and the total annual income of all working household members to determine eligibility.

MISSING MIDDLE

Missing Middle is a range of multi-unit or clustered housing types compatible in scale with single-family homes that help meet the growing demand for walkable urban living.

MIXED-INCOME

Mixed-income housing is a model for affordable housing that does not concentrate on building in dense, urban areas. It is intended to provide good housing for people with diverse income classifications. The mix of affordable and market-rate units that make up mixed-income developments differs from community to community and depends partly on the local housing market and the marketability of the units themselves. Mixed-housing communities include diverse types of housing, including apartments, single-family homes and town homes.

MODERATE-INCOME

Households whose incomes are between 81 percent and 95 percent of the median income for the area, as

determined by HUD, with adjustments for smaller or larger families. HUD may establish income ceilings higher or lower than 95 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of prevailing levels of construction costs, fair market rents, or unusually high or low family incomes.

NATURALLY OCCURRING AFFORDABLE HOUSING

Affordable housing that does not rely on direct government subsidies to make the housing affordable.

REHABILITATION

The labor, materials, tools, and other costs of improving buildings, other than minor or routine repairs.

SINGLE FAMILY PROPERTY/HOUSE

A single-unit family residence, detached or attached to other housing structures.

SUBSIDIZED HOUSING

Government sponsored economic assistance aimed towards alleviating housing costs and expenses for impoverished people with low to moderate-incomes. Forms of subsidies include direct housing subsidies, non-profit housing, public housing, rent supplements, and some forms of co-operative and private sector housing.

SUSTAINABLE COMMUNITIES

Urban, suburban, and rural places that successfully integrate housing, land use, economic and workforce development, transportation, and infrastructure investments in a manner that empowers jurisdictions to consider the interdependent challenges of: 1) economic competitiveness and revitalization; 2) social equity, inclusion, and access to opportunity; 3) energy use and climate change; and 4) public health and environmental impact.

TRANSIT-ORIENTED DEVELOPMENT (TOD)

Development of commercial space, housing services, and job opportunities close to public transportation, thereby reducing dependence on automobiles. TODs are typically designed to include a mix of land uses within a quarter-mile walking distance of transit stops or core commercial areas.

VACANT UNIT

A dwelling unit that has been vacant for not less than nine consecutive months.

VERY-LOW INCOME

Households with a total income of 50 percent or less of the median income are considered very-low-income.

ZONING

The classification of land by types of uses permitted and prohibited in a given district, and by densities and intensities permitted and prohibited, including regulations regarding building location on lots.

