



# Moderate Income Housing Plan

2019



# Logan City

## Moderate Income Housing Plan

Adopted {DATE}

Logan Municipal Council

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## EXECUTIVE SUMMARY

Over the past twenty years, in accordance with State Law as well as HUD guidelines, Logan City has consistently assessed and planned for the low and moderate-income housing needs of its citizens. The 2019 Moderate Income Housing Plan builds on prior plans - 1998, 2004 and 2010 - while taking into consideration future economic trends and accompanying housing gaps analysis and demand modeling.

While the City is widely perceived to be one of the more affordable communities in the region, this 2019 Moderate Income Housing Plan demonstrates that there is still a significant demand for affordable housing, especially for the extremely low-income residents, and that many Logan households lack access to quality housing they can afford. Housing is considered affordable at any income level if households spend no more than 30 percent of their gross monthly income on housing expenses, including utilities.

One of the challenges in evaluating the level of affordable housing within Logan are the significant differences between the actual Logan household income versus the broader area's median income as defined by the U.S. Department of Housing and Urban Development (HUD). Because the cost of living is relative to the area in which the residents live and to household size, HUD uses the Area Median Income (AMI) as the benchmark in determining household affordability. This report utilizes both Logan City's median income and the broader Cache County AMI while highlighting the significant differences between Logan and other communities in Cache County. According to the U.S. Census Bureau, the City's 2016 AMI was \$36,256 or just 60% of the broader 2016 Countywide AMI of \$60,200.

This report addresses the Statutory Requirements of Sections 10-9a-403 and 10-9a-408 of the Utah Code in the following sections:

- **Section 1** presents a demographic summary of Logan City, including population and growth trends, housing trends, household size, age, ethnicity and race.
- **Section 2** evaluates the Special Needs population of Logan, including the disabled, veterans, elderly and homeless residents.
- **Section 3** evaluates income including a comparison of Logan with other Cache County communities.
- **Section 4** analyzes housing demand, housing supply, and housing characteristics including age, condition, unit size, and vacancy rates.
- **Section 5** evaluates housing affordability and availability of both owner-occupied and renter-occupied housing.
- **Section 6** analyzes the regulatory environment of Logan by considering the existing zoning and its effects on affordable housing. This section also discusses how the City has reduced regulatory barriers to housing affordability through the implementation of zoning regulations, design standards, and innovative neighborhood revitalization and housing rehabilitation programs that help maintain equity and integrity in Logan's existing single-family neighborhoods.
- **Section 7** reviews the Fair Housing Act.
- **Section 8** identifies the goals and strategies intended to maintain and increase affordable housing opportunities for anyone wishing to reside in Logan City.
- **Appendix A** includes the City's recent 2016 Analysis of Impediments on Fair Housing.

Several key findings in the current plan are consistent with previous plans. A disproportionate share of multi-family housing, rental housing, workforce housing and affordable housing continues to be located in Logan when compared to the rest of the County. While Logan makes up approximately 42% of the County's total population, it contains over 75% of the regions multi-family housing. In fact, most of the other cities in Cache County have zoning and land use laws which discourages, if not outright prohibits,

the construction of affordable housing in their communities. Many communities only permit low density, detached single family residential structures on large lots while prohibiting multi-family residential development or higher density single family residential development on smaller lots.

The levels of homeownership in Logan continues to drop further behind most other cities in Utah as well as the state-wide average. Owner occupied housing continues to decline as it comprises approximately 40.5% of total households while renter occupied housing comprises 59.5% of the City's total households. The level of owner occupancy is down from 44% as previously reported in the 2010 Housing Plan. Logan City also continues to provide the greatest number of rental units for the region as well as the highest percentage of affordable housing.

Logan's demographics, economy and housing stock continues to be significantly affected by Utah State University. With a local university population averaging 19,000 students, the presence of USU places higher demands on the community for affordable rental housing, affordable starter housing while generally pushing the average wage lower. This is a result of the disproportionately high number of part-time, minimum wage, seasonal jobs held by students.

Historically, the existing inventory of homes, condominiums and townhouses provided an adequate number of affordable units for low and moderate-income households, or those earning between 50 and 80 percent of AMI. In fact, among existing homes, there had been a regular number of available units considered affordable to households earning even less. Logan's rental market historically provided affordable housing to household incomes as low as 30 percent or less of AMI. However, this has been affected by the current economic boom which has led to higher housing costs and increased demands for all ranges of housing. Furthermore, the intense demand for new construction has also driven up housing costs across all spectrums of home prices. New homes available and affordable to households earning 80 of AMI have declined as market pressures continue to drive housing prices up, while for low and very low-income groups, virtually no newly constructed homes are affordable.

In summary, the Logan City housing market has historically met the affordable housing needs of most income groups of both renters and owners. The data and analysis shows that there is a continued demand for affordable housing and the level of need should be satisfied by the market, albeit in the current economic and market climate, the availability of affordable housing has been negatively impacted. Another significant challenge is that the market does not provide housing for those considered very low income (30% of AMI); therefore, housing assistance or project subsidies may be necessary to achieve the necessary targeted levels of housing provision.

Some of the most significant housing issues facing Logan City is the continued decline in owner occupancy as well as the increasing disparity amongst all the jurisdictions in providing multi-family housing to meet their individual population's needs. Logan's rate of owner-occupancy has declined to 40.5% citywide while a majority of new multi-family residential units constructed in the County have occurred in Logan, while a majority of all new single family residential unit starts are occurring elsewhere in other communities and the unincorporated parts of Cache County.

### **Plan Goals and Strategies**

The goals and strategies are important tools for Logan City to plan in a manner that helps to balance the integrity of our core residential neighborhoods while ensuring housing choice and opportunity are available for everyone.

***Goal 1: Continue to work towards stabilizing core neighborhoods through such methods as code enforcement, rehabilitation assistance, down payment assistance, and targeted infill projects.***



***Goal 2: Work with public and private entities to increase Affordable Housing Opportunities for Logan's Special Needs population.***

***Goal 3: Continue to work with other communities in Cache Valley to achieve a more equitable regional distribution of affordable housing.***

***Goal 4: Evaluate and consider a Transit Oriented District (TOD) near the CVTD transit center focused on encouraging a mixture of uses including dense housing and neighborhood serving commercial as a way to locate affordable housing near transit services.***

***Goal 5: Evaluate and consider expanding the City's Housing Rehabilitation Assistance program for rentals that house low/moderate income residents.***

***Goal 6: Work with developers providing multi-family housing to include a higher percentage of studio and one-bedroom units within their housing unit mix as a way to provide additional housing for single, non-student, low to moderate income residents.***



## Introduction

In 1996, the Utah Legislature passed House Bill 295 requiring local governments to include an affordable housing element as part of their general plan. Utah Code 10-9a-403(2)(i) requires cities to facilitate a reasonable opportunity for a variety of housing, including moderate income housing to (A) meet the needs of people desiring to live in the community; and (B) allow persons with moderate incomes to benefit from and fully participate in all aspects of neighborhood community life. In 2019, the Utah Legislature passed Senate Bill 34 updating the moderate income housing planning requirements.

Logan adopted Moderate Income Housing Plans (Affordable Housing Plans) in 1996, 2004 and again in 2011. This 2019 plan evaluates current demographic data as well as the trends and baseline assumptions made in the previous plans.

The demographic and economic trends impacting housing in Logan have remained relatively steady since the last housing plan was adopted by the City in 2011. The percentage of owner occupied residential units is lower in Logan than other comparable Utah cities as well as all of Cache County. In fact, a majority of the affordable housing found in Cache Valley is located in Logan. These trends have remained constant, not only since the 2011 Housing Plan, but also the two previous housing plans. Some of the primary reasons why Logan has a disproportionate share of affordable housing include the presence of Utah State University with its current enrollment of approximately 19,000 students, the concentration of commercial and industrial employers in Logan, and because Logan has a wider range of zoning options permitting dense single-family and multi-family residential developments. This is in stark contrast to many of the outlying cities that do not permit either dense single family residential or multi-family residential and/or lack a relatively stable commercial/industrial economic base.

## Purpose of the Plan

The purpose of this Moderate-Income Housing Plan is to ensure that Logan City provides a reasonable opportunity for a variety of housing meeting the needs of the broadest range of population desiring to live in the City. It is important to encourage housing that enables persons with a moderate income or less to fully participate in, and benefit from, all aspects of neighborhood and community life. Housing is considered affordable when households of various incomes, spend no more than 30% of their gross monthly income on housing expenses. And more specifically, Moderate-Income Housing is defined as “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.”

## Terminology

This plan uses terms often used by state, federal, and nonprofit housing programs. The meaning of these terms tends to vary slightly from common usage and may differ somewhat between agencies.

***Affordable Housing:*** Any housing unit in which the occupying household pays no more than 30 percent of its gross monthly income for gross housing costs is regarded as affordable.

***Affordability:*** The broadest measure of the extent to which enough housing units of different costs can provide each household with a unit it can afford. It addresses whether sufficient housing units would exist if allocated solely on the basis of cost. The affordable stock includes both vacant and occupied units.

**American Community Survey (ACS):** The American Community Survey is an ongoing survey by the U.S. Census Bureau. It regularly gathers information previously contained only in the long form of the decennial census, such as ancestry, educational attainment, income, language proficiency, migration, disability, employment, and housing characteristics. Sent to approximately 295,000 addresses monthly, it is the largest household survey that the Census Bureau administers.

**Area Median Income (AMI):** Also known as HUD Adjusted Median Family Income (HAMFI). AMI, or HAMFI, is a statistic generated by the U.S. Department of Housing and Urban Development (HUD) for purposes of determining the eligibility of applicants for certain federal housing programs. AMI is not actually the true mathematical median income of a county or city. It is approximately equal to the median household income of a 4-person family household in a county. This plan uses HUD's 2018 Section 8 income limits and HAMFI figures in its analysis of Logan's housing needs.

**Availability:** A more restrictive measure of the extent to which sufficient housing units of varying costs can be provided to a particular income range. A unit is available at a given level of income if (1) it is affordable at that level and (2) it is occupied by a owner/renter either at that income level or at a lower level or is vacant.

**Comprehensive Housing Affordability Strategy (CHAS):** A data series derived from the American Community Survey that categorizes households and housing units according to household income and housing affordability within HUD's program eligibility framework.

**Cost-burdened Household:** Any household paying 30 to 50 percent of its gross monthly income on housing costs.

**Moderate-Income Housing:** 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.

**Severely Cost-burdened Household:** Any household paying more than 50 percent of its gross monthly income on housing costs.

**Subsidized Housing:** A generic term for housing units whose occupants receive a means-tested government voucher or certificate to help pay their housing costs, or multifamily housing units whose developer received a government subsidy to build and operate as low-income housing. HUD uses the following income limits to determine housing program eligibility: Low-income (50-80% AMI), Very low-income (30-50% AMI), and Extremely low-income (<30% AMI).

**Workforce Housing:** Housing that is intended for households with a gross household income between 60 percent and 120 percent of the area median income, and has at least one member of the household employed in the local labor pool. Workforce housing is typically subsidized by municipalities to retain people in vital occupations, but who may have below average incomes, such as teachers, police officers, firefighters, and nurses.

## Moderate-Income Housing Planning Requirements

In 1996 the Utah Legislature passed House Bill 295 requiring cities to include an affordable housing element as part of the general plan. In 2018, The Utah Legislature passed House Bill 259 which reaffirmed the importance of planning for moderate-income housing in Utah, while in 2019, the Utah Legislature passed Senate Bill 34 modifying the moderate-income housing planning requirements for local governments. According to Title 10, Chapter 9a of the Utah Code, "Moderate-income housing is

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.” In general, housing is considered affordable when households of various incomes, spend no more than 30% of their gross monthly income on housing expenses. In this plan, housing needs are considered for moderate-income households within the following income brackets: extremely low-income ( $\leq 30\%$  HAMFI), very low-income (30-50% HAMFI), low-income (50-80% HAMFI), and non-low income ( $\geq 80\%$  HAMFI).

**UCA 10-9a-103(43) states:**

"Plan for moderate income housing" means a written document adopted by a municipality's legislative body that includes:

- (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.

**UCA 10-9a-403(2)(b) states:**

- (2)(b) In drafting the moderate-income housing element, the planning commission:
  - (i) shall consider the Legislature's determination that municipalities shall facilitate a reasonable opportunity for a variety of housing, including moderate income housing:
    - (A) to meet the needs of people of various income levels living, working, or desiring to live or work in the community; and
    - (B) to allow people with various incomes to benefit from and fully participate in all aspects of neighborhood and community life;
  - (ii) for a town, may include, and for other municipalities, shall include, an analysis of how the municipality will provide a realistic opportunity for the development of moderate income housing within the next five years;
  - (iii) for a town, may include, and for other municipalities, shall include, a recommendation to implement three or more of the following strategies:
    - (A) rezone for densities necessary to assure the production of moderate income housing;
    - (B) facilitate the rehabilitation or expansion of infrastructure that will encourage the construction of moderate income housing;
    - (C) facilitate the rehabilitation of existing uninhabitable housing stock into moderate income housing;
    - (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 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 the resident's own vehicle, such as 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 moderate income housing;
    - (M) reduce impact fees, as defined in Section 11-36a-102, related to low and moderate income housing;

- (N) participate in a community land trust program for low or moderate income housing;
- (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 moderate income housing;
- (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;
- (T) apply for or partner with an entity that applies for services provided by a public housing authority to preserve and create moderate income housing;
- (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 moderate income housing set aside from a community reinvestment agency, redevelopment agency, or community development and renewal agency; and
- (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% of the area median income.

In addition to having a moderate-income housing element included in each city's general plan, the State requires the legislative body of each city to conduct a biennial review of Logan's moderate-income housing plan implementation and report those findings of that review to the Housing and Community Development Division of the Utah Department of Workforce Services.

**UCA 10-9a-408 states:**

- (1) The legislative body of each city shall annually:
  - (a) review the moderate-income housing plan element of the municipality's general plan and implementation of that element of the general plan;
  - (b) prepare a report on the findings of the review described in Subsection (1)(a); and
  - (c) post the report described in Subsection (1)(b) on the municipality's website.
- (2) The report described in Subsection (1) shall include:
  - (a) a revised estimate of the need for moderate income housing in the municipality for the next five years;
  - (b) a description of progress made within the municipality to provide the moderate income housing, demonstrated by analyzing and publishing data on the number of housing units in the municipality that are at or below:
    - (i) 80% of the adjusted median family income;
    - (ii) 50% of the adjusted median family income; and
    - (iii) 30% of the adjusted median family income.
  - (c) a description of any efforts made by the municipality to utilize a moderate income housing set-aside from a community reinvestment agency, redevelopment agency, or community development and renewal agency; and
  - (d) a description of how the municipality has implemented any of the recommendations related to moderate income housing described in Subsection 10-9a-403(2)(b)(iii).
- (3) The legislative body of each municipality described in Subsection (1) shall send a copy of the report under Subsection (1) to the Department of Workforce Services, the association of governments in which the city is located, and, if located within the boundaries of a metropolitan planning organization, the appropriate metropolitan planning organization.

- (4) In a civil action seeking enforcement or claiming a violation of this section or of Subsection 10-9a-404(5)(c), a plaintiff may not recover damages but may be awarded only injunctive or other equitable relief.

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## Demographics

Logan is comprised of a diverse group of neighborhoods containing a wide variety of housing, ranging from the historic residential core in the historic “Plat of Zion” to the more modern neighborhoods located on the eastern benches and the west side of town. Interspersed are a mixture of newer multi-family complexes, student housing complexes, new townhome communities, older multi-family buildings and converted single family residential structures. Logan is the commercial and industrial hub of Cache County, is home to Utah State University a land grant and public research university containing approximately 19,000 students on the Logan campus and 27,000 students statewide, and is the cultural and historical core of Cache Valley. Logan contains the highest percentage of rental housing in the region due to student demand, market pressures, proximity to industry and commerce (jobs), favorable zoning that encourages multi-family housing and urban densification, an aging housing stock, and an aging population. The results of these factors are that the average age of Logan’s population and overall income levels are trending downward as is Logan’s rate of home ownership (owner occupancy) which has declined from 44% in 2000, to 42.5% in 2010, and to 40.5% in 2016. Logan’s rate of home ownership is substantially lower than the Statewide average of 73%.

### Population

According to the U.S. Census Bureau, Logan’s estimated 2016 population was 49,539 residents which was a net increase of 1,365 residents over the 2010 population of 48,174. The American Community Survey (ACS) estimates the population increased by 5,504 residents between 2000 (42,670) and 2010 (48,174). The population grew by approximately 16% between 2000 and 2016 which represents an average Annual Growth Rate (AGR) of approximately 1%. According to the Kem C. Gardner Policy Institute, the 2017 population estimate was 51,115 which is a 3% increase over 2016.

In 2012, the Governor’s Office of Management & Budget (GOMB) projected that Logan would reach 57,057 residents by 2020 and 63,943 by 2030. According to the GOMB’s 2012 population projections, Logan was expected to have an average AGR of 1.8% between 2010 and 2020. If this projected growth rate is realized, Logan could gain as many as 8,883 new residents or approximately 3,063 new households, between 2010 and 2020. Between 2010 and 2050, the State is projecting Logan’s population to increase at an average annual rate of 2.3%. Table 1 shows Logan population estimates using a 1.0%, a 1.5%, and the GOMB projected growth rates.

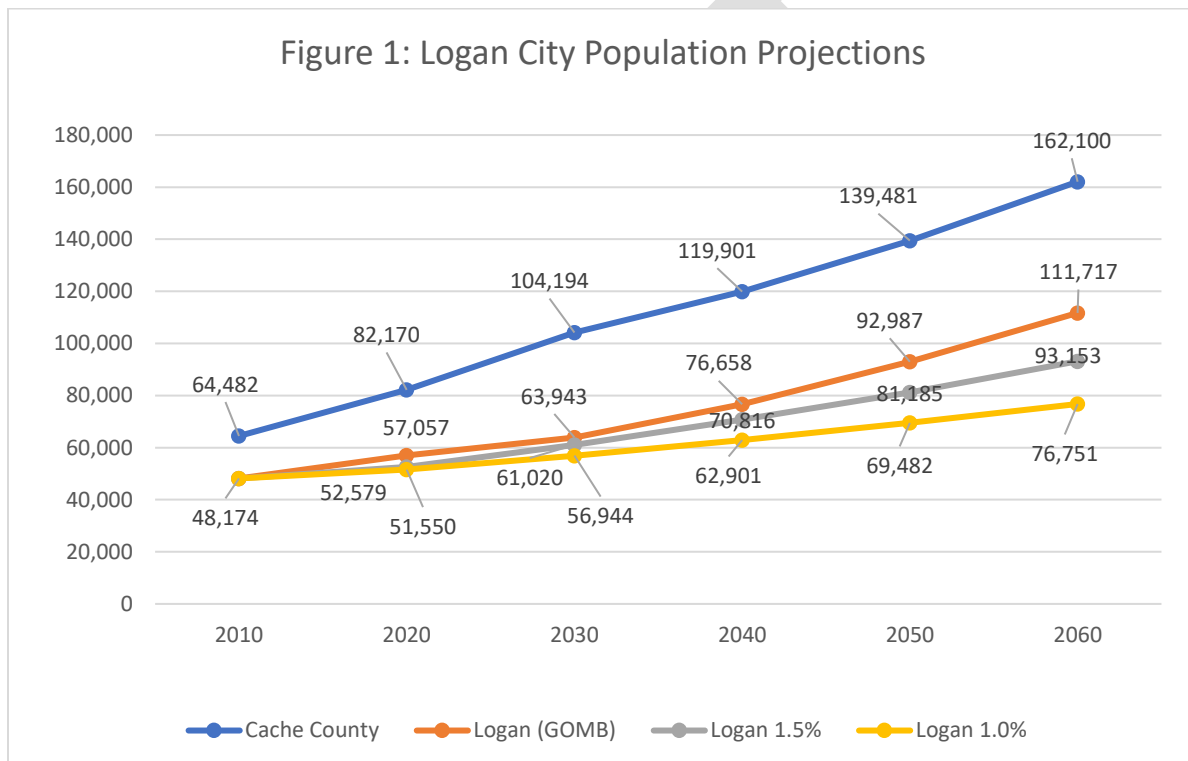
**Table 1: Logan Population Projections**

	2016	2020	2030	2040	2050	2060
1.0% AGR	49,539	51,550	56,944	62,901	69,482	76,751
1.5% AGR	49,539	52,579	61,020	70,816	81,185	93,153
GOMB	49,539	57,057	63,943	76,658	92,987	111,717

Source: Governor’s Office of Planning & Budget, 2012 Baseline Projections, U.S. Census Bureau, American Community Survey 2012-2016



It is important to consider Logan's population growth and housing needs in the context of the other communities in the valley, including Cache County. Logan has the largest population and generally the lowest Annual Growth Rate (See Table 2). Most of the other Cities in the valley are growing more rapidly than Logan due to the availability of open, cheap land and the general ease of development. Logan is primarily built-out, landlocked on three sides, and can only grow through infill, densification or westerly expansion which is costly due to infrastructure and environmental constraints. Differences in underlying land use plans and zoning codes also plays an important role in this growth difference. Most of the other communities in the Valley, including Cache County, zone only for large lot, single family residential development and prohibit dense, small lot, single family residential or multi-family development. Figure 1 shows Logan's population estimates through 2060 using the GOMB, 1.0% and 1.5% estimated growth rates as compared with the balance of Cache County population projections.



Source: Governor's Office of Planning & Budget, 2012 Baseline Projections, U.S. Census Bureau, American Community Survey 2012-2016. Note: Population Estimates for Cache County exclude Logan population numbers.



**Table 2: Change in Population of Logan and Surrounding Communities**

<b>Jurisdiction</b>	<b>2000</b>	<b>2016</b>	<b>Total Growth</b>	<b>Annual Growth Rate %</b>
<i>Logan</i>	<i>42,670</i>	<i>49,539</i>	<i>6,865</i>	<i>1.0</i>
Hyde Park	2,955	4,277	1,322	2.8
Hyrum	6,316	7,866	1,550	1.5
Millville	1,507	2,017	510	2.1
Nibley	2,045	6,256	4,211	12.9
North Logan	6,132	9,820	3,688	3.8
Providence	4,377	7,122	2,745	3.9
River Heights	1,496	2,059	563	2.4
Smithfield	7,261	10,629	3,368	2.9
Cache County	91,391	118,824	27,433	1.9

Source: American Community Survey 2012-2016

***Age and Household Size***

The median age in Logan is 23.9 years which is approximately 27% lower than the statewide median average of 30.3. The low median age correlates to the presence of Utah State University and the large numbers of college age residents in Logan. The average household size in Logan City is 2.9 which is down from 3.23 in 2010 and is also the lowest in Cache County (See Table 3).

**Table 3: Average Age and Household Size of Logan and Surrounding Communities**

	Logan	North Logan	Hyde Park	Smithfield	Providence	River Heights	Nibley	Millville	Hyrum	Cache
Median Age	23.9	25.1	30.2	27.5	31.6	32.3	22.6	30.1	25.1	25.0
HH Size	2.9	3.3	3.6	3.4	3.3	3.1	4.2	3.8	3.9	3.2

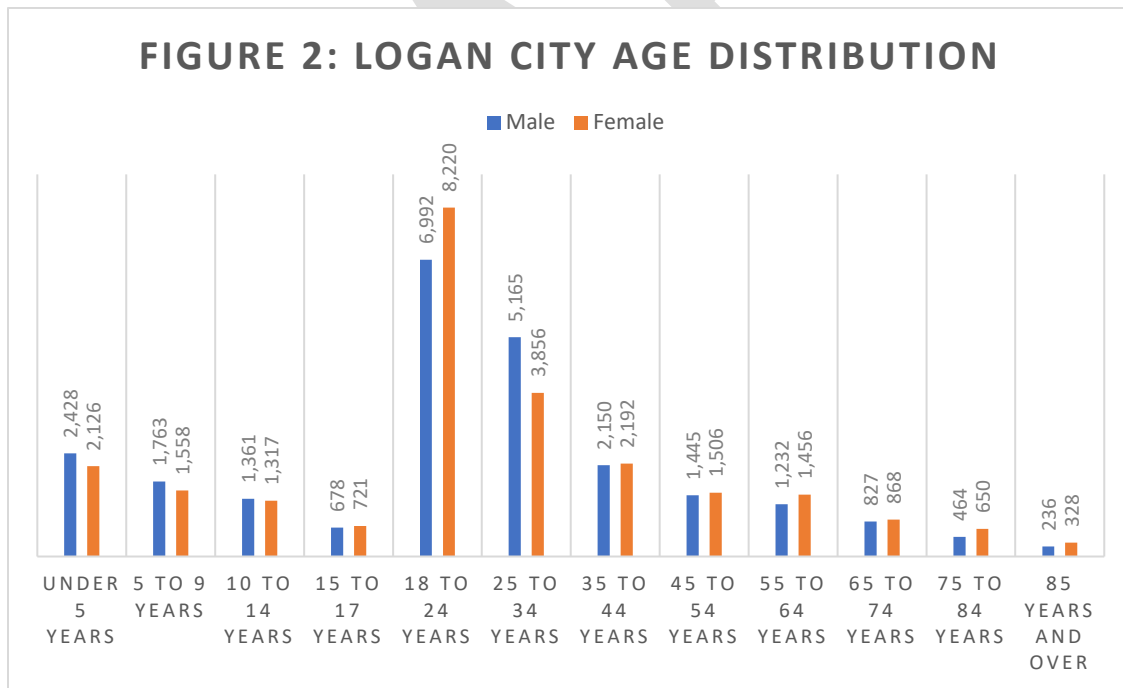
Source: American Community Survey 2012-2016

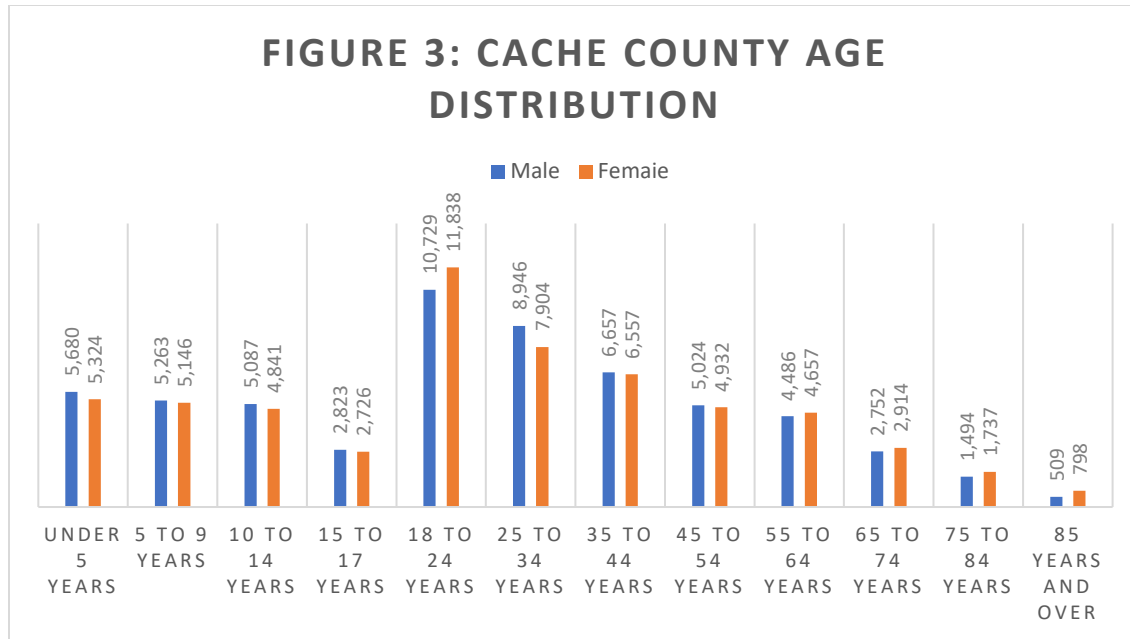
Logan has a higher percentage of its total population within the 18 – 24 years old and the 25 – 34 years old age groups than the rest of Cache County (See Figures 2 & 3). Table 4 compares the distribution of Logan's total overall population by age group with Cache County. As of 2016, approximately 30.7% of Logan's population is in the 18 to 24 years old range, 18.2% of the population is in the 25 to 34 years old range, and when you consider that 9.2% of the population is under the age of 5, approximately 58% of Logan's population is either college age, young people just starting out, or young families with children under the age of 5. This is important in that the housing needs for a 20 year-old single USU student or a young couple with young children are far different than housing for a middle aged couple with 4 children.

**Table 4: 2016 Age Distribution of Logan and Cache County**

2016	Logan		Cache County		Cache County (minus Logan)	
Total Population:	49,539		118,824		69,285	58.3%
Under 5 Years	4,554	9.2%	11,004	9.3%	6,450	9.3%
5 to 9 Years	3,321	6.7%	10,409	8.8%	7,088	10.2%
10 to 14 Years	2,678	5.4%	9,928	8.4%	7,250	10.5%
15 to 17 Years	1,399	2.8%	5,549	4.7%	4,150	6.0%
18 to 24 Years	15,212	30.7%	22,567	19.0%	7,355	10.6%
25 to 34 Years	9,021	18.2%	16,850	14.2%	7,829	11.2%
35 to 44 Years	4,342	8.8%	13,214	11.1%	8,872	12.8%
45 to 54 Years	2,951	6.0%	9,956	8.4%	7,005	10.1%
55 to 64 Years	2,688	5.4%	9,143	7.7%	6,455	9.3%
65 to 74 Years	1,695	3.4%	5,666	4.8%	3,971	5.7%
75 to 84 Years	1,114	2.3%	3,231	2.7%	2,117	3.1%
85 Years and Over	564	1.1%	1,307	1.1%	764	1.1%

Source: American Community Survey 2012-2016





Source: American Community Survey 2012-2016

### ***Race and Ethnicity***

According to the 2010 U.S. Census and the 2016 ACS, approximately 15.6% of Logan's population reported a race other than "white" while 15.5% of the total population are of Hispanic descent. Logan has the greatest racial diversity in Cache Valley and is second to Hyrum City in the percentage of residents who identify as Hispanic or Latino. For a complete description of Logan's Racial and Ethnic makeup in the broader regional context, see the following two tables.

**Table 5: Racial Composition of Logan and Surrounding Communities**

	Logan	North Logan	Hyde Park	Smithfield	Providence	River Heights	Nibley	Millville	Hyrum	Cache	Utah
White	84.4%	92.2%	92.7%	96.0%	97.5%	94.7%	90.8%	89.4%	90.8%	90.2%	88.4%
Black or African American	1.2%	0.3%	1.9%	0.0%	0.0%	0.0%	0.7%	0.0%	1.2%	0.8%	1.1%
American Indian and Alaska Native	0.5%	0.0%	0.1%	1.2%	0.0%	0.7%	0.1%	1.3%	0.8%	0.5%	1.2%
Asian	4.2%	3.5%	0.2%	1.4%	0.5%	2.2%	0.4%	0.0%	0.0%	2.3%	2.0%
Native Hawaiian and other Pacific Islander	0.7%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%	0.0%	0.0%	0.3%	0.9%
Some Other Race	6.3%	2.8%	2.2%	0.5%	1.0%	0.0%	6.6%	1.1%	4.7%	3.8%	3.9%
Two or More Races	2.6%	1.3%	2.9%	0.9%	0.8%	2.4%	1.4%	8.2%	2.4%	2.1%	2.5%

Source: 2010 US Census, American Community Survey 2012-2016.

**Table 6: Ethnic Composition of Logan and Surrounding Communities**

	Logan	North Logan	Hyde Park	Smithfield	Providence	River Heights	Nibley	Millville	Hyrum	Cache	Utah
Hispanic or Latino	15.5%	4.6%	4.2%	3.4%	3.7%	1.5%	10.4%	5.9%	19.3%	10.3%	13.2%

Source: 2010 US Census, American Community Survey 2012-2016.

It is believed that the proportion of racial and ethnic minorities may correlate with poverty levels. In Logan City, 25.4% of the entire population is reported to be below the poverty level. Approximately 20.8% of the “Hispanic or Latino” population is below the poverty level, while 24.7% of the “white alone, not Hispanic or Latino” population is below poverty (ACS, 2011 – 2015). Three other racial groups, “Black or African American” has a poverty rate of 48.6%, “American Indian and Alaskan Native” has a poverty rate of 40.5%, and “Asian” has a poverty rate of 38.3%. Typically, racial minority populations are more likely to be renter households than owner households as 69% of all minority households in Logan live in renter occupied housing whereas 31% of all minority households in Logan live in owner occupied housing. It is also believed that a large percentage of these three groups are most likely USU students which may explain the higher rates of poverty. However, any deficiencies in low to moderate income housing may disproportionately impact minority populations. Poverty rates by race are shown in Table 7.

**Table 7: Poverty Rates in Logan by Race and Ethnicity**

	Total Population	Below Poverty Level	Percent Below Poverty Level
White	39,164	9,690	24.7%
Black or African American	588	286	48.6%
American Indian and Alaska Native	210	85	40.5%
Asian	1,977	758	38.3%
Native Hawaiian and other Pacific Islander	330	7	2.1%
Some Other Race	2,957	600	20.3%
Two or More Races	1,270	369	29.1%
Hispanic or Latino Origin (of any race)	7,334	1,525	20.8%

Source: American Community Survey 2012-2016. Note: The poverty level is \$12,060 for a single individual, \$16,240 for a 2 person household, and \$20,420 for a 3 person household

## Special Needs Population

It is important for Logan to address affordable housing for those with special needs. People with special needs may include vulnerable populations such as senior citizens, people with disabilities, the homeless, or those otherwise potentially in need of specialized or supportive housing.

### *Disabled*

It is estimated that 36.6% of all Americans 65 or older have some form of disability. According to the ACS, approximately 3,623 individuals, or approximately 7.9% of Logan residents under the age of 65 have a disability while approximately 1,241 people, or 38.1% of Logan residents over 65 have a disability. Almost 10% of the resident population, or approximately 4,864 individuals, in Logan have some form of disability. People with disabilities often face financial and social difficulties making it difficult to obtain housing. Programs that are geared toward helping people with disabilities to obtain housing include low rents, rental assistance programs, public housing voucher programs, assistance through the center of independence, and employment and training resources. Table 8 provide a breakdown of Logan's disabled population by age. Figure 4 shows type of disabilities as a percentage of the total resident population.

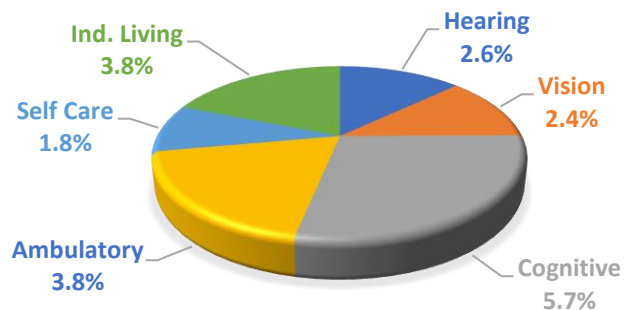
**Table 8: Logan Population with a Disability based on Age**

	Under 5	5 to 17	18 to 64	65 +	Total
Population with a Disability	153	518	2,952	1,241	4,864
With a hearing difficulty	83	78	642	452	1,255
With a vision difficulty	100	118	503	444	1,165
With a cognitive difficulty	NA	375	1,742	409	2,526
With an ambulatory difficulty	NA	95	895	680	1,670
With a self-care difficulty	NA	103	354	338	795
With an independent living difficulty	NA	NA	891	502	1,393

Source: American Community Survey 2012-2016.

Housing affordability is a concern for persons with disabilities. Despite an increase over the 2009-2013 ACS estimate of \$11,042, the median income of \$12,175 per year for an individual with a disability was only 69% of Logan City's 2016 median per capita income. At this rate, people with a disability earned a gross income of \$1,015 per month. According to 2016 ACS estimates, the median gross rent in the city is \$668 per month. This means that a single income householder with a disability would be unable to afford the median rent in Logan City.

**FIGURE 4: DISABILITY BY TYPE AS A % OF TOTAL POPULATION**



***Elderly***

In 2010, there were approximately 3,373 residents over the age of 65, representing approximately 6.8% of Logan's population. While Logan has a larger number of residents over the age of 65, the actual percentage of the total population is less than most of the other cities in Cache Valley (See Table 9). This is most likely due to the influence of Utah State University with its large student age population. Many of the elderly who own their homes are living on fixed incomes, and their housing affordability is affected by property values, maintenance, and utility costs. For seniors that do not own their homes, obtaining affordable housing becomes even more difficult. Many elderly citizens can no longer remain in their own homes for a variety of reasons. As these citizens move out of their homes, demand for affordable senior rental housing opportunities will increase.

**Table 9: Elderly Population in Logan as compared with Other Cache County Jurisdictions**

<b>Jurisdiction</b>	<b>Population 65 and over</b>	<b>Percent of population</b>
<i>Logan</i>	3,373	6.8%
Hyde Park	486	11.4%
Hyrum	519	6.6%
Millville	152	7.6%
Nibley	224	3.6%
North Logan	895	9.1%
Providence	1,001	14.1%
River Heights	252	12.2%
Smithfield	1,014	9.5%
Cache County	10,204	8.6%
Utah	295,342	10.0%

There are currently 175 affordable senior housing units within the following developments in Logan: Carl Inoway, River Park, and Spring Hollow. This number has remained consistent since the 2010 Housing Plan. There are also a number of programs available to assist low income senior citizens and help them remain in their homes including property tax deferred payment programs, home rehabilitation and weatherization programs, and utility assistance programs.

***Homeless***

According to the 2016 annualized Point in Time count, roughly 0.1% of Utah's population, or 2,852 people, are homeless. Although regional differences may impact the rate of homelessness, this percentage can be used to estimate the number of homeless individuals in Logan, which is approximately 50 individuals. The most recent homeless Point in Time count conducted in this region by the Bear River Association of Governments (BRAG) found 50 sheltered homeless individuals and 2 unsheltered homeless individuals. Temporary housing stock is considered sufficient at this time and is provided through transitional rentals and hotel rooms. Community Abuse Prevention Services Agency (CAPSA) also provides temporary shelter to individuals and families fleeing domestic violence and an additional 25 units of rental housing for homeless families who have survived domestic violence.

***Analysis of Special Needs Housing***

Although there is not a significant population of people with disabilities, there is a deficiency of housing specifically designed for this segment of the population in Logan. As the city continues to grow, the need for specialized housing will likely continue to increase. The city should consider partnering with home builders to increase the number of residential units specifically designed for the disabled members of our community as well as evaluate and monitor current zoning regulations to ensure that there are minimal regulatory barriers to constructing this type of housing.

***Veterans***

Based on the 2012-2016 ACS, 1,214 veterans account for approximately 2.5% of Logan's population. Men make up 96.8% and women 3.2% of these veterans. There are 568 veterans, or 46.8% of Logan's veteran population, who are 65 and older. Also, 375 veterans in Logan were reported as having some form of disability, which amounts to 7.7% of the city's disabled population also being veterans. Of the 646 working aged veterans (18 to 65 years old), the unemployment rate is comparable to the overall unemployment rate for the general population at 4.9%. There were approximately 153 veterans living below the poverty level, which represents approximately 12.9% of Logan's veteran population. The median income of a veteran is \$37,385 compared to the city's median household income of \$36,256 which suggests that veterans do not have any more, or less, ability to afford a median housing unit than the general population. The 2010 Housing Plan identified a need for housing targeted to veterans. Neighborhood Non-profit (Neighborhood Housing Solutions) was awarded a Community Development Block Grant in 2011 to construct a small subdivision serving low income veterans. The project was started but eventually scrapped in 2015 when Neighborhood Non-profit determined that there was not a demand for veterans specific housing.



## Income

Analyzing the income of Logan's residents is critical to understanding the City's affordable housing needs because housing affordability at the household level is a direct function of income. One of the challenges in evaluating the level of affordable housing within Logan are the significant differences between the actual Logan household income versus the broader area's median income as defined by the U.S. Department of Housing and Urban Development (HUD). Because the cost of living is relative to the area in which the residents live and to household size, HUD uses a measure called the Area Median Income (AMI). The 2016 AMI for Logan City was \$60,200. The AMI is the standard to determine housing attainability of the population. This is significantly different than Logan's actual 2016 Median household income which was \$36,256.

Income levels in Logan are, on average, significantly lower than other Cache Valley communities (Table 10). Logan's 2016 median household income was \$36,256 compared to \$57,235 in Cache County. The highest median household income in Cache County was Providence with a 2016 median household income of \$80,860. The net change in Logan's median household income since 2000 reflects an overall decline of approximately \$8,083 which is the largest decline for any of the jurisdictions in Cache County. Logan and Millville experienced the largest overall declines in median household income while Providence and River Heights had the highest gains in median household income. Logan's 2016 per capita income of \$17,638 is also the lowest in the County.

**Table 10: 2016 Median Household and Per Capita Income of Logan and Surrounding Communities**

	Logan	North Logan	Hyde Park	Smithfield	Providence	River Heights	Nibley	Millville	Hyrum	Cache	Utah
2000 Median HH Income Adjusted (2016 dollars)	\$44,339	66,150	74,931	60,565	70,645	67,292	76,250	78,158	59,750	51,935	62,518
2016 Median HH Income	\$36,256	70,812	74,551	68,782	80,860	77,433	75,305	74,210	63,359	57,235	65,873
Net Change (2016 dollars)	-8,083	4,662	-380	8,217	10,215	10,141	-945	-3,948	3,609	5,300	3,355
2016 Per Capita Income	\$17,638	27,311	23,997	20,493	29,438	26,482	20,777	21,503	19,705	21,055	25,600

Note: The 2016 Logan City Median Household Income was \$36,256 while the 2016 Median Household Income for the Logan Metro Area was \$57,414. This is different than HUD's data which puts the 2017 AMI for the Metro Statistical Area (MSA) at \$60,200. Source: American Community Survey 2012-2016

Figure 5 and Table 11 compares the household income distribution between Logan and Cache County. A higher percentage of Logan's households are found in the lower income ranges whereas a higher percentage of Cache County households are found in the upper income ranges. Figure 6 is important in that it shows overall trends in household income from 2000 to 2016, and what is significant is that there has been an overall decline in households making more than \$35,000 per year and an overall increase in households making less than \$35,000 per year.

Figure 5: Income Range - Logan and Cache County

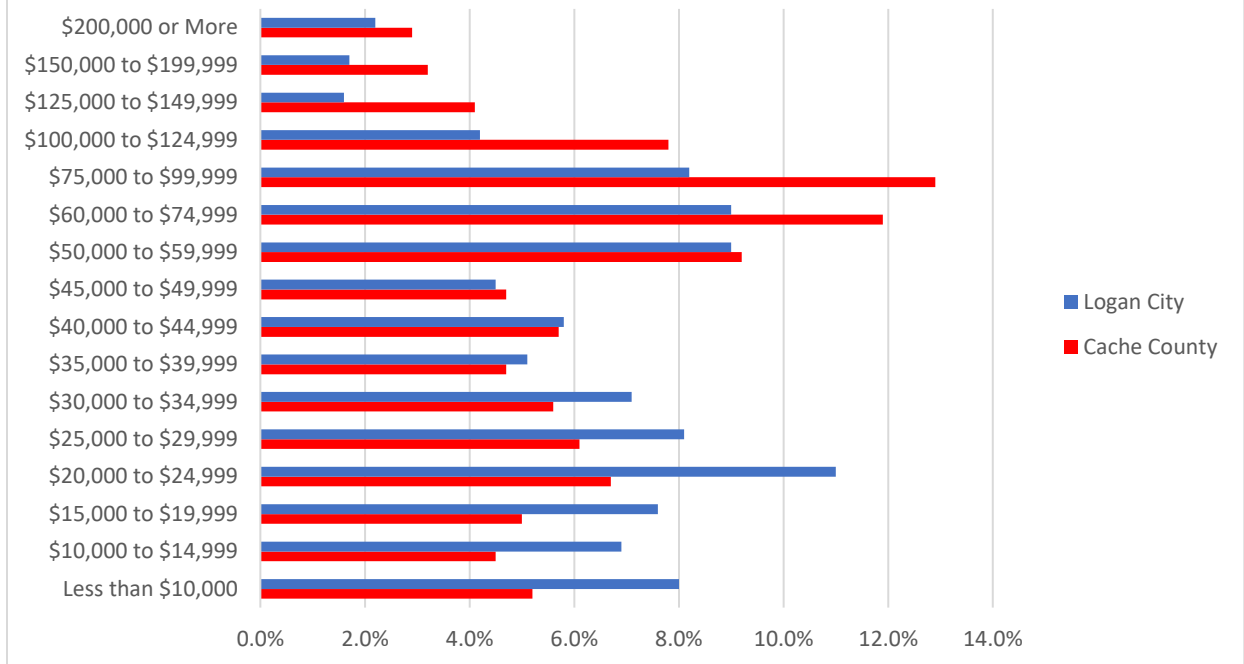
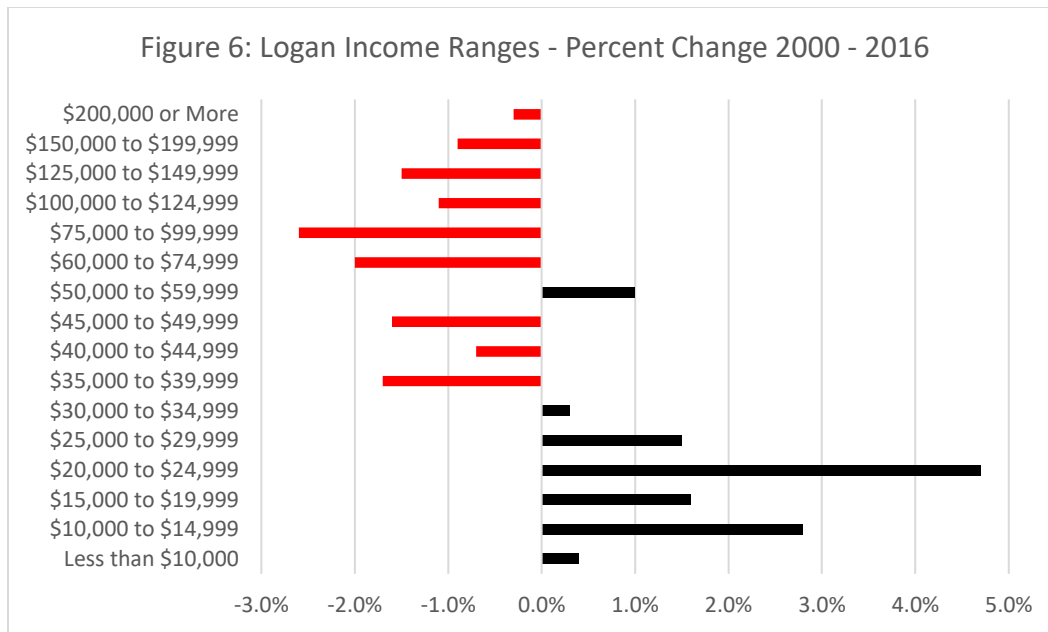


Table 11: Household Income ranges of Logan and Cache County

Income Range	Logan		Cache		Logan 2000 adjusted for 2016 dollars		Logan % Change 2000-2016
	Households	Percent	Households	Percent	Households	Percent	
Less than \$10,000	1,284	8.0%	1,862	5.2%	1,051	7.6%	0.4%
\$10,000 to \$14,999	1,116	6.9%	1,626	4.5%	568	4.1%	2.8%
\$15,000 to \$19,999	1,225	7.6%	1,796	5.0%	827	6.0%	1.6%
\$20,000 to \$24,999	1,776	11.0%	2,417	6.7%	869	6.3%	4.7%
\$25,000 to \$29,999	1,304	8.1%	2,208	6.1%	917	6.6%	1.5%
\$30,000 to \$34,999	1,138	7.1%	2,004	5.6%	952	6.8%	0.3%
\$35,000 to \$39,999	822	5.1%	1,710	4.7%	946	6.8%	-1.7%
\$40,000 to \$44,999	937	5.8%	2,038	5.7%	902	6.5%	-0.7%
\$45,000 to \$49,999	719	4.5%	1,696	4.7%	854	6.1%	-1.6%
\$50,000 to \$59,999	1,443	9.0%	3,309	9.2%	1,107	8.0%	1.0%
\$60,000 to \$74,999	1,446	9.0%	4,298	11.9%	1,530	11.0%	-2.0%
\$75,000 to \$99,999	1,323	8.2%	4,644	12.9%	1,503	10.8%	-2.6%
\$100,000 to \$124,999	679	4.2%	2,814	7.8%	737	5.3%	-1.1%
\$125,000 to \$149,999	252	1.6%	1,463	4.1%	428	3.1%	-1.5%
\$150,000 to \$199,999	280	1.7%	1,146	3.2%	366	2.6%	-0.9%
\$200,000 or More	354	2.2%	1,062	2.9%	352	2.5%	-0.3%

Source: American Community Survey 2012-2016



Source: American Community Survey 2012-2016

### Targeted Income Groups

As stated above, because the cost of living is relative to the broader area in which the residents live and to household size, the U.S. Department of Housing and Urban Development (HUD) uses a measure called the Area Median Income (AMI). The AMI is the standard to determine housing attainability of the population and the 2016 AMI is determined by the broader Cache County rather than just solely on households specific to Logan. Targeted income groups are based on income levels at 80 percent, 50 percent, and 30 percent of the AMI. The 2016 AMI for Logan City was \$60,200. Table 12 shows the range of HUD median family incomes based on family size.

**Table 12: HUD Median Family Income (Cache County)**

Household Size	30% of AMI	50% of AMI	80% of AMI
1 person	\$14,250	\$23,700	\$37,950
2 persons	\$16,250	\$27,100	\$43,350
3 persons	\$20,420	\$30,500	\$48,750
4 persons	\$24,600	\$33,850	\$54,150
5 persons	\$28,780	\$36,600	\$58,500
6 persons	\$32,960	\$39,300	\$62,580
7 persons	\$37,140	\$42,000	\$67,150
8 persons	\$41,320	\$44,700	\$71,500

State guidelines for moderate-income housing plans require only a simplified AMI level definition for targeted income groups based on the overall household, and not by household size. Therefore, using the HUD overall AMI of \$60,200, simplified base AMI levels are shown in Table 13.

**Table 13: Simplified Target Income Group Thresholds**

	30% of AMI	50% of AMI	80% of AMI
Target Income Group Thresholds	\$18,060	\$30,100	\$48,160

Table 14 shows household income levels by the HUD AMI, and illustrates the number of Logan households whose total income falls within each income bracket. Based on the 2016 HUD AMI, approximately 10,320, or 64% of Logan's households were at or below the 80% AMI (\$48,160).

**Table 14: Logan Households by HUD AMI Income Level**

Household Income Level	Income Range	Estimated Number of Households	Percent of Households
>100% AMI	>\$60,200	4,334	26%
80% AMI to 100% AMI	\$48,160 - \$60,200	1,443	10%
50% to 80% AMI	\$30,100 - \$48,160	3,616	22%
30% to 50% AMI	\$18,060 - \$30,100	3,080	19%
< 30% of AMI	< \$18,060	3,624	23%
<80% AMI		10,320	64%

Source: 2017 HUD. The 2016 Area Median Income (AMI) was \$60,200. Using the HUD AMI, approximately 10,320 or 64% of Logan's households were at or below the 80% AMI while 5,777 or 36% of Logan's households were above the 80% AMI.

### ***Analysis of Income***

Based on the HUD income standards, 10,320 or 64% of the households in Logan earn a moderate income or less. A moderate income is considered 80% of the AMI, and as of 2016, that was an annual salary of \$48,160. An estimated (23%) of households earn just 30% of the AMI, or \$18,060 annually. The households that earn just 30% of the AMI find it very difficult to live within the affordable housing guidelines since they cannot afford average market rental rates. It is important to the well-being of the community that households of all income levels have affordable housing options.

## Housing Demand

### *New Housing Demand*

According to U.S. Census Bureau's 5-year estimates, Logan added 743 housing units between 2010 (16,790 units) and 2016 (17,533 units). Logan City building permit records indicate that the city actually added approximately 1,725 additional residential housing units between 2010 and August of 2018 which means the total number of residential units increased from 16,790 to 18,695 in 2018 (this report will continue to use the ACS total residential unit county of 17,533). Based on these estimates, the City's housing supply increased by approximately 11% or approximately 1.4% annually between 2010 and 2018. We are estimating that the housing supply will continue to grow to 20,097 residential housing units by 2023 and to 22,530 residential housing units by 2030.

Based on anticipated population growth, existing vacancy rates, and the income ranges of Logan's households, it is projected that Logan will add an additional 1,402 housing units by 2023. Of those 1,402 units, 322 will need to be affordable to extremely low-income ( $\leq 30\%$  AMI) households, 267 will need to be affordable to low-income ( $>30\%$  to  $\leq 50\%$  AMI) households, and 308 will need to be affordable to moderate-income ( $>50\%$  to  $\leq 80\%$  AMI) households. It is also projected that Logan will add an additional 2,433 housing units by 2030. Of those 2,433 units, 560 will need to be affordable to extremely low-income ( $\leq 30\%$  AMI) households, 462 will need to be affordable to low-income ( $>30\%$  to  $\leq 50\%$  AMI) households, and 535 will need to be affordable to moderate-income ( $>50\%$  to  $\leq 80\%$  AMI) households.

## Current Housing Supply

The housing stock in Logan is comprised of a mixture of different housing types. According to the 2016 ACS (numbers reported through early 2014), there were approximately 17,533 total housing units in Logan, and of those, approximately 16,098 were considered occupied and 1,435 were considered vacant. Approximately 42% or 6,671 of the 16,098 housing units are detached single family residential units, 11.3% or 1,819 are attached residential units (townhomes), 44.1% or 7,099 are multi-family apartments, and 2.6% or 419 are mobile homes. Of the 16,098 occupied housing units, 40.5% or 6,526 units were owner occupied while 59.5%, or 9,572 units were renter occupied. Approximately 81.7% of the owner-occupied housing units were detached residential (5,332) and 10% were attached residential/townhomes (652).

According to Logan building records, approximately 951 additional units were added between 2014 and 2017. These additional units were comprised of 199 detached single-family units (21%), 286 attached single-family units (30%), 65 mobile homes (7%), and 401 multi-family units (42%).

### *Housing Occupancy and Vacancy*

Table 15 compares the total number of housing units from 2000 to 2016, the number of occupied versus vacant units, and the number of owner occupied versus renter occupied housing units. According to the 2016 ACS, there were 17,533 housing units in Logan City, of which 16,098 were occupied and 1,435 were vacant. Of the occupied housing units, 6,526 were owner occupied, and 9,572 were rental units.

**Table 15: Comparison of Housing Occupancy 2000 - 2016**

	2000 Census		2010 Census		2016 ACS	
	Numbers	Percent	Number	Percent	Number	Percent
<b>Housing Units</b>	14,692	100%	16,790	100%	17,533	100%
<b>Occupied Housing Units</b>	13,902	94.6%	15,828	94.3%	16,098	91.8%
<b>Vacant Housing Units</b>	790	5.4%	962	5.7%	1,435	8.2%
<b>Owner Occupied Housing Units</b>	6,112	44%	6,730	42.5%	6,526	40.5%
<b>Renter Occupied Housing Units</b>	7,790	56%	9,098	57.5%	9,572	59.5%

Source: 2000 Census, 2010 Census, 2016 ACS

Table 16 compares owner-occupied dwelling units and renter-occupied dwelling units based on structure type. Approximately 81.7% or 5,332 of the 6,526 owner occupied housing units are single family residential structures.

**Table 16: Occupied Housing Stock Characteristics 2016**  
**Owner Occupied vs Renter Occupied**

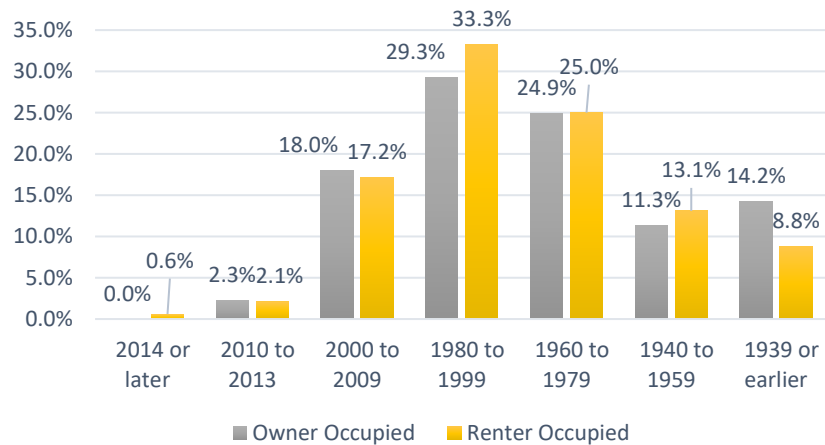
Structure Type	Occupied Housing Units	Owner Occupied Housing Type		Renter Occupied Housing Type	
		Number	Percent	Number	Percent
<b>Occupied Units</b>	16,098	6,526		9,572	
<b>1 Unit Detached</b>	6,761	5,332	81.7%	1,426	14.9%
<b>1 Unit Attached</b>	1,819	646	9.9%	1,168	12.2%
<b>2 Units</b>	966	72	1.1%	890	9.3%
<b>3 to 4 Units</b>	3,429	111	1.7%	3,321	34.7%
<b>5 to 9 Units</b>	773	13	0.2%	766	8.0%
<b>10 + Units</b>	1,932	72	1.1%	1,867	19.5%
<b>Mobile Home/Other</b>	419	281	4.3%	144	1.5%

Source: 2016 ACS

### **Age of Housing Stock**

Approximately 48% of Logan housing stock was built prior to 1980, with approximately 52% constructed after 1980. The implication is that homes older than 30 years generally require more rehabilitation or maintenance work than newer homes, and with over half of the City's housing stock 30 years or older, this can have a significant impact on the affordability of housing as a higher percentage of an individual homeowner's personal budget goes towards home maintenance.

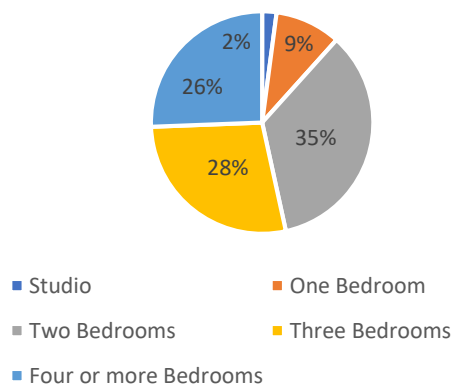
**Figure 7: Age of Housing Stock**



### **Housing Unit Size**

The range in residential unit size is an important consideration in assessing the need for affordable housing. According to the 2016 ACS, Logan's housing stock consists of 367 studio units or units with no bedrooms, 1,678 one-bedroom units, 6,120 two-bedroom units, 4,878 three bedroom units, and 4,490 units with four or more bedrooms.

**Figure 8: Housing Unit Size**





## Housing Affordability

The affordability of the housing stock is determined based upon the AMI and the amount that a household at each income level can afford. According to State and Federal definitions, housing is considered affordable when a household spends no more than 30% of their annual income on housing expenses, including mortgage or rent and utilities. Those that spend more than 30% of their monthly income on housing expenses are considered “cost-burdened.”

The purpose of this plan is to ensure that housing is affordable for all income levels, not just those earning a median income or higher. In Logan City, the 2016 AMI was \$60,200 annually or \$5,017 monthly. Based on this monthly income, mortgage or rent and utilities should not exceed \$1,505 per month (30% of monthly income) for a household earning the median income. The same affordability standards apply to households that earn less than the AMI. For example, the monthly housing costs for a moderate-income household in Logan earning 80% of the AMI, or \$48,160 annually/\$4,013 monthly, should not be exceed \$1,204. Table 17 summarizes the maximum monthly affordable housing costs for various income levels in Logan City.

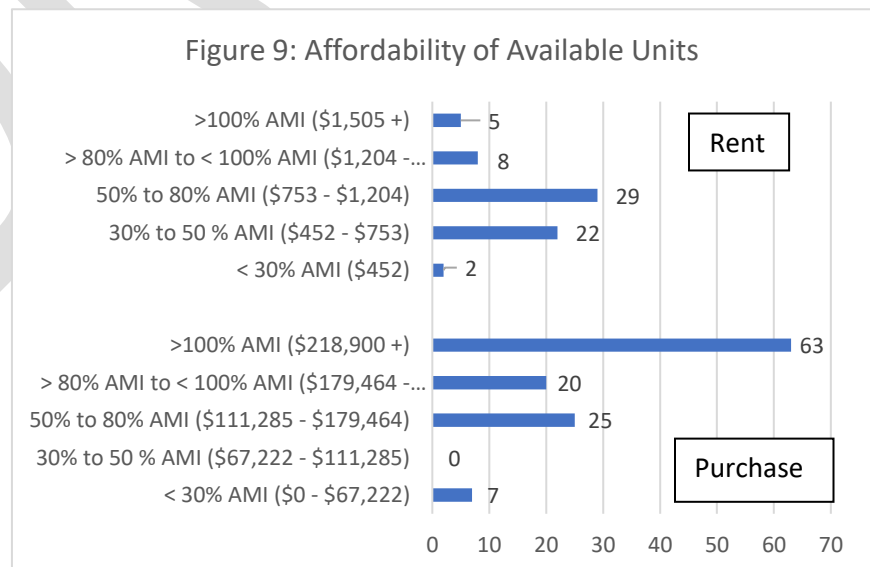
**Table 17: Maximum Monthly Affordable Housing Costs**

Household Income	Income Range	Maximum Monthly Income for Housing Expenses	Maximum Mortgage Loan Amount*
< 30% of AMI	< \$18,060	\$452	\$67,222
30% to 50% AMI	\$18,060 - \$30,100	\$452 - \$753	\$111,285
50% to 80% AMI	\$30,100 - \$48,160	\$753 - \$1,204	\$179,464
80% to 100% AMI	\$48,160 - \$60,200	\$1,204 - \$1,505	\$218,900

\*Note: Computed using Zillow Affordability Calculator. The calculation of the maximum mortgage loan amount is based on 30% maximum monthly income, a down payment of \$10,000, an average monthly debt load of \$250, a debt to income ratio of 36%, a 4.356 mortgage rate, a loan term of 360 months, mortgage payment includes taxes and insurance, an average property tax of 1.2% of value, homeowner's insurance at \$800/year and mortgage insurance at \$107/month.

### Available Housing Prices

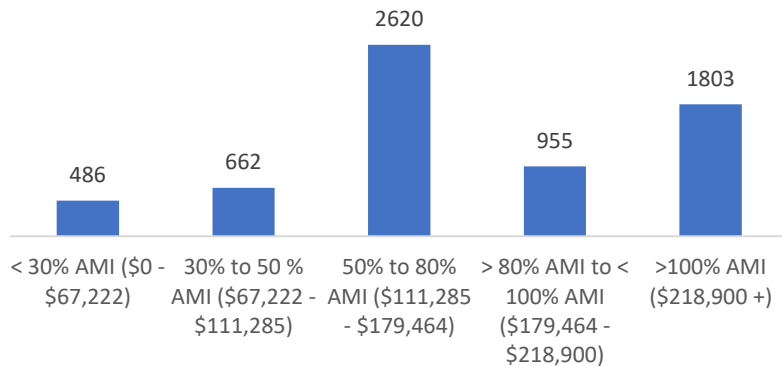
Property research conducted on [www.realtor.com](http://www.realtor.com) indicates that there were currently 115 total residential properties for sale in Logan as of July 19, 2018. There were 66 properties listed for rent on [www.zillow.com](http://www.zillow.com) or other sites used for listing property rentals. Figure 8 summarizes the available housing units for either rent (top half of graphic) or purchase (bottom half of graphic).



### Value of Existing Housing Stock

The current market value of the existing housing stock is used to determine affordability of home ownership. Figure 10 shows the current market values of existing *owner-occupied* homes in Logan City, characterized by affordability at various income levels. The highest number of owner occupied units, or approximately 40%, correspond with the 50% - 80% AMI range of affordability. The median value of all owner-occupied homes in Logan is \$164,000.

Figure 10: Number of Existing Affordable Housing Units by Income Level



### Affordability of Home Ownership

For a household at the 80% AMI, a monthly budget of \$1,204 for housing and utility expenses would support a mortgage of approximately \$179,464 based on a 30-year fixed rate loan at 4.356% interest, an average monthly utility bill of \$150.00, and a \$10,000 down payment. Homes valued at or below \$189,464 (\$179,464 + \$10,000, down payment) are considered affordable for moderate income earning households in Logan City.

Approximately 64% (10,320) of all households in Logan City earn a moderate income (< 80% AMI) or below. Although there are a limited number of units listed for sale, only 28% (32 units) of those listed on [www.zillow.com](http://www.zillow.com) are affordable to moderate income households.

There are many owner-occupied households that cannot afford the housing in which they live. The UAHFT Housing Model estimates that approximately 47.1% of owner-occupied households earning a moderate income (50 – 80% AMI) are cost burdened (spend more than 30% of income on housing related costs), and 44.1% of the entire LMI population (<80% AMI) is cost burdened. And, 55.4% of owner-occupied households earning a very low income (<30% AMI) are severely cost burdened (more than 50% of income on housing related costs). Figure 11 shows

Figure 11: Owner-Occupied Households Spending 30% or more of Monthly Income on Housing

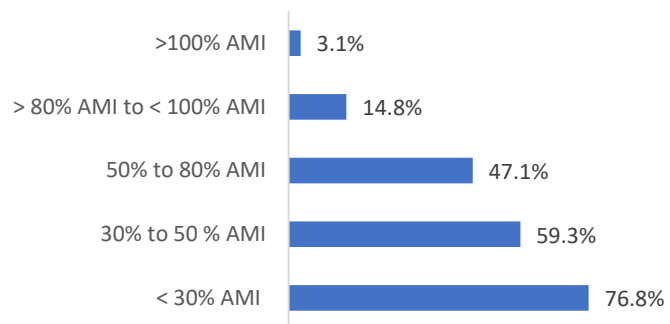
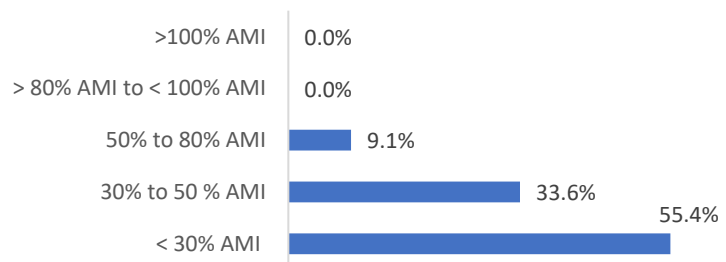


Figure 12: Owner-Occupied Households Spending 50% or more of Monthly Income on Housing



the breakdown of all owner-occupied households spending more than 30% of their monthly income on housing while Figure 12 shows a breakdown of all owner-occupied spending more than 50% of their monthly income on housing.

### ***Affordability of Rent***

According to ACS estimates there are 9,275 occupied units paying rent in Logan and the median monthly housing cost for these households is \$668. According to [www.rentjungle.com](http://www.rentjungle.com) the median monthly cost of rent for available units in Logan was \$774. While those earning a moderate income or greater (80% or more of AMI) may not find these rates unaffordable, households earning 50% or less of the AMI may find it difficult to afford median rental rates. With a monthly budget for housing expenses of \$452 - \$753, households earning below 50% of AMI income levels find it more difficult to afford rent.

The 2011 – 2015 HUD Comprehensive Housing Affordability Strategy (CHAS) data estimates indicate that 45.1% of rental households in Logan are cost burdened. Figures 13 and 14 are generated from the UAHFT tool and display the percent of Cost Burdened Households (spending more than 30% on housing and extremely Cost Burdened Households (spending more than 50% on housing) for renters by income level.

Figure 13: Renter Occupied Households Spending 30% or More of Monthly Income on Housing

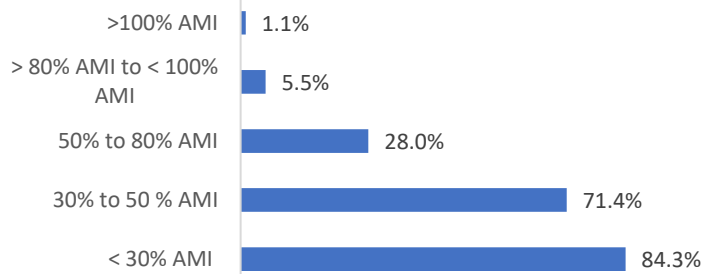
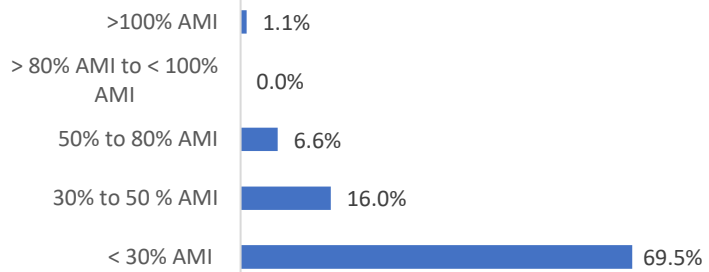
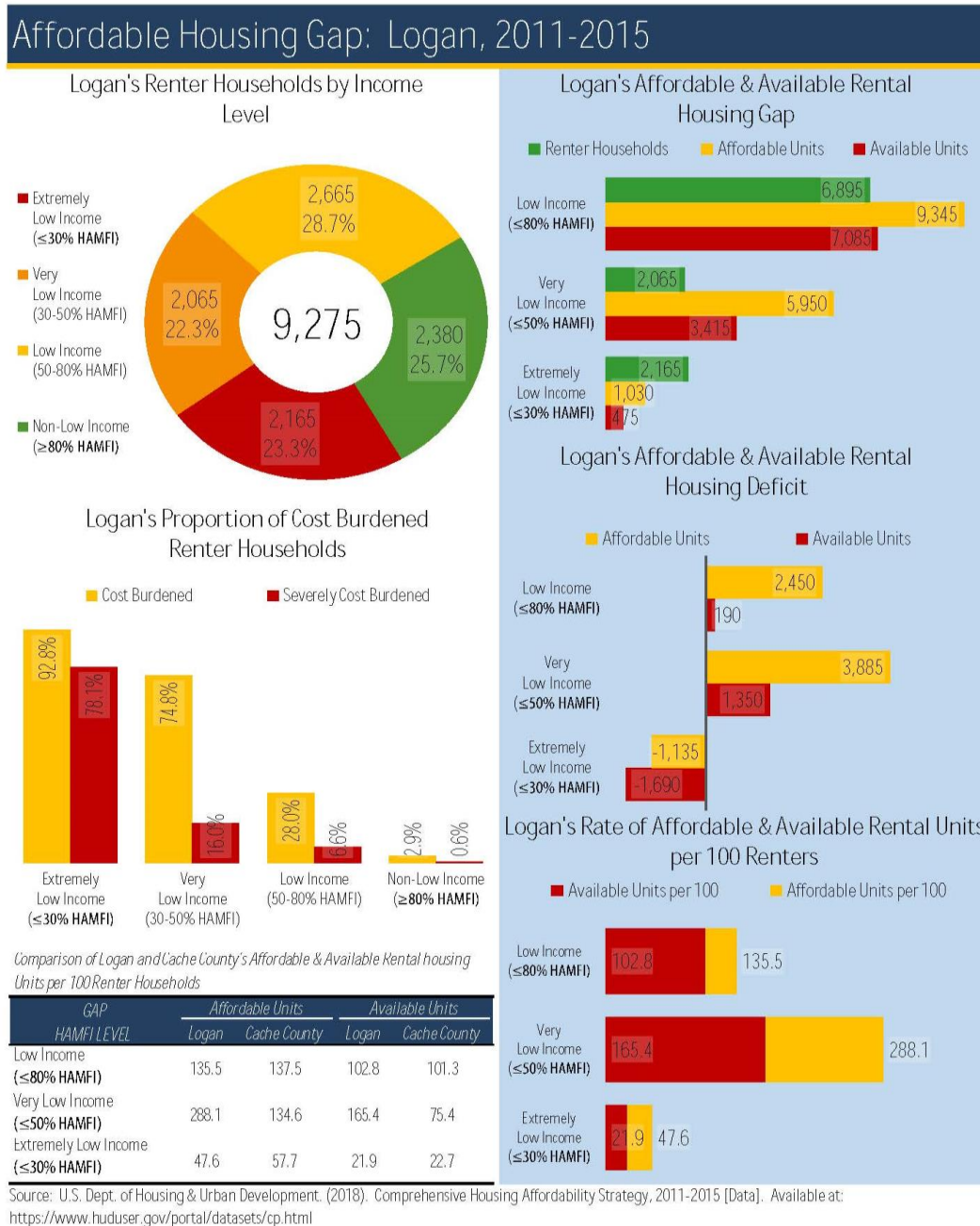


Figure 14: Renter Occupied Households Spending 50% or More of Monthly Income on Housing



The following graphic has been generated by the State and shows the Affordability Housing Gap in Logan for the period 2011 – 2015. This graphic shows the ratio of Logan's 9,275 renter households by income and identifies the affordable & available rental housing gap and deficit.



### Development Impact Fees

Impact fees are assessed on new development so that new growth, rather than existing residents, pays for its proportionate share of impacts on Logan infrastructure. Logan City collects impact fees for transportation, fire & emergency services, parks & recreation, wastewater, water systems and electrical systems. Impact fees have an impact upon the affordability of new construction, as they add to the price of developing property. However, failing to assess the costs associated with new growth onto the actual

new development creating the demand for expanded services, and instead pushing that burden onto existing residents, also negatively impacts the affordability of existing property.

***Affordable Housing Options/Section 8 Housing Choice Voucher Program***

There are several multi-family housing complexes that offer affordable housing through rental assistance programs and/or tax credit programs such as the Low-Income Housing Tax Credit (LIHTC) program. Table 18 lists affordable housing options available in Logan. All of the properties listed have units that are accessible to people with disabilities. The properties identified with an asterisk (\*) are only available for seniors or people with disabilities.

**Table 18: Affordable Housing option in Logan**

<b>Apartment Name</b>	<b>LIHTC Units</b>	<b>Moderate Income Units</b>	<b>Aggregate AMI</b>	<b>LIHTC Award Year</b>	<b>State Tax Credits</b>
Aspen Court Apartments	71		37.8%	2004	
Borden Lofts	45		58.3%	2016	
CAPSA Family Shelter		8			
Carl Inoway Senior*		41			
Hanbury Manor Apartments	93		45.3%	2000	X
Logan Pointe Apartments	93		53.0%	1998	X
River Park Senior I*	22	22	43.0%	2007	X
River Park Senior II*	18	18	41.6%	2008	X
Riverwalk Apartments	88		53.4%	1994	X
Spring Hollow Apartments	50	50	33.8%	2007	
Springs at Logan River I	60	60	38.2%	2007	
Springs at Logan River II	64	64	35.8%	2007	
Springs at Logan River III	56	56	34.6%	2009	
Springs at Logan River IV	34		44.2%	2012	
The Springs	64	64	36.6%	2006	
Willowood Apartments	41	41	38.5%	2007	

Source: Bear River Housing Authority. Borden Lofts received LIHTC in 2016 and is currently under construction.

## Regulatory Environment

In order to evaluate the potential for moderate income housing in the community, it is important to understand the regulatory environment for residential housing. Zoning regulations govern the use, residential densities, lot sizes, and building sizes of new developments. In addition to Logan's residential zoning districts, many of Logan's commercial districts also permit and encourage residential uses in conjunction with commercial uses. This is a very specific policy direction Logan has pursued in providing more neighborhood centric commercial land uses integrated with residential development. The intent is to densify portions of the City's neighborhoods in order to accommodate new growth demands, capitalize on the City's existing infrastructure, help alleviate traffic on local streets, and work to ensure a broad range of housing types are available for all residents. These regulations have a direct and positive impact upon the provision of affordable housing within the community.

### *Survey of Residential Zoning*

Below are descriptions of Logan's zoning districts where residential uses are allowed.

**Low Density Neighborhood Residential (NR-2).** The purpose of the NR-2 zone is to provide for single-family residential uses consistent with the form and character of Logan's neighborhoods typically located on the eastern bench areas. The predominant development pattern is one- to two-story single-family homes on larger lots, typically one or two units per acre.

**Suburban Neighborhood Residential (NR-4).** The purpose of the NR-4 zone is to provide for single-family residential uses consistent with the form and character of Logan's suburban type of neighborhoods on both the eastside and westside areas of Logan. The predominant development pattern is one- to two-story single-family homes on larger lots, typically three to four units per acre.

**Traditional Neighborhood Residential (NR-6).** The NR-6 zone includes Logan's most established historic residential areas and their surrounding neighborhoods. The area is primarily comprised of small, single-family brick homes built between 1940 and 1980 with front stoops, exposed basements, single-car driveways and detached garages. The older neighborhoods largely reflect Logan's historic Plat of Zion. The square blocks, wide park strips and mature street trees are signature elements of this zone. This zoning district allows a maximum residential density of 6 dwelling units per acre.

**Mixed Residential Transitional (MR-9).** The purpose of the MR-9 zone is to promote a dense pattern of both detached and certain styles of attached housing on smaller lots suitable for all stages of life and levels of income. The goal is to encourage stable neighborhoods at a level of density and design that promotes a sense of community, accessibility to various services, and walkability. This zone will provide a transition between denser multi-family residential or commercial areas and established single family residential neighborhoods and allows a maximum residential density of 9 dwelling units per acre.

**Mixed Residential Low (MR-12).** The purpose of the MR-12 zone is to provide a range of housing options for all stages of life and levels of income-including students, single adults, both young and mature families, and senior citizens. New developments will include a diversity of housing types to meet these needs. MR-12 areas are located near employment centers and service areas allowing residents to be within walking distance of many services and/or jobs, and where transportation choices are (or will be) available. This density functions as an appropriate transition between established residential areas and commercial centers or higher density complexes and allows a maximum residential density of 12 dwelling units per acre.

**Mixed Residential Medium (MR-20).** The MR-20 zone provides a diversity and range of housing options for all stages of life and levels of income-including students, single adults, both young and mature



families, and senior citizens. MR-20 areas are located near employment centers and service areas allowing residents to be within walking distance of many services and/or jobs, and where transportation choices are (or will be) available. Structures in this zone will include a mixture of housing types including a variety of townhouses, apartments and stacked housing developed at 20 dwelling units per acre

**Mixed Residential High (MR-30).** The MR-30 zone provides a diversity and range of housing options for all stages of life and levels of income including students, single adults, young and mature families, and senior citizens. Traditional design features such as building entrances that face the street, screened parking, street trees, usable open space, site amenities and parking terraces will be emphasized to ensure neighborhood compatibility and guarantee lasting community value. Structures in this zone should include a mixture of housing types including a variety of townhouses, apartments and stacked housing developed at 30 dwelling units per acre.

**Campus Residential (CR-40).** The CR zone is located adjacent to Utah State University and permits the highest residential density in the city. The intent of this zone is to consolidate student housing adjacent to the university to relieve student housing pressure on traditional single-family neighborhoods in the core areas. Campus Residential developments may develop at a maximum density of 40 dwelling units per acre or may choose to develop at a maximum density of 240 occupants per acre with a Conditional Use Permit.

**Neighborhood Center (NC).** The NC zone is intended to provide a pedestrian oriented, modest level of convenience type commercial services to the surrounding neighborhoods. Neighborhood Centers are comprised of low-intensity retail and/or service related business, or mixed uses emphasizing the traditional neighborhood character while primarily serving residents and employees within a ten-minute walk. The maximum residential density permitted in the NC district is 9 dwelling units per acre.

**Town Center 1 (TC-1).** The TC-1 zone is established to encourage a mix of retail, office, commercial, entertainment, residential, and civic uses within a compact, walkable urban form focused along Main Street or Fourth North, and consistent with The Downtown Logan Specific Plan. The TC-1 zone is distinguished from the TC-2 zone in terms of scale, use and intensity of new development along Main Street and Fourth North, and is considered the inner core of downtown Logan. The TC-1 district allows up to 70 dwelling units per acre.

**Town Center 2 (TC-2).** The TC-2 zone is established to encourage dense residential development in the downtown area within a compact, walkable urban form. A mixture of uses is encouraged but not required. Ground floor commercial is not required. The TC-2 Zone is distinguished from the TC-1 Zone in terms of the scale, use and intensity of new development in the blocks immediately West or East of Main Street and is considered the outer core of downtown Logan. The TC-2 district allows up to 30 dwelling units per acre.

**Commercial (COM).** The Commercial zone is intended for retail, service, and hospitality businesses that serve city-wide or regional populations. Commercial uses are located on high capacity roads and are served by mass transit. Residential development is encouraged in the Commercial zone when it is designed as an integral part of a larger project involving a mixture of both commercial and residential uses in a vertical use type of project and a maximum residential density of 30 dwelling units per acre.

**Community Commercial (CC).** The Community Commercial zone is intended for small retail and professional offices to be located around the edges of the downtown area or even within existing buildings elsewhere in the City. These areas currently contain several small businesses located in converted residences or other buildings and are intertwined with the residential fabric of the neighborhood. This zone also contemplates the limited expansion of commercial activity within a variety



of areas provided it is done at a scale appropriate to the immediate neighborhood. This zone will typically serve a population beyond just those in the immediate neighborhood. The Community Commercial district allows up to 12 dwelling units per acre.

**Mixed Use (MU).** The intent of the MU zone is to encourage a concentration of different uses within an overall project. Mixed Use developments shall have both a residential and a commercial component and shall be scaled to ensure consistency with the surrounding neighborhoods. Both Commercial and residential development are required elements of a mixed-use project. Mixed use projects can utilize “horizontal” mixed use where commercial, office and residential uses are designed as a single project, yet constructed in separate and distinct building footprints. Mixed use projects in the more urbanized area are encouraged to employ “vertical” design strategies where commercial, office and residential uses are designed as a single project and constructed within the same footprint, with pedestrian oriented commercial and retail uses on the main level and office and/or residential uses on the upper floors. The Mixed-Use district allows a maximum residential density of 30 dwelling units per acre.

### ***Evaluation of Zoning Code’s Effect upon Affordable Housing***

The majority of Logan’s zoning districts permit residential development, whether outright or as an element of a mixed-use type of project, within a mixture of densities, lots sizes, and structure types. Permitted densities in Logan range from two (2) units per acre all the way up to 70 units per acre with all zones providing opportunities for new development that includes both market rate and/or housing deemed affordable. While the NR-2 and NR-4 zoning districts will probably not include housing deemed affordable due to location, minimum lot sizes and maximum densities, the City’s other zoning districts create opportunities for developments that provide a wide variety of housing types catering to all aspects of the housing market. A significant issue facing the development of any new housing in Logan, whether it is deemed affordable or market rate, isn’t related to zoning; rather, it is the lack of easily developable land. Logan is relatively landlocked so growth providing for affordable housing will generally occur as either infill or densification, either of which have significant challenges.

The Land Development Code prohibits accessory dwelling units (ADU) in all residential zones. While ADU’s could be viewed as a strategy to increase the supply of affordable housing under certain conditions, given the fact that Logan is home to Utah State University, ADU’s would more likely be used as student housing and would be highly unfavorable with current residents. ADU’s were tried in Logan approximately 12 years ago and were problematic from their inception. They did not increase the supply of affordable rental housing; rather, they were used to insert additional student housing into the neighborhoods and viewed as a way to skirt established occupancy limitations.

Although there is an opportunity to provide a variety of housing types within Logan, there remains a gap between the number of units that are affordable to very low and extremely low-income earners. The City should be proactive in responding to the demand for housing affordable to all income earners and should consider implementing some type of program incentivizing moderate income housing meeting the needs of very low and extremely low-income earners through a density bonus system or through the application of RDA affordable housing funds.

### ***Regulatory Barriers to Housing Affordability***

Given the fact that Logan has a broad range of zoning districts permitting a wide range of residential densities and several commercial/mixed use zones that permit significantly higher ranges of densities (MU zone permits up to 30 du/ac with a potential density bonus of 10 du while the TC-1 zone permits up to 70 du/ac) in conjunction with commercial uses, there is nothing readily apparent about Logan’s regulatory environment that could be considered a barrier to housing affordability.

## **Fair Housing**

### ***Acknowledgement of the Utah Fair Housing Act***

In accordance with state and federal laws, Logan City 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 on the basis of 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 Logan City to report housing discrimination to the Utah Antidiscrimination Labor Division immediately. It is the goal of Logan City to eliminate, mitigate, and prevent unfair housing practices systematically through biennial reviews of housing related plans, policies, and ordinances. It is also the goal of Logan City to affirmatively further fair and affordable housing by reviewing the housing needs of its moderate-income households and its vulnerable populations biennially, and proactively planning to meet those needs.

Addressing issues associated with fair and affordable housing requires regular reviews of plans, policies, and ordinances as well as ongoing monitoring and assessment of potential disproportionate impacts and adverse effects with the community. As part of this ongoing commitment to fair and affordable housing, Logan City conducted an Analysis of Impediments (AI) to assess conditions and factors that affect fair housing choices and the provision of affordable housing. This AI is located in the Appendix of this Plan.

### ***Evaluation of Fair Housing Legal Status***

Utah's Fair Housing Act (Utah Code Annotated §57-21-1) prohibits discrimination on the basis of race, religion, color, sex, national origin, familial status, disability or source of income in the rental, purchase and sale of real property. Currently, the only formal mechanism for identifying discrimination cases, based upon the parameters of the Fair Housing Act, is the incident of fair housing complaints. The City of Logan should remain diligent in its efforts to ensure that housing is provided in accordance with the Utah Fair Housing Act.

## Summary & Conclusions

Logan City has historically provided the bulk of the region's affordable housing, whether it is single family, multi-family, owner occupied or renter occupied, and continues to outpace other Cache Valley communities in the production of new residential units.

Logan's growth rate is averaging 1% per year which is less than all the other cities in Cache County.

Logan is younger and poorer than the other communities in Cache County with that trend continuing into the foreseeable future. The presence of Utah State University has a significant influence on the demographics of Logan.

The median age of Logan residents is 23.9 which is lower than the statewide average of 30.3. Logan's household size is trending downward and is currently 2.9 persons per unit.

Logan's residents are generally younger than other communities in Cache County with approximately 58% of the population in the 18-34 and under 5 age groups residing in Logan. These age groups are highly representative of college age students and young families with young children.

Logan is the most racially and ethnically diverse community in Cache County due to Utah State University, the large employment base, and the large amount of affordable housing.

Approximately 10% of Logan's total population is considered disabled and approximately 38% of residents over the age of 65 are considered disabled.

In 2016, the Median Household Income in Logan was \$36,256 which was substantially lower than the Cache County Median Household Income of \$57,235 and the Statewide Median Household Income of \$65,873. Logan's 2016 Median Household Income represents a decline of \$8,083 since 2000. Logan has the lowest Median Household Income in Cache County.

Approximately 64% of Logan households are at, or below, 80% of HUD's area wide Adjusted Median Income levels. This equates to approximately 10,320 households.

The U.S. Census Bureau estimated that Logan added 743 residential housing units between 2010 and 2016. Logan City building permit data shows that approximately 1,725 residential units have been added between 2010 and August 2018. This represents an increase in the City's housing stock by 11% or approximately 1.4% annually.

As of 2016, Logan contained approximately 17,533 residential units, and of those, 16,098 were considered occupied and 1,435 were considered vacant. Approximately 42% or 6,671 of the 16,098 residential units are detached single family residential units, 11.3% or 1,819 are attached residential units, 44.1% or 7,099 are multi-family units, and 2.6% or 419 are mobile homes.

The range of unit sizes tends to favor larger residential units as less than 12% of the unit mix is either a one bedroom or studio unit, a trend that represents the influence of USU student housing needs and historical family sizes in Logan. The provision of smaller units is one potential strategy for providing more affordable housing, especially for low to moderate income, non-student, residents.

Approximately 40.5% or 6,526 residential units are owner occupied while 59.5% or 9,572 residential units were renter occupied. The rate of owner occupancy has declined from 44% in 2000 and 42.5% in 2010.

According to the 2016 ACS, the median value of owner occupied housing units is \$164,000. Approximately 58% of the existing housing stock is considered affordable for households earning less than 80% of HUD's areawide AMI.

The median monthly rent for the 9,275 rental units is \$775.00. Approximately 42% of Logan households (below 50% AMI) would not "qualify" for this median rental rate. Approximately 45% of Logan's rental households are cost burdened (spending more than 30% of monthly income on housing).

Logan's existing range of zoning districts allow for a range of residential units from two units/acre up to 70 units/acre and do not limit the provision of affordable housing.

USU has a significant influence on Logan's demographics, e.g., population changes, rates of poverty, household size, population characteristics, income, etc. USU is growing approximately 3% - 4% annually. USU also skews Logan's poverty rate. According to the U.S. Census, USU students account for an approximate 6% increase in the rate of those defined as living under the poverty line.

Although there is an opportunity to provide a variety of housing types within Logan, the more significant issues facing Logan directly affecting the continued provision of affordable housing center around a more regional approach to affordable housing and neighborhood stabilization within Logan's neighborhoods.

## Goals and Strategies

***Goal 1: Continue to work towards stabilizing core neighborhoods through such methods as code enforcement, rehabilitation assistance, down payment assistance, and targeted infill projects.***

There has been a general decline of the older, core neighborhoods in Logan City due to the deterioration of the physical condition of housing and the surrounding appearance of the road right of way improvements including curb/gutter, parkstrip and sidewalk in the area. The cause of the destabilization is due in part to a lack of maintenance by absentee owners, age of housing stock, the infiltration of student use of previously single-family housing, and the appearance and the under-utilization of vacant properties. Logan City will target certain neighborhoods for code enforcement, rehabilitation, infill and the reestablishment of residential use through homebuyer down-payment assistance and homebuyer education

**Strategy 1** – Continue public investment into public infrastructure and facility improvement projects in the core neighborhoods, including streets, curb/gutters, parkstrips & trees, sidewalks, trails and lighting in order to enhance the livability of Logan’s neighborhoods.

**Strategy 2** – Continue with enhanced code enforcement efforts in the core neighborhoods to identify homes and properties that continually fail to meet minimum property maintenance standards as well as life safety standards.

**Strategy 3** – Continue inventorying vacant, dilapidated or blighted buildings and work with property owners to either renovate, rehabilitate or remove such buildings.

**Strategy 4** – Continue promoting the Neighborhood Reinvestment Grant program to help improve the curb appeal of older single family residential structures throughout Logan.

**Strategy 5** – Continue promoting the Housing Rehabilitation Assistance Grant program to help low income homeowner’s correct life safety issues in their homes.

**Strategy 6** – Continue supporting the “Welcome Home Own in Logan” down payment assistance program administered by Neighborhood Housing Solutions.

***Goal 2: Work with public and private entities to increase Affordable Housing Opportunities for Logan’s Special Needs population.***

Logan’s special needs community includes vulnerable populations such as senior citizens, people with disabilities, the homeless, or those otherwise potentially in need of specialized or supportive housing. Approximately 38% of Logan’s resident population over the age of 65 have a disability while approximately 8% of the resident population under 65 have a disability. When taking into consideration the fact that the median income for disabled residents is approximately 69% of Logan’s median per capita income, finding suitable and affordable housing that is considered “accessible” is very challenging.

**Strategy 1** – Consider a density bonus program or other similar incentive program for private multi-family residential projects that provide affordable and accessible units for residents with special needs.

**Strategy 2** – Partner with Neighborhood Housing Solutions in developing specialized residential units that are affordable and accessible for residents with special needs.

**Strategy 3** – Continue promoting the Housing Rehabilitation Assistance Grant program to help low income senior homeowner’s correct life safety and livability issues enabling them to age in place in their own homes.

**Strategy 4** – Meet regularly with non-profit housing and service providers, Bear River Health Department, Bear River Mental Health, senior, disability and independent living centers in Logan to discuss and evaluate ways to support and provide additional housing opportunities for residents with special needs.

**Goal 3: Continue to work with other communities in Cache Valley to achieve a more equitable regional distribution of affordable housing.**

Logan City has historically born the burden of multi-family, rental, starter home, and affordable housing development for the region which places a disproportionate financial burden on Logan’s residents. Combined with an aging housing stock, absentee landlords, and increased student housing demands, Logan’s rate of owner occupancy continues to decline thereby jeopardizing the stability of our neighborhoods. The region needs to achieve a better, more equitable distribution of housing types, styles and densities that are affordable and suitable for all members of our communities rather than just pushing all of the affordable housing towards Logan.

**Strategy 1** – Encourage the participation in regional planning efforts involving all communities of Cache Valley and the Bear River Association of Governments in order to address existing and future housing issues, especially a more equitable distribution of affordable housing.

**Goal 4: Evaluate and consider a Transit Oriented District (TOD) near the CVTD transit center focused on encouraging a mixture of uses including dense housing and neighborhood serving commercial as a way to locate affordable housing near transit services.**

The Cache Valley Transit District serves over two million riders annually on their fare free transit system. A high percentage of transit users are low to moderate income residents that could benefit from affordable housing and services located conveniently near transit. The current zoning around the transit center is a mixture of commercial and residential and needs to be evaluated to determine the best approach to creating and implementing a TOD zoning district in or near this location.

**Strategy 1** – Evaluate the existing zoning districts around the CVTD transit center for sites that would be suitable for increased intensities.

**Strategy 2** – Create a draft TOD zoning district with an appropriate amount of neighborhood serving commercial uses and residential densities compatible with the neighborhood while also providing affordable housing options for a wide range of residents.

**Goal 5: Evaluate and consider expanding the City’s Housing Rehabilitation Assistance program for rentals that house low/moderate income residents.**

There has been a general decline of the older, core neighborhoods in Logan City due to the deterioration of the physical condition of housing and the surrounding appearance of the road right of way improvements including curb/gutter, parkstrip and sidewalk in the area. The cause of the destabilization is due in part by a lack of maintenance by absentee owners, the infiltration of student use of previously single-family housing, and the appearance and the under-utilization of vacant properties. Logan City currently provides housing rehabilitation grant assistance for homeowners under a couple of different programs. As there are over 9,500 rental units in the city, Logan City should consider providing a grant



and/or low interest loan program to eligible rentals that currently house low or moderate-income residents as a way to both improve neighborhoods and improve the housing stock available to qualified renters.

**Strategy 1** – Explore the expansion of the Housing Rehabilitation Assistance Program to rental housing that house low/moderate income residents through either a grant or loan program.

**Strategy 2** – Explore the possibility of assisting with the conversion of existing rental housing units into accessible units able to serve residents with disabilities or special needs.

***Goal 6: Work with developers providing multi-family housing to include a higher percentage of studio and one-bedroom units within their housing unit mix as a way to provide additional housing for single, non-student, low to moderate income residents.***

According to the 2016 ACS housing data, studio units comprise approximately 2.1% of the total housing stock and one bedroom units comprise approximately 9.6% of the total housing stock. This represents less than 12% of the total housing stock. Single, non-student, low to moderate income residents have very few housing options where they can live independently without roommates, or outside of complexes predominantly serving students. Most detached residential structures are also sized and built targeting families with children while the majority of multi-family residential units are sized and built targeting USU students or young families.

**Strategy 1** – Evaluate the use of incentives for new multi-family projects to encourage the provision of more studio or one bedroom units. Incentives could be in the form of density bonuses, relaxed parking requirements, or a combination of other types incentives.



## APPENDIX A

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