A RESOLUTION AMENDING THE MAGNA METRO TOWNSHIP’S GENERAL PLAN TO INCLUDE A MODERATE-INCOME HOUSING ELEMENT

WHEREAS, the Magna Metro Township (“Magna”) incorporated as a metro township in January 2017; and

WHEREAS, Magna’s existing general plan, which was last updated in 2012, was created prior to Magna’s incorporation; and

WHEREAS, the Magna Metro Township Council (“Council”) is currently in the process of updating their General Plan; and

WHEREAS, during the 2019 General Session, the Utah Legislature passed S.B. 34, which requires Magna to amend its general plan to include a moderate-income housing element (“Element”) by December 1, 2019; and

WHEREAS, Utah Code Ann. § 10-9a-404(5)(c) requires the Magna Metro Township Council (“Council”) to adopt an Element that provides a realistic opportunity to meet the need for additional moderate-income housing within the next five years within Magna; and

WHEREAS, Utah Code Ann. § 10-9a-103(38) defines “moderate-income housing” as housing occupied or reserved for occupancy by households with a gross household income equal to or less than 80 percent of the median gross income for households of the same size in the county in which the municipality is located; and

WHEREAS, Utah Code Ann. § 10-9a-103(47) further states that the Element must include:

(a) an estimate of the existing supply of moderate-income housing located within the municipality;

(b) an estimate of the need for moderate-income housing in the municipality for the next five years;
(c) a survey of total residential land use;

(d) an evaluation of how existing land uses and zones affect opportunities for moderate-income housing; and

(e) a description of the municipality’s program to encourage an adequate supply of moderate-income housing; and

WHEREAS, Utah Code Ann. § 10-9a-403(2)(b)(iii) specifies that the Element must include a recommendation to implement three or more strategies out of a “menu” of 23 statutory options that are intended to provide for additional moderate-income housing opportunities; and

WHEREAS, the Council initiated the creation of the Element to comply with S.B. 34 as a component of its larger update to the general plan; and

WHEREAS, the Magna Metro Township Planning Commission (“Planning Commission”) held a public hearing to take public comment on a draft Element on October 24, 2019; and

WHEREAS, after receiving and carefully reviewing the input provided by the public at the public hearing on the draft Element, the Planning Commission recommended that the Council adopt an Element that selected the following goals from the menu of 23 options found in Utah Code Ann. § 10-9a-403(2)(b)(iii):

(a) Preserve current moderate-income housing on a long-term basis (item K);

(b) Create more Moderate-income Housing options (item E); and

(c) Support measures and efforts that contribute to neighborhood stabilization (items B, C, P, & W).

WHEREAS, the Council held a duly noticed public hearing regarding the proposed Element on the 26th day of November 2019, pursuant to Utah Code Ann. §10-9a-204; and

WHEREAS, the Council has received and carefully reviewed the final recommendation from the Planning Commission regarding the proposed amendment, the minutes from the Planning Commission meetings, the comments provided at both public hearings, and considered all public input regarding the Element; and
WHEREAS, the Council finds the Element contains all mandated elements of the Utah State Code and meets Magna’s current and future moderate-income housing needs; and

WHEREAS, the Council finds that amending the Magna General Plan to include the Element is in the best interest of the health, safety, and welfare of Magna and its residents.

THEREFORE, THE MAGNA METRO TOWNSHIP COUNCIL RESOLVES AS FOLLOWS:

Section 1: the Council hereby amends its general plan to include the attached Element, hereinafter known as Exhibit A, in compliance with Utah Code Ann. §§ 10-9a-103(38), 10-9a-103(47), 10-9a-404(5)(c), 10-9a-403(2)(b)(ii), 10-9a-408, 10-9a-401(3)(b)(iii), and all other applicable laws and regulations.

Section 2: A copy of the amended general plan with the Element shall to be filed with and retained by the Magna Metro Township Clerk-Recorder.

Section 3: An electronic copy of the Element shall be filed with both the Wasatch Front Regional Council and the Housing and Community Development Division of the Utah Department of Workforce Services.

Section 4: Magna staff and the Planning Commission are instructed to incorporate the Element within the larger contemplated update to the Magna general plan.

Section 5: If any of the sections, sentences, clauses or provisions of this general plan shall for any reason be adjudged inapplicable or invalid by a court of competent jurisdiction, such shall not affect or invalidate the remaining portion contained herein.

Section 6: This resolution shall become effective fifteen (15) days after it is passed and upon promulgation through the Magna website, or publication in a newspaper having general circulation in Magna.

Section 7: The Council will take the following actions with respect to the Element in compliance with Utah Code Ann. §10-9a-408:

(a) Conduct an annual review of the implementation of Element, prepare a report (the “Annual Report”) on the findings of the review, and post the Annual Report to Magna’s website;
(b) Ensure that the Annual Report complies with Utah Code Ann. §10-9a-408(2); and

(c) Send the Annual Report to the Department of Workforce Services, the association of governments in which Magna is located, and any applicable metropolitan planning organizations.

FOR THE MAGNA METRO TOWNSHIP

________________________________
Dan W. Peay, Mayor

ATTESTED BY:

________________________________
SHERRIE SWENSEN
SALT LAKE COUNTY CLERK
METRO TOWNSHIP CLERK-RECORDER

VOTING

Council Member Hull voting

Council Member Peay voting

Council Member Peel voting

Council Member Pierce voting

Council Member Prokopis voting

APPROVED AS TO FORM:

________________________________
PAUL H. ASHTON
METRO TOWNSHIP ATTORNEY
Magna Metro Township
2019 Housing Plan
Acknowledgements

**Magna Metro Township**
- Planning Commission
- Magna Metro Township Council
- Residents

**Greater Salt Lake Municipal Services District**
- Lupita McClenning, Director of Planning and Development Services
- Wendy Gurr, Planning Coordinator
- Mikala Jordan, Long Range Planner
- Max Johnson, Planner II
- Alex Rudowski, Planning and GIS
Contents

Executive Summary ........................................................................................................... 5

Chapter One – Introduction ............................................................................................ 6
  Plan Structure .............................................................................................................. 6
  Planning Context ......................................................................................................... 6
  Purpose of the Plan ..................................................................................................... 7
  Moderate-Income Housing Planning Requirements .................................................... 8
  Utah Fair Housing Act ............................................................................................... 12
  Terminology ............................................................................................................... 12
    Types of Housing and Development ....................................................................... 12
    Regarding Income ..................................................................................................... 13
    Programs and Agencies ............................................................................................ 14

Chapter Two – Methodology ......................................................................................... 15
  Background Research ............................................................................................... 15
  Consultation and Collaboration ................................................................................ 15
  Community Engagement ............................................................................................ 16

Chapter Three - Demographic Summary ...................................................................... 19
  Population Size .......................................................................................................... 19
  Age ............................................................................................................................... 20
  Race and Ethnicity ..................................................................................................... 20
  Disabled ...................................................................................................................... 20
  Veterans .................................................................................................................... 20
  Income ....................................................................................................................... 21

Chapter Four - Housing Stock ...................................................................................... 22
  Existing Housing .......................................................................................................... 22
  Existing Housing Costs .............................................................................................. 25
  Cost-Burdened Housing ............................................................................................. 26
Housing and Land-use............................................................................................................. 27
Indication of Need by Demographics ................................................................................. 30
Targeted Income Groups and Affordability Thresholds..................................................... 30
  Targeted Income Groups by Family Size........................................................................ 32
  Other Targeted Groups .................................................................................................... 32
Availability of Housing Units for Targeted Income Groups........................................... 34
  Renter Households ........................................................................................................ 34
Projected Availability of Housing Units for Targeted Income Groups......................... 36
Chapter Six - Action Plan ................................................................................................. 37
Chapter Seven - References ............................................................................................. 39
Chapter Eight - Appendix ................................................................................................. 40
  Topics ............................................................................................................................ 40
  Example Ordinances ..................................................................................................... 43
  List of Relevant Organizations and Websites ................................................................. 43
  Methods ........................................................................................................................ 45
Executive Summary

Highlights

❖ In 2017, Magna’s population was 28,257.

❖ A significant portion of Magna’s population is under 18-years old.

❖ 2,232 households in Magna are cost-burdened with their housing costs.

❖ Salt Lake County’s 2017 median household income is $67,922. For renter households, the median income is $42,351.

❖ In 2017, Magna had a deficit of 154 housing units across targeted income groups.
Chapter One – Introduction

Plan Structure
This housing plan is organized into six major sections:

1. Introduction
2. Methodology
3. Demographic Summary
4. Housing Stock
5. Housing Availability and Affordability
6. Action Plan

The sections progress from an understanding of the plan’s impetus and the community’s existing conditions, to the methods used to make this plan, to an analysis of affordable housing in the community, to an action plan to accomplish Magna’s housing goals.

Planning Context
State code requires that general plans estimate the need for moderate-income housing. This plan estimates the current need and projects the future need in Magna Metro Township. The assessment of current conditions guided the development of goals and action items in the Moderate-Income Housing Plan. These goals address community needs regarding housing, including its connection to land-use and transportation. Our findings can inform on-the-ground decisions and township policies as well as General Plan updates and future planning. The housing plan will be reviewed biennially using the Department of Workforce Services’ Report Form. The review will evaluate Magna’s progress toward its goals and policies regarding housing as outlined in this plan.

Magna Metro Township and the Greater Salt Lake Municipal Services District understand that good planning encourages and includes public input. This assessment will be shared during public outreach events regarding the formation of the Moderate-Income Housing Plan. Additionally, the metro township council, metro township planning commission, and general plan steering committee will receive copies of this assessment via email and/or in-person at meetings.

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

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

Meet regulatory requirements by reporting the current status of housing to the State of Utah and to provide a methodology to meet community needs. House Bill 295 (represented in Utah Code 10-9a-403 and 10-9a-408) and Senate Bill 34 state these regulatory requirements.

Provide Magna Metro Township with the necessary resources to inform residential development decisions to be beneficial, fair, equitable, and a good fit for the needs of residents. Decisions made regarding zoning, fees, land-use planning, and other choices can impact housing. These decisions are best made with full and detailed information regarding current and future conditions and needs.

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

Enhance quality of life in the community with a community-based, ground-truthed housing plan. Housing matters. Affordable, safe housing bolsters the well-being of its residents at all income levels. When people are housed affordably, crime rates drop, and poverty is reduced. Low-income households depend less on public assistance and are more self-reliant when housed safely, affordably, and stably. When the workforce can afford to live in the community, businesses have access to employees, which influences the wages employees are willing to work for and thus impacts the number of well-paying jobs that local businesses offer. Furthermore, housing is directly tied to transportation, land-use, and community cohesion. Well-planned neighborhoods with balanced housing options improve traffic congestion, are compatible with community open-space needs, and keep “eyes on the street,” which encourages walkability and neighborliness. Overall, the presence of decent, affordable housing supports and bolsters the long-term character of the Magna community and the County as a whole.
The following legislative information is provided for context regarding the requirements of the Moderate-Income Housing Plan. From this context, the reasons for the information included in this assessment of current conditions become apparent.

Moderate-Income Housing Planning Requirements

In 1996, the Utah Legislature passed House Bill 295 to address the availability of moderate-income housing in response to a rapid increase in housing prices. Under threats to the dream of homeownership, as well as to community strength and stability, House Bill 295 (represented in Utah Code 10-9a-403 and 10-9a-408) requires municipalities to consider affordable housing concerns and housing needs of residents as part of their general plans and other planning efforts. The Code requires an estimate of the “need for the development of additional moderate-income housing within the city, and a plan to provide a realistic opportunity to meet estimated needs” to “(A) meet the needs of people desiring to live there; and (B) to allow persons with moderate incomes to benefit from and fully participate in all aspects of neighborhood and community life.”

In 2018, House Bill 259 was passed to reiterate the importance of planning for moderate-income housing in Utah. In February 2019, Senate Bill 34 was passed. The new legislation “modifies provisions related to a municipality’s and a county’s general plan related to moderate-income housing.” It defines terms, requires general plans to integrate affordable housing with the transportation and land-use elements, and requires municipalities of a certain population size to have a moderate-income housing element in the general plan. Senate Bill 34 states that, for qualifying municipalities, the general plan must “provid[e] a realistic opportunity to meet the need for additional moderate-income housing” by including at least three of 23 listed strategies.

The Wasatch Front Regional Council and the Utah League of Cities and Towns produced a summary of the current legal requirements (and changes to previous requirements) for municipalities and counties regarding planning and moderate-income housing. They summarize:

Land Use element: Must now consider location of land for housing for residents of various income levels in addition to the other categories of public and private uses of land (line 481 for municipalities; 1172 for counties).

Transportation and Traffic Circulation element: “Provide the general location and extent” of active transportation facilities in addition to freeways, arterial and collector streets, public transit, and other modes of transportation (491; 1182).

Plan residential and commercial development around “major transit investment corridors” to improve connections between housing, employment, education, recreation, and commerce (494; 1185).

Defines “major transit investment corridor” as public transit service that uses or occupies: (a) public transit rail right-of-way; (b) dedicated road right-of-way for the use of public transit, such as bus rapid transit; or (c) fixed-route bus corridors subject to an interlocal agreement or contract between a municipality or county and (i) a public transit district as defined in Section 17B-2a-802, or (ii) an eligible political subdivision as defined in Section 59-12-2219 (246; 858).
Municipalities without a major transit investment corridor must plan for residential and commercial development in areas that maintain and improve these connections (498).

Correlate the transportation plan with population and employment projections, and the proposed land use element (502, 1188).

Consider the regional transportation plan developed by the region’s metropolitan planning organization (MPO); if outside an MPO, consider the long-range transportation plan developed by UDOT (575; 1258).

**Moderate-Income Housing (MIH) element:** Municipalities/counties covered: Utah Code has long required municipalities and counties to plan for moderate-income housing growth. SB34 requires, by December 1, 2019, the following municipalities and counties to update and adopt the moderate-income housing element of their general plan (444; 1074), and annually report on implementation (614; 1296):

- all municipalities of the 1st, 2nd, 3rd, and 4th class;
- cities of the 5th class with a population of 5,000 or more that are located in counties of the 1st, 2nd, and 3rd class;
- metro townships with a population of 5,000 or more; and
- all counties must plan and adopt a MIH element including strategies from the ‘menu’ (see below) but only counties of the 1st, 2nd, and 3rd class with an unincorporated population of 5,000 or more must annually report on implementation.

Facilitate a reasonable opportunity for a variety of housing including MIH and shall now 1) meet the needs of people of various income levels living, working, or desiring to live or work in the community (509; 1198); 2) “allow people with various incomes to benefit from and participate in all aspects of neighborhood and community life” (511; 1200); 3) towns may and cities shall analyze how they will provide a realistic opportunity for the development of MIH within 5 years for cities (513) and within the planning horizon for counties (1203).

**Menu:** Shall include a recommendation to implement 3 or more of the following strategies, aka the ‘menu’ (518; 1205):

- (A) rezone for densities necessary to assure the production of MIH
- (B) facilitate the rehabilitation or expansion of infrastructure that will encourage the construction of MIH
- (C) facilitate the rehabilitation of existing uninhabitable housing stock into MIH
- (D) consider general fund subsidies or other sources of revenue to waive construction related fees that are otherwise generally imposed by the city
(E) create or allow for, and reduce regulations related to, accessory dwelling units in residential zones

(F) allow for higher density or moderate-income residential development in commercial and mixed-use zones, commercial centers, or employment centers

(G) encourage higher density or moderate-income residential development near major transit investment corridors

(H) eliminate or reduce parking requirements for residential development where a resident is less likely to rely on their own vehicle, e.g. residential development near major transit investment corridors or senior living facilities

(I) allow for single room occupancy developments

(J) implement zoning incentives for low to moderate income units in new developments

(K) utilize strategies that preserve subsidized low to moderate-income units on a long-term basis

(L) preserve existing MIH

(M) reduce impact fees, as defined in Section 11-36a-102, related to low and MIH

(N) participate in a community land trust program for low or MIH

(O) implement a mortgage assistance program for employees of the municipality or of an employer that provides contracted services to the municipality

(P) apply for or partner with an entity that applies for state or federal funds or tax incentives to promote the construction of MIH

(Q) apply for or partner with an entity that applies for programs offered by the Utah Housing Corporation within that agency’s funding capacity

(R) apply for or partner with an entity that applies for affordable housing programs administered by the Department of Workforce Services

(S) apply for or partner with an entity that applies for programs administered by an association of governments established by an interlocal agreement under Title 11, Chapter 13, Interlocal Cooperation Act [not in county list of recommendations]

(T) apply for or partner with an entity that applies for services provided by a public housing authority to preserve and create MIH

(U) apply for or partner with an entity that applies for programs administered by a metropolitan planning organization or other transportation agency that provides technical planning assistance

(V) utilize a MIH set aside from a community reinvestment agency, redevelopment agency, or community development and renewal agency
any other program or strategy implemented by the municipality to address the housing needs of residents of the municipality who earn less than 80% of the area median income

In addition to the recommendations required above, municipalities that have a “fixed guideway public transit station” shall include a recommendation to implement either “G” or “H” (568) [not required for counties].

Annual reporting and review of the moderate-income housing plan: The municipal/county legislative body shall annually review their MIH plan and implementation of that plan; prepare and post a report of their findings on their website; and send the report to Dept. of Workforce Services, AOG, and MPO if applicable (612; 1294).

The report shall include: a) revised estimate of the need for MIH in the next 5 years; b) description of progress made to provide MIH by analyzing and publishing data on the # of housing units that are at or below 80%, 50%, and 30% adjusted median family income; c) description of efforts to utilize a MIH set-aside from community reinvestment agency, redevelopment agency, or community development and renewal agency; d) description of the implementation of the MIH recommendations aka ‘menu’.

Requires the DWS Division of Housing and Community Development to (i) assist in the creation of the MIH reports, and (ii) evaluate the reports for purposes of determining eligibility for state transportation funds. Gives DWS rulemaking authority to develop the evaluation process (1414).

Revisions to Olene Walker Housing Loan Fund (1325): SB34 did not provide any additional funding for housing. Revises Olene Walker Housing Loan Fund board to add one member with expertise in transit-oriented development and one member who represents rural interests. The board must hold two public input meetings each year, once in a rural area. Allows fund money to be used to purchase land for low-income housing (1388).

Revisions to state transportation funding: Adds access to educational facilities and MIH to the prioritization process for new transportation capacity projects administered by the Utah Transportation Commission (1749). State Transportation Investment Fund (TIF) or Transit Transportation Investment Fund (TTIF) funds may not be used in a municipality or unincorporated county that has failed to adopt a MIH plan or has failed to report on implementation of their MIH plan as determined by DWS. TIF funds can still be used for a limited-access facility, but not for construction, reconstruction, or renovation of an interchange. TTIF funds can still be used for a multi-community fixed-guideway public transportation project, but not for the construction, reconstruction, or renovation of a station (1808).
Utah Fair Housing Act

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

Terminology

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

**Types of Housing and Development**

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

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

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

**Workforce housing**: housing for which gross monthly costs target working class households. Workforce housing aims to allow people gainfully employed in working class occupations to live and work in the same community. *(Definition from ULCT “Housing Policy in Utah” 2018)*.

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

**Transit-oriented development (TOD)**: type of development that maximizes the amount of mixed-use development that is built around quality transit hubs, including train and bus centers. Linking housing and transportation can give workers better access to jobs, and businesses better access to potential employees and customers. *(Definition from ULCT “Housing Policy in Utah” 2018)*.
Mixed-use development: pedestrian-friendly development that blends two or more residential, commercial, cultural, institutional, and/or industrial uses. A mixed-use development may have retail space on the bottom floor of a multi-story building with offices and apartments on the middle and top floors. It can provide for ample job opportunities, convenience amenities, and a high walkability score for individuals on residential floors or residing in nearby communities. (*Definition from ULCT “Housing Policy in Utah” 2018*).

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

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

**Regarding Income**

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

**Target income groups:** Low-income households are split into three groups based upon a percentage of the AMI. They are referred to as the Targeted Income Groups in this plan. The three groups include:

- **Moderate-income** – 80 to 50 percent of AMI
- **Low-income** – 50 to 30 percent of AMI
- **Very low-income** – 30 percent of AMI and less

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

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

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

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

Programs and Agencies

Affordable Housing Program (AHP): a federal competitive program of the Federal Home Loan Bank system that provides grants twice a year through financial institutions for investment in low- or moderate-income housing initiatives. This program is flexible: AHP funds can be used in combination with other programs and funding sources, helping make projects more feasible. (Definition from ULCT “Housing Policy in Utah” 2018).

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

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

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

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

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

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

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

Background Research

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

- Moderate-income housing element outline
- Moderate-income plan writing guide
- DWS housing projection tool
- Model resolution for amending the general plan
- Affordable housing plan examples:
  - City of Meropis: Moderate-Income Housing Plan
  - Salt Lake County: Moderate-Income Housing Plan 2017
  - Sandy City General Plan: Section 3 Housing Needs
  - South Salt Lake City: Moderate-Income Housing Plan
  - State of Utah Affordable Housing Report 2018
  - Snyderville Basin and East Summit County: Housing Affordability Assessment

Consultation and Collaboration

Planning staff collaborated with and consulted various housing experts in researching and writing this plan. On 18 May 2019, staff attended SB 34 housing training sessions hosted by The Utah League of Cities and Towns. Staff consulted David Fields, Housing and Community Development, Utah Department of Workforce Services, regarding SB 34 requirements for the metro townships. Staff also corresponded with Meg Ryan, The Utah League of Cities and Towns, for her information and expertise on housing legislation. Planning staff met with Michael Gallegos and Jake Young, Salt Lake County, Department of Housing and Community Development to discuss housing opportunities for Magna. On 22 August 2019, staff attended the Salt Lake County Community Needs Assessment Meeting. Hosted by Salt Lake County, Department of Housing and Community Development, this meeting brought together stakeholders from throughout the Greater Salt Lake Municipal Services District to discuss community needs, including housing.
Community Engagement

Greater Salt Lake MSD Planning staff focused on eliciting public desires and needs for housing with the goal of completing the Housing Element by the December 2019 deadline. Beginning early July, staff coordinated with Mayor Dan Peay about the required Moderate-Income Housing Plan. Staff developed and sent a timeline for accomplishing this Plan. In early August, staff surveyed the Metro Township Council, the Planning Commission, and the General Plan Steering Committee for a preferred Housing Element Open House date. From this feedback, planning staff scheduled a Housing Element Open House on 28 September 2019. The Open House included Magna, Kearns, White City Metro Townships, and Unincorporated Salt Lake County. Salt Lake County Department of Housing and Community Development also participated in the Open House.

Staff kept the Metro Township Council, Planning Commission, and General Plan Steering Committee updated on the Housing Element Open House agenda and asked that the Open House be promulgated by inviting friends and neighbors. Stakeholders were provided the Housing Plan timeline, a summary of Senate Bill 34, and the Department of Workforce Services Moderate-Income Housing Plan Writing Guide. A flyer announcing the Open House was posted on Magna’s Metro Township website. Staff also reached out to local and state agencies and non-profits concerned with housing and invited them to the Housing Element Open House. While coordinating with the Metro Township Councils, Planning Commission, and General Plan Steering Committee, planning staff sent drafts of Magna’s Housing Assessment for their reference. A final draft of the assessment was prepared for the Housing Element Open House.

At the Housing Element Open House, Randy Jepperson from Salt Lake County Regional Development spoke about the Green and Healthy Homes Initiative. This exemplified the kind of program that Magna could partner with to strengthen its moderate-income housing supply. Following Randy’s presentation, Christie Oostema from People + Place, LLC spoke with residents about community needs and informed them of the Consolidated Plan.
As part of the Open House, participants were asked to provide community feedback. Planning staff worked with communities in break-out sessions. Large printed maps of current zoning, housing, and transportation systems were used as visual aids. Residents from Magna discussed many of the 23 Menu Items. They talked through what they thought could be implemented and what they thought would be effective.

When community members felt ready, they voted on their top three preferred Menu Items prescribed by SB 34. These items were listed in large print on easels. Each community was assigned a different color sticker for planning staff to record those items preferred by each community. Magna residents voted for nine of the 23 elements (Table 1). Additionally, a Comments Box was provided for the public to leave opinions not captured by the voting exercise.
Table 1: Magna’s Votes for SB 34 Menu Items

<table>
<thead>
<tr>
<th>Menu Item</th>
<th>Number of Votes</th>
</tr>
</thead>
<tbody>
<tr>
<td>B) Facilitate the rehabilitation or expansion of infrastructure that will encourage the construction of MIH</td>
<td>1</td>
</tr>
<tr>
<td>C) Facilitate the rehabilitation of existing uninhabitable housing stock into MIH</td>
<td>3</td>
</tr>
<tr>
<td>D) Consider general fund subsidies or other sources of revenue to waive construction related fees that are otherwise generally imposed by the city</td>
<td>1</td>
</tr>
<tr>
<td>E) Create or allow for, and reduce regulations related to, accessory dwelling units in residential zones</td>
<td>1</td>
</tr>
<tr>
<td>K) Utilize strategies that preserve subsidized low to moderate-income units on a long-term basis</td>
<td>1</td>
</tr>
<tr>
<td>O) Implement a mortgage assistance program for employees of the municipality or of an employer that provides contracted services to the municipality</td>
<td>1</td>
</tr>
<tr>
<td>P) apply for or partner with an entity that applies for state or federal funds or tax incentives to promote the construction of MIH</td>
<td>4</td>
</tr>
<tr>
<td>V) Utilize a MIH set aside from a community reinvestment agency, redevelopment agency, or community development and renewal agency</td>
<td>4</td>
</tr>
<tr>
<td>W) Any other program or strategy implemented by the municipality to address the housing needs of residents of the municipality who earn less than 80 percent of the area median income</td>
<td>1</td>
</tr>
</tbody>
</table>

Habitat, 3D Houses

(P) apply for or partner with an entity that applies for state or federal funds or tax incentives to promote the construction of MIH

(O) implement a mortgage assistance program for employees of the municipality or of an employer that provides contracted services to the municipality
Chapter Three - Demographic Summary

Population Size

In 2017, Magna had a population of 28,257 (ACS DP1). Household size averaged 3.48 people while family size averaged 3.84 people (ACS DP1 and DP2). According to the U.S. Census Bureau, the 1990 population numbered just under 18,000 people, while the 2000 population was 22,770 and the 2010 population was 26,505. Future population sizes were projected using 1990 and 2010 populations. Projections for Magna indicate population change rates hovering between 15 percent and 18 percent from 2020 through 2050. The population in 2050 is estimated at 49,949, which is 88.5 percent more than the 2010 population of 26,505. Compared to 2017’s population, 2050’s population is 76.8 percent higher. This population growth is important to remember as Magna considers its vision for its future.

Eight potential projections were calculated using five standard methods (linear, exponential, shift-share, share-of-growth, and constant-share). Growth rates from two baseline geographies were used: Salt Lake County and the United States. The averages of those projection results are shown below for every decade between 2020 and 2050 (Table 2). These projections show possible future scenarios for Magna and Salt Lake County. It is important to note that population projections are intended as planning guides. Projections for 2023 by ESRI Business analyst are also included. ESRI predicts a 2023 population of 30,564. ESRI calculated these projections using different methods, and they correspond well with our projections. The growth rates show the percent increase between consecutive decades. The exception is for 2023’s growth rate, which was calculated from 2010 to 2023 (not 2020 to 2023).

Table 2: Historic and Future Population Totals

<table>
<thead>
<tr>
<th>Year</th>
<th>Jurisdiction</th>
<th>Growth Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Magna</td>
<td>Salt Lake Co</td>
</tr>
<tr>
<td>1990</td>
<td>17,829</td>
<td>619,066</td>
</tr>
<tr>
<td>2010</td>
<td>26,505</td>
<td>1,029,655</td>
</tr>
<tr>
<td>2020</td>
<td>31,374</td>
<td>1,245,161</td>
</tr>
<tr>
<td>2023</td>
<td>30,564</td>
<td>1,250,581</td>
</tr>
<tr>
<td>2030</td>
<td>36,814</td>
<td>1,488,420</td>
</tr>
<tr>
<td>2040</td>
<td>42,952</td>
<td>1,765,450</td>
</tr>
<tr>
<td>2050</td>
<td>49,949</td>
<td>2,083,841</td>
</tr>
</tbody>
</table>

Age
The median age was 29.9 years, which, while still three years younger than that of Salt Lake County, has risen by four years since 2000 (ACS DP1). Median age is projected to reach 30.1 years in 2023 (ESRI Business Analyst Online “Demographic and Income Profile”). Magna has a large population of children; in fact, over 50 percent of households had one or more people under 18 years old (ACS DP2). Only eight percent of the population is elderly, or 65 years or older (ACS DP4). ESRI Business Analyst Online predicts no significant changes in age distribution over the next five years (“Detailed Age Profile”).

Race and Ethnicity
About 80 percent of the population identified as white, while 15 percent identified as some other race (ACS S1903). The remaining five percent identified as either black or African American, American Indian and Alaska Native, Asian, Native Hawaiian and other Pacific Islander, or two or more races (ACS S1903). People who identified as Hispanic or Latino/a of any race comprised 27 percent of the population, which equates to 4,182 people (ACS S1903). Both racial and ethnic diversity has increased over time and is predicted to continue increasing (ESRI Business Analyst Online “Demographic and Income Profile”).

Disabled
Of Magna’s 28,257 people, 2,919 people (or about ten percent of the population) had a disability in 2017. About five percent had an ambulatory difficulty (ACS S1810). Five percent had an independent living difficulty while two percent had a self-care difficulty (ACS S1810). Two percent had a hearing difficulty; one percent had a vision difficulty; and five percent had a cognitive difficulty (ACS S1810).

Assuming this percentage (ten percent of total population) remains constant, Magna could have 3,137 people with disabilities in 2020; 3,681 in 2030; 4,295 in 2040; and 4,994 in 2050. People with disabilities face particular difficulties regarding housing, from affordability to specific structural needs (such as wheelchair ramps, easy access to public transit, etc.). Effective planning is needed to meet the needs of this group as its population grows.

Veterans
In 2017, 1,150 people (six percent of Magna’s population) were veterans (ACS S2101). Of this population of veterans, 115 people (ten percent of Magna veterans) had a service-connected disability rating (ACS B21100). This means that 3.9 percent of people with disabilities in Magna in 2017 were veterans.

Carrying these percentages into the future, there may be 1,882 veterans in 2020; 2,209 in 2030; 2,577 in 2040; and 2,997 in 2050. This translates to 188, 221, 258, and 300 veterans with service-connected disabilities in these years.
Income

There are three main measures of household income: mean, median, and per capita. *Mean household income* averages the income of all households in an area of consideration. Magna’s 2017 mean household income was $65,648 (ACS S1901). *Per capita income* is the total income divided by the total population; it conveys the income per person assuming an even distribution. Magna’s 2017 per capita income was $19,876 (ACS DP3). *Median household income* is the middle amount when listing all household incomes from low to high. MHI is a better indicator of the typical household income in a place than the mean household income if there are high or low outliers that artificially pull the average up or down. Magna’s median household income in 2010 was $53,007; by 2017, median household income rose to $58,137 (ACS DP3). Median household income for owner-occupied households was $65,091 while median household income for renter households was $42,816 (ACS B25119).

*Area median income*, AMI, is the median household income of the larger geography in which a municipality is located. Both state guidelines and federal programs require housing to consider targeted low- and moderate-income groups in relation to housing affordability by using an AMI calculation. The scale of consideration must be regional. This ensures a reasonable opportunity for moderate income households to move to the community. Per Utah Senate Bill 34, the AMI used in this study is based on the AMI for Salt Lake County. Salt Lake County’s 2017 AMI was $67,922. It is important to note that the median income for Magna, $58,137, is significantly below that of Salt Lake County.

---

1 Utah State Legislature 10-9a-103: 36 “Moderate income housing means housing occupied or reserved for occupancy by households with a gross household income equal to or less than 80% of the median gross income for households of the same size in the county in which the city is located.”
Chapter Four - Housing Stock

Existing Housing

The number of owner-occupied housing units decreased between 2010 to 2017. Most of the drop occurred in units valued from $50,000 to $99,999 and $150,100 to $199,999 (Table 3). Median value increased from $157,000 to $160,500 over this timeframe. This marks two percent growth. From 2017 to 2023, ESRI Business Analyst Online predicts significant changes. They estimate a nine percent growth in total owner-occupied housing units. Additionally, they predict that the four lowest value categories will decrease while the four highest value categories will increase. This spurs a 48 percent increase in median owner-occupied housing value from $160,500 in 2017 to $237,500 in 2023.

Table 3: Housing Values in Magna

<table>
<thead>
<tr>
<th>Total Occupied Housing Value</th>
<th>2017</th>
<th>2023</th>
<th>Change 2010 - 2017</th>
<th>Change 2017 - 2023</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $50,000</td>
<td>222</td>
<td>53</td>
<td>19%</td>
<td>-80%</td>
</tr>
<tr>
<td>$50,000 to $99,999</td>
<td>362</td>
<td>87</td>
<td>-36%</td>
<td>-62%</td>
</tr>
<tr>
<td>$100,000 to $149,999</td>
<td>2,193</td>
<td>736</td>
<td>-3%</td>
<td>-65%</td>
</tr>
<tr>
<td>$150,000 to $199,999</td>
<td>2,166</td>
<td>1,433</td>
<td>-10%</td>
<td>-27%</td>
</tr>
<tr>
<td>$200,000 to $299,999</td>
<td>1,131</td>
<td>2,307</td>
<td>15%</td>
<td>78%</td>
</tr>
<tr>
<td>$300,000 to $499,999</td>
<td>197</td>
<td>1651</td>
<td>9%</td>
<td>671%</td>
</tr>
<tr>
<td>$500,000 to $999,999</td>
<td>38</td>
<td>323</td>
<td>-47%</td>
<td>1515%</td>
</tr>
<tr>
<td>$1,000,000 or more</td>
<td>19</td>
<td>83</td>
<td>-63%</td>
<td>1086%</td>
</tr>
</tbody>
</table>

Median Value (dollars)       | $157,000 | $160,500 | $237,500 | 2%     | 48%   |

Data Source: ACS DP4; ESRI Business Analyst Online “Housing Profile”

In 2017, Magna held 8,430 occupied housing units (Table 4). The mode type of unit was detached single units, which numbered 6,924. There were also 556 attached single units, representing a 103 percent growth from 2010. There were 950 multi-unit housing types, ranging from 2 to more than 20 apartments per unit. Of the multi-unit housing options, only two-unit housing increased between 2010 and 2017. Housing decreased significantly in every category of housing with three or more units. About 43 percent of housing units have six or seven rooms (Table 5). Less than one percent have one or two rooms. Most housing units have three or four bedrooms (67 percent) and less than three percent of housing units have zero (studio) or one bedroom.
Despite the larger percentage increase in single units compared to multi-units from 2010 to 2017, owner-occupancy has increased at a slower rate than renter-occupancy (Table 6). Renter-occupancy has more than doubled (108 percent increase) while owner-occupancy increased by just nine percent. Housing vacancy oscillated from 3.5 percent in 2000 to 4.6 percent in 2010 to 3.9 percent in 2017. ESRI predicts that 561 more owner-occupied units and 139 more renter-occupied units will be available in Magna by 2023.
Salt Lake County has specific and recent summations of residential housing projects. Based on Salt Lake County permitting records, between 2016 and 2018, 123 certificates of occupancy were issued for new residential construction (41 in 2016, 34 in 2017, 48 in 2018). An additional 70 certificates were issued for remodels or additions. The following projects occurred during the past five years (Table 7). From October 2014 through July 2019, projects included:

Table 7: Recent Residential Permits in Magna

<table>
<thead>
<tr>
<th>New Construction</th>
<th>Changes to Existing Construction</th>
<th>Demolitions</th>
</tr>
</thead>
<tbody>
<tr>
<td>6 Residential multi-family</td>
<td>13 Residential additions</td>
<td>28 Residential demolitions</td>
</tr>
<tr>
<td>33 Residential two family</td>
<td>52 Residential garages, detached or attached</td>
<td></td>
</tr>
<tr>
<td>110 Residential townhomes</td>
<td>12 Residential living spaces</td>
<td></td>
</tr>
<tr>
<td>182 Residential single family</td>
<td>135 Residential remodels</td>
<td></td>
</tr>
</tbody>
</table>

*Data Source: Salt Lake County “Residential Permits”*

Magna’s houses have reportedly adequate facilities. In 2017, 99.6 percent of housing units had complete plumbing facilities and 99.3 percent had complete kitchen facilities (Table 8). However, in 2010, 100 percent of houses had these conditions. While 98.2 percent of housing units had telephone services in 2010, that percentage improved to 98.6 percent by 2017. About 98.2 percent of housing units had complete plumbing facilities in 2010, that percentage improved to 98.6 percent by 2017. About half of the 8,105 houses (3,924) are at least 49 years old (built before 1980), and almost one quarter of houses were built in the 1970s (Table 9). Therefore, upkeep and maintenance costs for homeowners may be high.

Table 8: Housing Conditions by Percentage of Total and Number of Households

<table>
<thead>
<tr>
<th>Condition</th>
<th>2010</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lacking complete plumbing facilities</td>
<td>0.0%</td>
<td>0.4%</td>
</tr>
<tr>
<td>Lacking complete kitchen facilities</td>
<td>0.0%</td>
<td>0.3%</td>
</tr>
<tr>
<td>No telephone service available</td>
<td>1.8%</td>
<td>1.4%</td>
</tr>
</tbody>
</table>

*Data Source: ACS DP4*

Table 9: Age of Housing Stock in Magna, as of 2017

<table>
<thead>
<tr>
<th>Date when Built</th>
<th>Number</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Built 2014 or later</td>
<td>16</td>
<td>0.2%</td>
</tr>
<tr>
<td>Built 2010 to 2013</td>
<td>65</td>
<td>0.8%</td>
</tr>
<tr>
<td>Built 2000 to 2009</td>
<td>1,429</td>
<td>17.0%</td>
</tr>
<tr>
<td>Built 1990 to 1999</td>
<td>1,383</td>
<td>16.4%</td>
</tr>
<tr>
<td>Built 1980 to 1989</td>
<td>1,213</td>
<td>14.4%</td>
</tr>
<tr>
<td>Built 1970 to 1979</td>
<td>2,003</td>
<td>23.8%</td>
</tr>
<tr>
<td>Built 1960 to 1969</td>
<td>526</td>
<td>6.2%</td>
</tr>
<tr>
<td>Built 1950 to 1959</td>
<td>827</td>
<td>9.8%</td>
</tr>
<tr>
<td>Built 1940 to 1949</td>
<td>228</td>
<td>2.7%</td>
</tr>
<tr>
<td>Built 1939 or earlier</td>
<td>740</td>
<td>8.8%</td>
</tr>
</tbody>
</table>

*Data Source: ACS DP4*
Existing Housing Costs

Housing costs are divided into nine categories. They range from under $300 to more than $3,000 per month. About 45 percent of both renters and owners pay between $1,000 and $1,499 a month in housing costs (Figures 1 and 2). The distribution of costs for owners is wider than for renters: more owners pay above $1,499 per month and more owners pay below $500 than do renters. Almost one-quarter of renters pay between $500 and $799 per month. The second lowest cost category is $300 to $499. While over 12 percent of owners pay between $300 and $499 per month in household costs, less than two percent of renters do. Since median renter household income is significantly lower than median owner-occupied household income, this raises concern about rental unit affordability.

Figures 1 and 2: 2017 Monthly Renter-Occupied Household Costs (top) and Owner-Occupied Household Costs (bottom)

<table>
<thead>
<tr>
<th>Monthly Costs</th>
<th>Renter Occupied</th>
<th>Owner Occupied</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $300</td>
<td>113 (6.2%)</td>
<td>0 (0%)</td>
</tr>
<tr>
<td>$300 to $499</td>
<td>32 (1.7%)</td>
<td>30 (1.6%)</td>
</tr>
<tr>
<td>$500 to $799</td>
<td>241 (13.1%)</td>
<td>436 (23.7%)</td>
</tr>
<tr>
<td>$800 to $999</td>
<td>821 (44.7%)</td>
<td>803 (13.2%)</td>
</tr>
<tr>
<td>$1,000 to $1,499</td>
<td>163 (8.9%)</td>
<td>2,783 (45.9%)</td>
</tr>
<tr>
<td>$1,500 to $1,999</td>
<td>803 (13.2%)</td>
<td>866 (14.3%)</td>
</tr>
<tr>
<td>$2,000 to $2,499</td>
<td>73 (1.2%)</td>
<td>443 (7.3%)</td>
</tr>
<tr>
<td>$2,500 to $2,999</td>
<td>51 (0.8%)</td>
<td>751 (12.4%)</td>
</tr>
<tr>
<td>$3,000 or more</td>
<td>0 (0.0%)</td>
<td>343 (5.7%)</td>
</tr>
</tbody>
</table>

Data Source: ACS S2503 and DP4
Cost-Burdened Housing

HUD considers an affordable monthly housing payment for either an owner-occupied dwelling or rented unit to be no greater than 30 percent of gross monthly income. This includes utilities and other housing costs such as mortgage and hazard insurance. When monthly housing payments cost more than 30 percent of gross monthly income, that household is said to be cost-burdened. Households can be cost-burdened at any income level. The table below shows the current rate of cost-burdened households in Magna (Table 10). **2,232 households are cost-burdened with housing, and some households at all income-brackets experience cost-burdened housing.** The most cost-burdened group is households with income under $20,000 per year. 714 households, 307 renters and 407 owners, in this income bracket are cost-burdened with housing. Between owners and renters, renters experience greater housing cost-burden across income levels (Table 11). In fact, about half of renters (45 percent, 891 renter households) experience cost-burdened housing across all income brackets. About 27 percent of renters who make between $20,000 and $34,999 are cost-burdened with their housing.

Table 10: Percentage of Income going toward Housing, 2017

<table>
<thead>
<tr>
<th>Income Range</th>
<th>Not cost-burdened &lt; 20%</th>
<th>Cost-burden risk 20% to 29%</th>
<th>Cost-burdened &gt; 30%</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; $20,000</td>
<td>0.5%</td>
<td>1.8%</td>
<td>8.8%</td>
</tr>
<tr>
<td>$20,000 to $34,999</td>
<td>2.5%</td>
<td>1.4%</td>
<td>7.3%</td>
</tr>
<tr>
<td>$35,000 to $49,999</td>
<td>2.9%</td>
<td>5.1%</td>
<td>8.0%</td>
</tr>
<tr>
<td>$50,000 to $74,999</td>
<td>9.9%</td>
<td>12.5%</td>
<td>3.3%</td>
</tr>
<tr>
<td>$75,000 or more</td>
<td>26.5%</td>
<td>6.9%</td>
<td>0.1%</td>
</tr>
</tbody>
</table>

*Data Source: ACS DP4*

Table 11: Percentage and Number of Households by Income Bracket who are Cost-Burdened with Housing 2017

<table>
<thead>
<tr>
<th>Income Range</th>
<th>Total</th>
<th>Occupancy</th>
<th>Renter</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Owner</td>
<td></td>
</tr>
<tr>
<td>&lt; $20,000</td>
<td>9%</td>
<td>6%</td>
<td>15%</td>
</tr>
<tr>
<td>$20,000 to $34,999</td>
<td>7%</td>
<td>9%</td>
<td>27%</td>
</tr>
<tr>
<td>$35,000 to $49,999</td>
<td>8%</td>
<td>11%</td>
<td>7%</td>
</tr>
<tr>
<td>$50,000 to $74,999</td>
<td>3%</td>
<td>7%</td>
<td>3%</td>
</tr>
<tr>
<td>$75,000 or more</td>
<td>0%</td>
<td>2%</td>
<td>0%</td>
</tr>
</tbody>
</table>

*Data Source: ACS DP4*
Housing and Land-use

Housing and land-use are tightly connected. Zoning strongly influences how housing and land-use align. Zoning regulations determine the standards for new development, including building size, lot size, and lot use. Therefore, understanding current zoning provides context for what affordable housing opportunities are available based on existing conditions. Current zones within Magna are described briefly below:

- **A-1 – Agricultural**: low density residential development with limited agricultural uses
- **A-20 – Agricultural**: low density residential development and agricultural uses
- **C-2 – Community Commercial**: neighborhood commercial development
- **C-3 – Regional Commercial**: warehousing, wholesale business, and commercial uses
- **C-V – Commercial**: commercial centers geared toward tourist/traveler needs
- **M-1 – Light Industrial**: light industry such as animal hospitals or carpenter shop
- **M-2 – Heavy Industrial**: heavy industry such as cement mixing plant or paper treatment
- **P-C – Planned Community**: residential development carefully planned out
- **R-1-10 – Residential Single-Family Dwelling**: SFD, allows greenhouse/nursery
- **R-1-21 – Residential Single-Family Dwelling**: allows guesthouse under 1,200 sq. ft.
- **R-1-3 – Residential Single-Family Dwelling**: only SFD
- **R-1-4 – Residential Single-Family Dwelling**: only SFD
- **R-1-5 – Residential Single-Family Dwelling**: allows single-family project developments
- **R-1-6 – Residential Single-Family Dwelling**: SFD, allows greenhouse/nursery
- **R-1-7 – Residential Single-Family Dwelling**: 5.5 detached units per acre, 10k-3750k sq. ft.
- **R-1-8 – Residential Single-Family Dwelling**: SFD, allows greenhouse/nursery
- **R-2-6.5 – Residential Single or Two-Family Dwelling**: allows home business and agriculture
- **R-4-8.5 – Residential High Density**: allows two dwelling units per structure per lot
- **R-M – Residential Multiple Family**: high-density, includes business/professional offices
- **RMH – Residential Mobile Home**: allows accessory buildings and agriculture

Zones are often classified into six major categories: agricultural, commercial, industrial, planned community, residential, and residential multi-family. Over 70 percent of Magna’s land area is zoned agricultural (Figure 3). Most of the agricultural land, especially land zoned A-20, is located in the northwestern arm (Map 1). Commercial zones occupy 3,804 acres, or 16.4 percent of the land. Of the commercial zones, zone C-V is the most common. All land zoned C-V is in Magna’s northwestern arm, adjacent to A-20 land. Industrial land covers 1,117 acres along the northcentral and southern borders. Residential land takes up 1,665 acres, or 7.2 percent, while residential multi-family adds another 75 acres (0.3 percent).
The most abundant residential zone is R-1-6 (Figure 4). R-1-6 is the zone of the majority of land in the diagonal strip from south of Magna main street in the northwest to north of Hercules Park in the southeast.

Increased affordable housing can be created through land-use choices. Undeveloped land can be developed. Magna has some opportunity to build housing on undeveloped land. Other measures must be used too. Non-residential zones can become mixed-use zones that allow residences. Residential zones with low density can become higher density residential zones\(^2\). Infill development, or development of vacant urban lots, greenfield sites, or brownfield sites, can increase housing in the already dense areas of Magna.

---

\(^2\) Increasing density does not necessarily mean allowing high-rise apartment complexes. For a predominantly single-family dwelling area, increasing density could occur without changing the housing scape, simply by allowing Accessory Dwelling Units or the division of single-family dwellings into duplexes that still look like SFDs.
Map 1: Zoning in Magna

Exhibit A
Chapter Five - Housing Availability and Affordability

Indication of Need by Demographics
Magna’s demographics and existing housing stock demonstrate the need for certain characteristics for its current and future housing stock. With a large household size and sizeable population under 18 years old, housing that accommodates growing families will continue to be important. Housing units with two or more bedrooms will be demanded by multigenerational households and multiple-child families. In addition to housing type, the location of housing matters for properly accommodating growing families and households. Housing located near schools, transit, and other amenities can minimize transportation costs and logistic difficulties for low-income, mobility-impaired, or single-parent households. Co-locating housing near commercial and/or industrial districts can open economic opportunities for households; improving economic situations can enable escape from cost-burdened housing. Throughout this section, specific housing availability and affordability needs are analyzed across income groups, occupant type, and household sizes.

Targeted Income Groups and Affordability Thresholds
Income levels at 30 percent of AMI are considered “very low-income,” while those at 50 percent are “low-income” and those at 80 percent are “moderate-income.” These 30, 50, and 80 percent groups are targeted income groups. In the following table, targeted income groups are calculated using both the area median income (Salt Lake County) value and the local median income (Magna) value (Table 12). Annual income was divided by twelve to give monthly household income. Monthly housing allowance represents total housing costs affordable at 30 percent of gross monthly income. This value is the upper limit that a household could pay without being housing cost-burdened.

Table 12: 2017 Annual and Monthly Incomes and Housing Allowance

<table>
<thead>
<tr>
<th>Income Group</th>
<th>Salt Lake Co</th>
<th>Magna</th>
</tr>
</thead>
<tbody>
<tr>
<td>125% (Low)</td>
<td>$84,903</td>
<td>$72,671</td>
</tr>
<tr>
<td>100% (Median)</td>
<td>$67,922</td>
<td>$58,137</td>
</tr>
<tr>
<td>80% (Low)</td>
<td>$54,338</td>
<td>$46,510</td>
</tr>
<tr>
<td>50% (Low)</td>
<td>$33,961</td>
<td>$29,069</td>
</tr>
<tr>
<td>30% (Low)</td>
<td>$20,377</td>
<td>$17,441</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Income Group</th>
<th>Salt Lake Co</th>
<th>Magna</th>
</tr>
</thead>
<tbody>
<tr>
<td>125% (Low)</td>
<td>$7,075</td>
<td>$6,056</td>
</tr>
<tr>
<td>100% (Median)</td>
<td>$5,660</td>
<td>$4,845</td>
</tr>
<tr>
<td>80% (Low)</td>
<td>$4,528</td>
<td>$3,876</td>
</tr>
<tr>
<td>50% (Low)</td>
<td>$2,830</td>
<td>$2,422</td>
</tr>
<tr>
<td>30% (Low)</td>
<td>$1,698</td>
<td>$1,453</td>
</tr>
</tbody>
</table>

Data Source: ACS B25119
By using Salt Lake County’s AMI, calculations for Magna may overestimate the community’s ability to afford housing. For example, as shown in Table 10, 30 percent of Salt Lake County AMI is $20,377, but 30 percent of Magna’s median income is $17,441 (ACS B25119). Due to this discrepancy, this plan recommends that officials and decision-makers understand the calculations as conservative estimates and encourages communities to strive for making housing as affordable as possible. The discrepancy is driven by differences in median owner-occupied household income: $65,091 for Magna while $83,922 for Salt Lake County (ACS B25119). However, median renter household income in Magna ($42,816) closely resembles and slightly exceeds that of Salt Lake County ($42,351) (ACS B25119). Due to the discrepancy between homeowner and renter households, targeted income groups were calculated separately for each (Tables 13 and 14). To determine affordable rental rates, a household would subtract anticipated monthly utility costs from the total monthly housing allowance.

Tables 13 and 14: 2017 Annual and Monthly Incomes and Housing Allowance – Renters (top) and Owners (bottom)

| Data Source: ACS B25119 |
Targeted Income Groups by Family Size

The U.S. Department of Housing and Urban Development (HUD) calculates income thresholds for targeted income groups according to family household size. This helps decision-makers plan as effectively for one-person or eight-person households as the traditional four-person household. Table 15 below shows HUD calculations for income thresholds based on an inflation-adjusted value of $75,400\(^3\) for Salt Lake County’s 2017\(^4\) median family income (MFI).

Table 15: Salt Lake County 2017 HUD Median Family Income Thresholds by Household Size

<table>
<thead>
<tr>
<th>Household Size</th>
<th>30% MFI</th>
<th>50% MFI</th>
<th>80% MFI</th>
<th>100% MFI</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 person</td>
<td>$15,850</td>
<td>$26,400</td>
<td>$42,250</td>
<td>$52,813</td>
</tr>
<tr>
<td>2 persons</td>
<td>$18,100</td>
<td>$30,200</td>
<td>$48,250</td>
<td>$60,313</td>
</tr>
<tr>
<td>3 persons</td>
<td>$20,420</td>
<td>$33,950</td>
<td>$54,300</td>
<td>$67,875</td>
</tr>
<tr>
<td>4 persons</td>
<td>$24,600</td>
<td>$37,700</td>
<td>$60,300</td>
<td>$75,375</td>
</tr>
<tr>
<td>5 persons</td>
<td>$28,879</td>
<td>$40,750</td>
<td>$65,150</td>
<td>$81,438</td>
</tr>
<tr>
<td>6 persons</td>
<td>$32,960</td>
<td>$43,750</td>
<td>$69,905</td>
<td>$87,381</td>
</tr>
<tr>
<td>7 persons</td>
<td>$37,140</td>
<td>$46,750</td>
<td>$74,800</td>
<td>$93,500</td>
</tr>
<tr>
<td>8 persons</td>
<td>$41,320</td>
<td>$49,800</td>
<td>$79,600</td>
<td>$99,500</td>
</tr>
</tbody>
</table>

Data Source: HUD “2017 Income Limits Documentation System”

Other Targeted Groups

When income is broken down according to demographic subsets, substantial differences among their median household incomes becomes visible (Table 16). In addition to the aforementioned discrepancy between homeowners and renters, differences arise between male and female householders, elderly households and the median, and disabled person households and the median. Stark differences also exist among households of various races and ethnicities and income levels. These annual income differences translate into monthly income differences and thus monthly housing allowance differences. This means that specific subsets of people have different affordability thresholds.

Two demographic subsets fall far below the area median household value: female householder (non-family) and disabled person householder. The median female householder (non-family) income scales to a monthly housing allowance of $579, which is only 34 percent of the area median income. A female household at 30 percent AMI can only afford to pay $174 per month toward housing. At 100 percent AMI (median), a disabled person household can spend $429 per month on housing. At 30 percent AMI, a disabled person has $129 to spend on housing.

---

\(^3\) Note that median family income exceeds median household income for Salt Lake County in 2017.

\(^4\) While HUD has released 2018 data, to stay consistent with available demographic data used throughout the assessment, 2017 are displayed.
Table 16: Other Targeted Groups – 2017 Annual and Monthly Incomes and Housing Allowance

<table>
<thead>
<tr>
<th>Household Income by Type</th>
<th>Annual Income Levels</th>
<th>Monthly Income Levels</th>
<th>Monthly Housing Allowance</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2017</td>
<td>2017</td>
<td>2017</td>
</tr>
<tr>
<td>30%</td>
<td>50%</td>
<td>100%</td>
<td>125%</td>
</tr>
<tr>
<td>Area Median Household</td>
<td>$20,877</td>
<td>$28,992</td>
<td>$36,308</td>
</tr>
<tr>
<td>Area Median Family</td>
<td>$22,820</td>
<td>$37,720</td>
<td>$50,420</td>
</tr>
<tr>
<td>Local Median Household</td>
<td>$17,441</td>
<td>$29,069</td>
<td>$46,510</td>
</tr>
<tr>
<td>Area Median Homeowner Household</td>
<td>$22,377</td>
<td>$41,681</td>
<td>$67,138</td>
</tr>
<tr>
<td>Area Median Renter Household</td>
<td>$12,705</td>
<td>$21,176</td>
<td>$33,881</td>
</tr>
<tr>
<td>Local Median Homeowner Household</td>
<td>$19,527</td>
<td>$32,546</td>
<td>$52,073</td>
</tr>
<tr>
<td>Local Median Renter Household</td>
<td>$12,845</td>
<td>$21,408</td>
<td>$34,253</td>
</tr>
<tr>
<td>White Household</td>
<td>$17,927</td>
<td>$29,878</td>
<td>$47,804</td>
</tr>
<tr>
<td>Hispanic Household</td>
<td>$15,655</td>
<td>$26,092</td>
<td>$41,746</td>
</tr>
<tr>
<td>Asian Household</td>
<td>$22,675</td>
<td>$38,125</td>
<td>$61,900</td>
</tr>
<tr>
<td>Same Other Race Household</td>
<td>$15,993</td>
<td>$25,936</td>
<td>$40,538</td>
</tr>
<tr>
<td>Families with single Female Householder</td>
<td>$11,900</td>
<td>$21,300</td>
<td>$34,400</td>
</tr>
<tr>
<td>Families with single Male Householder</td>
<td>$16,670</td>
<td>$27,784</td>
<td>$44,854</td>
</tr>
<tr>
<td>Female household (non-family)</td>
<td>$8,917</td>
<td>$13,578</td>
<td>$19,424</td>
</tr>
<tr>
<td>Male household (non-family)</td>
<td>$11,669</td>
<td>$19,432</td>
<td>$31,091</td>
</tr>
<tr>
<td>Elderly Household (65+)*</td>
<td>$13,544</td>
<td>$22,574</td>
<td>$36,118</td>
</tr>
<tr>
<td>Disabled Person Household</td>
<td>$5,144</td>
<td>$8,573</td>
<td>$13,175</td>
</tr>
</tbody>
</table>

Notes: The three rows in green are the three highest income levels and thus three highest monthly housing allowances. Those highlighted in red are the two lowest values.

Data Source: ACS S2503, S1901, B25119, and S1903

---

5 All calculations and numbers reported in this table are Magna-specific (rather than county-based), unless they say “Area,” which refers to Salt Lake County values. These numbers give a clear picture of demographic differences in income and thus affordability within Magna.
Availability of Housing Units for Targeted Income Groups

Available houses were determined using current market research. According to www.realtor.com, Magna has 123 properties for sale within the metro township as of 7 August 2019. 101 are single family homes, two are multi-family homes, seven are condos/townhomes, one is a mobile home/MFD, and 12 are land lots. These properties have a median listing price of $268,950, or $140 per square foot. Assuming a ten percent down payment, 30-year mortgage, and a four percent interest rate, this equates to a monthly payment of $1,156 (www.mortgagecalculator.com). At this price, households at 80 percent AMI could afford this payment, given that utility and other costs remain below $202 ($1,3358 - $1,156) (refer back to Table 16). On www.zillow.com, four properties are listed for rent at a median price of $1,375 per month. At this rate, these apartments are affordable only to households at 100 percent AMI or higher.

Among all households in Magna, 164 housing units are currently deed-restricted for moderate income households (DWS “Five Year Housing Projection Calculator”). Municipal housing programs subsidize zero units, but Utah’s OWHLF program subsidizes 40 units and the federal government’s LIHTC program subsidizes 164 units (DWS “Five Year Housing Projection Calculator”).

Magna offers four affordable housing complexes (www.publichousing.com and www.lowincomehousing.us). These are: Martha’s Terrace Apartments, Magna HUD Housing, Justin C. Stewart Plaza, and Jerald H. Merrill Senior Housing. Martha’s Terrace and Jerald H. Miller offer one-bedroom apartments to senior low-income persons (62 years or older at less than 50 percent of AMI) (UNPHC). Magna HUD and Justin C. Stewart both provide apartments to disabled low-income persons (disabled at less than 50 percent of AMI) (UNPHC). Magna HUD offers one-bedroom apartments while Justin C. Stewart offers two-bedroom apartments (UNPHC and www.lowincomehousing.us). Together, they provide 82 units (UNPHC and www.affordablehousingonline.com). Two apartment complexes are tax credit developments. Some units in these developments have limited maximum rents and provide affordable housing (HUD “Affordable Housing Guide”). These are Coppertree Apartments and Heritage Apartments – Magna.

Renter Households

Whether using local or area median income, one targeted income group among renter households face a deficit of available housing units (Table 17). This is the second-lowest income group, between 30 and 50 percent AMI. While there are 223 households at this income level, only 70 units are available at an affordable price for them. This makes a deficit of 154 units. This forces the 30 to 50 percent group to either rent above their means and experience cost-burdened housing, or to rent below their means. When they rent below their means, they take the only housing affordable for the lowest AMI group.
Table 17: Availability and Need of Existing Rental Housing in 2017, using AMI

<table>
<thead>
<tr>
<th>Income Range</th>
<th>Using Regional (Salt Lake County) Area Median Renter Income</th>
<th>Surplus/Deficit of Units Available</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 30% AMHI ($12,705)</td>
<td>$318</td>
<td>$61</td>
</tr>
<tr>
<td>30%-50% AMHI ($12,705-$21,176)</td>
<td>$529</td>
<td>$272</td>
</tr>
<tr>
<td>50%-80% AMHI ($21,176-$33,881)</td>
<td>$847</td>
<td>$590</td>
</tr>
<tr>
<td>80%-100% AMHI ($33,881-$42,351)</td>
<td>$1,059</td>
<td>$802</td>
</tr>
<tr>
<td>100%-125% AMHI ($42,351-$52,939)</td>
<td>$1,323</td>
<td>$1,066</td>
</tr>
<tr>
<td>&gt; 125% AMHI (&gt; $52,939)</td>
<td>$1,323</td>
<td>&gt; $1,066</td>
</tr>
</tbody>
</table>

Note: See Appendix for Explanation of Utility Cost Estimate
Data Source: ACS B25118, B25119, B25056

When using local median household income instead of area median income, the pattern of housing availability is the same (Table 18).

Table 18: Availability and Need of Existing Rental Housing in 2017, using Local HH Income

<table>
<thead>
<tr>
<th>Income Range</th>
<th>Using Local (Magna Metro Township) Median Renter Income</th>
<th>Surplus/Deficit of Units Available</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 30% AMI ($12,845)</td>
<td>$321</td>
<td>$64</td>
</tr>
<tr>
<td>30%-50% AMI ($12,845-$21,408)</td>
<td>$535</td>
<td>$278</td>
</tr>
<tr>
<td>50%-80% AMI ($21,408-$34,253)</td>
<td>$856</td>
<td>$599</td>
</tr>
<tr>
<td>80%-100% AMI ($34,253-$42,816)</td>
<td>$1,070</td>
<td>$813</td>
</tr>
<tr>
<td>100%-125% AMI ($42,816-$53,520)</td>
<td>$1,338</td>
<td>$1,081</td>
</tr>
<tr>
<td>&gt; 125% AMHI (&gt; $53,520)</td>
<td>$1,338</td>
<td>&gt; $1,081</td>
</tr>
</tbody>
</table>

Note: See Appendix for Explanation of Utility Cost Estimate
Data Source: ACS B25118, B25119, B25056
Availability of affordable housing in Magna has changed over time (Table 19). In 2012, the deficit was 535 units (across all income levels) compared to 400 in 2017. The groups facing an availability deficit have changed. Of particular concern is the greater deficit in available housing for the targeted income groups. In 2012, the deficit for targeted groups was 31 units. In 2017, that deficit increased by 123 units to the deficit of 154. In 2012, the 50 to 80 and 100 to 125 AMI groups faced shortages. In 2017, the 30 to 50 and over 125 percent AMI groups faced shortages. The other AMI groups saw increases in unit availability over that time.

Table 19: Availability and Need of Existing Rental Housing in 2012

<table>
<thead>
<tr>
<th>Income Range</th>
<th>Maximum Affordable Monthly Housing Allowance</th>
<th>Maximum Affordable Monthly Rental Costs (Rent minus $227 in Utilities)</th>
<th># Renter Households</th>
<th># Rental Units Available at that Price</th>
<th>Surplus/Deficit of Units Available</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 30% AMHI ($12,705)</td>
<td>$263</td>
<td>$36</td>
<td>77</td>
<td>162</td>
<td>85</td>
</tr>
<tr>
<td>30%-50% AMHI ($12,705-$21,176)</td>
<td>$439</td>
<td>$212</td>
<td>148</td>
<td>413</td>
<td>265</td>
</tr>
<tr>
<td>50%-80% AMHI ($21,176-$33,881)</td>
<td>$702</td>
<td>$475</td>
<td>391</td>
<td>360</td>
<td>-31</td>
</tr>
<tr>
<td>80%-100% AMHI ($33,881-$42,351)</td>
<td>$878</td>
<td>$651</td>
<td>246</td>
<td>328</td>
<td>18</td>
</tr>
<tr>
<td>100%-125% AMHI ($42,351-$52,939)</td>
<td>$1,097</td>
<td>$870</td>
<td>569</td>
<td>267</td>
<td>-504</td>
</tr>
<tr>
<td>&gt; 125% AMHI (&gt; $52,939)</td>
<td>$1,097</td>
<td>&gt; $870</td>
<td>156</td>
<td>56</td>
<td>167</td>
</tr>
</tbody>
</table>

Note: See Appendix for Explanation of Utility Cost Estimate

Data Source: ACS B25118, B25119, B25056

Projected Availability of Housing Units for Targeted Income Groups

Housing unit availability was projected using 2012 and 2017 data. The deficit in housing for targeted income groups was 31 in 2012 and 154 in 2017. Over that five-year period, this is a 396 percent increase. In other words, there was a 79 percent increase in the housing deficit annually. Carrying these numbers five years into the future, Magna may have a shortage of 9,124 units for targeted income groups in 2024. While this number seems too large, it shows what Magna could experience if current trends continue. This sparks great concern and highlights the need for Magna to be proactive with its housing policies.

---

6 This projection was calculated using a seventy nine percent increase each year from 2017 through 2024.
Chapter Six - Action Plan

The Action Plan is the most important part of the document. It provides concrete ways to achieve in Magna an environment conducive to successful moderate-income housing opportunities. Feedback gathered from the public at the September 28, 2019 Housing Element Open House has guided the action plan. Using results from the interactive mapping activities, the public comments box, and the Menu Items voting exercise, planning staff has synthesized the Menu Items that the public decided best suit their community. Additionally, planning staff has continued to take public feedback through email and the phone.

Magna residents present at the open house expressed strong desire for achieving and preserving moderate-income housing in their community. For this reason, planning staff incorporated 6 of the 9 voted upon menu items into this action plan. Therefore, the following goals and supporting strategies and actions aim to preserve, create, or otherwise promote moderate-income housing opportunities in Magna Metro Township.

**Goal 1:** Preserve current moderate-income housing on a long-term basis.

*Utilized Menu Item: K*

**Strategy 1:** Identify current MIH.

**Strategy 2:** Establish a “Good Landlord Program.”

- **Action 1:** Create and adopt a “Good Landlord Program.”
- **Action 2:** Achieve Code Enforcement
- **Action 3:** Consider writing and adopting a Short-term Rental Ordinance to support and provide backbone to the Good Landlord Program.

**Goal 2:** Create more moderate-income housing options.

*Utilized Menu Items: E*

**Strategy 1:** Allow Accessory Dwelling Units.

- **Action 1:** Write and adopt an ADU Ordinance.
  - Carefully define ADUs in ordinance
  - Consider type of ADUs allowed
  - Consider where ADUs should be allowed

**Strategy 2:** Promote creation of Accessory Dwelling Units.

- **Action 1:** Identify partners that help with construction and/or conversion costs.
- **Action 2:** Disseminate funding assistance information to residents.
Goal 3: Support measures and efforts that contribute to neighborhood stabilization.

Utilized Menu Items: B, C, P, and W

Strategy 1: Identify and apply for grants and funding opportunities that do so.
   Action 1: Provide exterior curb-appeal grants to 10 homes per year through 2024 (50 total).
   Action 2: Support applications and funding from the Green and Healthy Homes Initiative to conduct critical needs home repair in low and moderate-income housing.
   Action 3: Support applications and funding from the Utah Weatherization Assistance Program to help low-income residents, especially the elderly and disabled, to reduce energy consumption through home improvements.
   Action 4: Support applications and funding from Salt Lake Valley Habitat for Humanity to house families between 30 and 60 percent of the Area Median Income.
   Action 5: Support applications and funding from Assist Utah’s Emergency Home Repair, Accessibility Design, and Aging in Place programs.

Strategy 2: Expand the RDA in Old Magna down to 3100 South and be proactive about Opportunity Zones.
   Action 1: Use new RDA designation to secure funding for rehabilitation of uninhabitable housing stock into MIH.

Strategy 3: Identify infrastructure investments that would further facilitate MIH and the success of MIH families.
   Action 1: Consider new transit routes and stops, improvements in transit frequency, and improvements in transit stations and stops.
   Action 2: Conduct a sidewalk inventory and connect any sidewalk gaps to promote walkability and enhance the destination accessibility of non-automobile owners.
Chapter Seven - References

1. ESRI Business Analyst Online
   “Demographic and Income Profile”
   “Detailed Age Profile”
   “Housing Profile”


3. Salt Lake County
   Planning and Development Services “Residential Permits”
   Geographic Information Systems – Zoning Data and Metro Township Boundaries

4. United States Census Bureau, American Community Survey
   Tables: B21100, B25056, B25118, B25119, DP1, DP2, DP3, DP4, S1810, S1901, S1903, S2101, S2503,

5. U.S. Department of Housing and Urban Development
   “2017 Income Limits Documentation System”
   “Affordable Housing Guide”

6. Utah Department of Workforce Services, Housing and Community Development Division, GoogleDrive Database: https://drive.google.com/drivefolders/15DWOQV9y-Su6as0RVGDvSicrkYrcKqK1Z
   “A Moderate-Income Housing Element Outline”
   “DWS 5-Year Housing Projection Calculator”
   “Important Advice for Planning Moderate-Income Housing”
   “Moderate-Income Housing Writing Guide”
   “City of Meropis: Moderate-Income Housing Plan”
   “Salt Lake County: Moderate-Income Housing Plan 2017”
   “Sandy City General Plan: Section 3 Housing Needs”
   “South Salt Lake City: Moderate-Income Housing Plan”
   “State of Utah Affordable Housing Report 2018”
   “Snyderville Basin and East Summit County: Housing Affordability Assessment”

7. Utah League of Cities and Towns “Housing Policy in Utah” 2018

8. Utah Non-Profit Housing Corporation “https://unphc.org/housing/”

9. Websites:
   www.realtor.com
   www.mortgagecalculator.com
   www.zillow.com
   www.publichousing.com
   www.lowincomehousing.us
   www.affordablehousingleonline.com
Topics

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

**Affordable Housing in General**

The Utah Department of Workforce Services (DWS) has a shared GoogleDrive account with dozens of resources. It holds all Moderate-Income Housing Plans within Utah that they have received. It also has dozens of presentations on various topics and guides on writing housing plans. One particularly helpful document is the Utah League of Cities and Towns (ULCT) “Keys to Housing Policy in Utah.” It includes a glossary of housing terms, several strategies to promoting affordable housing, and several case studies of communities throughout Utah. Another helpful document is the National Association of Home Builders (NAHB) guide: “Research on State and Local Means of Increasing Affordable Housing.” It has strategies and case studies from across the nation. Pros and cons are listed under each strategy as well as places where that strategy has been implemented.

**DWS General Database:**
https://drive.google.com/drive/folders/1WEYWuTW9z1ppDDGLX0JdC4PupyZcGoh

**ULCT Guide:**
https://drive.google.com/drive/folders/1IS1MWw3UbDG03TEW_V_P5wMluwhmqTiW

**NAHB Guide:**
https://drive.google.com/drive/folders/1s2wwHXXVFHSt4inlDyBPPJc80TojSGk

**Accessory Dwelling Units**

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

Salt Lake County Regional Development and the Wasatch Front Regional Council put together the following presentation about ADUs. It includes data from research initiatives, issues, benefits, and best practices. The presentation is available in PDF format at the link below.

Salt Lake City has an extensive guide on how to build ADUs. While it is based on Salt Lake City ordinances, zoning, and rules, it includes great information on ADUs in general, especially its illustrations on different ways to configure a single-family house and an ADU on a lot. Other municipalities have informative ADU guides and regulations as well.


Cedar Hills: http://www.cedarhills.org/adu/


Spanish Fork: https://www.spanishfork.org/departments/community_development/planning/accessory_dwellings_units.php

**Good Landlord Program**

Good Landlord Programs exist in many cities and towns in Utah, with each municipality adapting the program to its community’s specific needs. They aim to incentivize good landlord behavior, good tenant behavior, and good property management and upkeep. They are generally voluntary incentive programs, where rental owners who choose to participate pay significantly reduced fees. To participate, rental owners usually must take a course on being a good landlord, which is offered by the Utah Apartment Association, be current on fees, sign a contract, and properly care for properties.

Centerfield: https://www.centerfieldcity.org/good-landlord-program

North Salt Lake City: https://www.nslcity.org/DocumentCenter/View/769/Good-Landlord-Program-Brochure-Apartments?bidId=

Ogden: https://www.ogdencity.com/203/Good-Landlord-Program


West Jordan: https://www.westjordan.utah.gov/good-landlord-program

**Short-term Rentals**

Short-term rentals are places that can be rented typically between one day to nine months. Places are beginning to write ordinances regarding them. Ordinances for short-term rentals address issues such as whether hosts must be permanent residents and for how long a person can stay in a place and it be considered a short-term rental. Short-term rentals have positive and negative externalities. Short-term rentals can be a vital second source of income for a household. However, short-term rentals with absentee landlords and poor management can turn into eyesores. At the same time, short-term rentals with absentee landlords can become overpriced vacation destinations that negatively impact local affordability for neighbors.
This article highlights twelve cities across the United States that have implemented ordinances regarding short-term rentals. The article includes links to more information.


**Zoning**

Zoning is not an evil word. Zoning is the division of land into defined areas in which specific land uses are allowed or prohibited. Zoning is intended to promote the health, safety, and wellbeing of people by guiding land use decisions so that compatible uses are adjacent while incompatible uses are separated. For example, zoning can be used to prevent the building of highly polluting factories next to kindergartens or homes.

When zoning is appropriate and community-driven, it supports the goals of the community. Magna’s zoning code comes from Salt Lake County’s code, eventually Magna’s code needs to be updated to match Magna’s wants and needs. One article below, the first link, explains the basics of zoning. The second link goes to the website of the Land Use Academy of Utah (LUAU). It has a short video on zoning. The website also hosts many other videos and articles about land use and local government in Utah.

Article: [https://propertymetrics.com/blog/zoning-laws/](https://propertymetrics.com/blog/zoning-laws/)
LUAU Website: [https://luau.utah.gov/2017/05/25/league-definitions-zoning/](https://luau.utah.gov/2017/05/25/league-definitions-zoning/)

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

APA: [https://www.planning.org/divisions/planningandlaw/propertytopics.htm](https://www.planning.org/divisions/planningandlaw/propertytopics.htm)

NAHB Guide: [https://drive.google.com/drive/folders/1s2wwHXXVFHSt4inIDyBPPJCf8OTojSGk](https://drive.google.com/drive/folders/1s2wwHXXVFHSt4inIDyBPPJCf8OTojSGk)
Example Ordinances

**Good Landlord Program ordinances:**

**ADU ordinances:**

List of Relevant Organizations and Websites

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

AAA Fair Credit Foundation: [https://faircredit.org/about-us/](https://faircredit.org/about-us/)
Affordable Housing Online: [https://affordablehousingonline.com/](https://affordablehousingonline.com/)
American Planning Association – Utah Chapter (APA Utah): [https://www.apautah.org/](https://www.apautah.org/)
Assist Utah: [https://assistutah.org/](https://assistutah.org/)
Community Development Corporation of Utah (CDC Utah): [https://cdcutah.org/im-a-homeowner/home-repairs/](https://cdcutah.org/im-a-homeowner/home-repairs/)
Congress for the New Urbanism: [https://www.cnu.org/resources](https://www.cnu.org/resources)
Greater Salt Lake Municipal Services District (GSLMSD or MSD): [https://msd.utah.gov/](https://msd.utah.gov/)
Green and Healthy Homes Initiative: [https://slco.org/green-healthy-homes/](https://slco.org/green-healthy-homes/)
Home Energy Assistance Target (HEAT) Program: [https://affordablehousingonline.com/](https://affordablehousingonline.com/)


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

The Utah Land Use Institute: https://utahlanduse.org/land-use-library/

Utah Apartment Association: https://www.uaahq.org/

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

Utah Center for Neighborhood Stabilization (UTCNS): http://www.utcns.com/

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


    Affordable Housing page: https://jobs.utah.gov/housing/affordable/index.html

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

    Affordable Housing page: https://jobs.utah.gov/housing/affordable/index.html

Utah League of Cities and Towns (ULCT): http://www.ulct.org/

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

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

Wasatch Front Regional Council (WFRC): https://wfc.org/
Methods

Utility Cost Estimate Methods and Sources

<table>
<thead>
<tr>
<th>Utility</th>
<th>Cost per Month (U.S. dollars)</th>
<th>Data Source</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sewer</td>
<td>$26</td>
<td>Magna Water District “Administrative Rules and Regulations” (2017)</td>
</tr>
<tr>
<td>Water</td>
<td>$20</td>
<td>Magna Water District “Administrative Rules and Regulations” (2017)</td>
</tr>
<tr>
<td>Heating</td>
<td>$54</td>
<td>McCann, Adam “2019’s Most &amp; Least Expensive States” (2019)</td>
</tr>
<tr>
<td>Internet</td>
<td>$40</td>
<td>Average of Internet Packages offered by Utah’s top 4 providers: CenturyLink, Xfinity, Frontier, and Spectrum (n=21) (2019)</td>
</tr>
<tr>
<td>SUM</td>
<td>$267</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Internet Provider</th>
<th>Package 1</th>
<th>Package 2</th>
<th>Package 3</th>
<th>Package 4</th>
<th>Package 5</th>
<th>Package 6</th>
<th>Package 7</th>
<th>Package 8</th>
<th>Package 9</th>
<th>Package 10</th>
<th>Package 11</th>
</tr>
</thead>
<tbody>
<tr>
<td>CenturyLink</td>
<td>45</td>
<td>45</td>
<td>45</td>
<td>45</td>
<td>45</td>
<td>45</td>
<td>45</td>
<td>45</td>
<td>45</td>
<td>45</td>
<td>45</td>
</tr>
<tr>
<td>Utility</td>
<td>29.29</td>
<td>29.29</td>
<td>29.29</td>
<td>29.29</td>
<td>29.29</td>
<td>29.29</td>
<td>29.29</td>
<td>29.29</td>
<td>29.29</td>
<td>29.29</td>
<td>29.29</td>
</tr>
<tr>
<td>AVERAGE PACKAGE COST</td>
<td>46</td>
<td>46</td>
<td>46</td>
<td>46</td>
<td>46</td>
<td>46</td>
<td>46</td>
<td>46</td>
<td>46</td>
<td>46</td>
<td>46</td>
</tr>
<tr>
<td>MEDIAN PACKAGE COST</td>
<td>45</td>
<td>45</td>
<td>45</td>
<td>45</td>
<td>45</td>
<td>45</td>
<td>45</td>
<td>45</td>
<td>45</td>
<td>45</td>
<td>45</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Type</th>
<th>Cost Per Month</th>
</tr>
</thead>
<tbody>
<tr>
<td>Refuse, 1st Cart</td>
<td>17</td>
</tr>
<tr>
<td>Recycle, 1st Cart</td>
<td>10</td>
</tr>
<tr>
<td>Green Waste, 1st Cart</td>
<td>9.5</td>
</tr>
<tr>
<td>SUM</td>
<td>47</td>
</tr>
</tbody>
</table>

Housing Availability and Need Calculations

See attached PDF for depiction of calculations using local (Magna) values. Process using AMI (Salt Lake County) values is the same but uses Salt Lake County values.