



**Project #22-060  
Moderate Income Housing Plan (2022)  
General Plan Amendment**

**REPORT SUMMARY...**

<i>Project Name:</i>	2022 Moderate Income Housing Plan
<i>Proponent/Owner:</i>	Community Development Department
<i>Project Address:</i>	Citywide
<i>Request:</i>	Plan Amendment/Housing Plan
<i>Type of Action:</i>	Legislative
<i>Dates of Hearing:</i>	PC Workshop October 13, 2022
	PC Hearing October 27, 2022
	LMC Workshop November 1, 2022
	LMC Hearing November 15, 2022
<i>Submitted By:</i>	Mike DeSimone, Director

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**Background**

Logan City adopted the current Moderate Income Housing Plan (MIHP) August 8, 2019. In 2022, the State Legislature passed HB 462 modifying the States moderate income housing strategies as well as providing clearer expectations for local municipalities in meeting the requirement to provide for moderate income housing in their communities. The direction under HB 462 is that municipalities are required to implement strategies from the specific list of 26 strategies, prepare implementation plans for the chosen strategies, report annually on the progress made, and failure to do so results in potentially jeopardizing State transportation funding. The City’s 2019 MIHP did not meet the requirements under HB 462 for strategies and implementation planning. The deadline to complete the MIHP and report on our progress was October 1, 2022. We have reported with the State and are working under an assumed 90 day grace period; therefore, the workshop & hearing cycles are accelerated to gain compliance.

HB 462 amended UCA 10-9a-403(2)(b)(iii) and lists 26 strategies from which to select. HB 462 also specifically requires an implementation plan be included in the 2022 MIHP identifying a timeline for the implementation of each strategy along with specific measures and benchmarks that will be used to determine success. The City will need to include in the MIHP at least 5 strategies from the State’s list in order be in “priority consideration” for State transportation funding. The list of strategies are in Appendix D of the draft MIHP attached with this memo.

**Planning Commission Workshop**

Many of you were on the Commission in 2019 so the 2022 MIPH is similar to the 2019 MIHP except it updates the baseline data and will include new strategies and implementation plans based on the requirements of HB 462. The 2019 MIHP used 2016 – 2018 census data while the 2022 MIHP uses 2020 census data as that is the most current data available.

The purpose of this workshop is to (1) orient the Commission to the demographic data representative of Logan residents; (2) define what moderate income housing is, who needs it, how extensive that need is, and how well we, as a community, are responding to the need; and (3) discuss preferred strategies the City could employ to help meet the community’s moderate income housing needs. At the 10/27/22 hearing, the Commission will provide a recommendation to the City Council on the overall MIHP and the Commission’s preferred strategies.

The role of the Commission in reviewing the proposed 2022 Moderate Income Housing Plan is as follows:

- Evaluate and review the proposed 2022 MIHP prior to 10/13/22 PC workshop.
- Consider the MIH Strategies from UCA 10-9a-403(2)(b)(iii) and identify approximately 8 recommended strategies (unranked) for staff who will then prepare draft implementation plans for these selected strategies.
- The identified moderate income housing strategies and implementation plans will be reviewed at the 10/27/22 PC meeting and possibly be ranked in order of importance, feasibility, and timing.
- Commission to review the draft implementation schedule prepared by staff at the 10/27/22 meeting.
- The implementation plan shall include timelines, measurements and benchmarks to help assist with implementing each strategy selected by the municipality, whether one-time or ongoing.
- The plan shall provide flexibility for the municipality to adjust as needed.
- Commission to forward a recommendation on the 2022 MIHP along with the MIH strategies and implementation plans to the Logan Municipal Council.

Summary of Plan Findings:

- Logan City provides a majority of the region's affordable housing.
- Logan's growth rate is averaging 1.2% per year.
- Logan is younger and poorer than the other Cache County communities.
- The median age of Logan residents is 23.8.
- Logan's household size is trending downward and is currently 2.8 persons per unit.
- Approximately 52% of the population is in the 18-34 and under 5 age groups which is highly representative of college age students and young families with young children.
- Logan is the most racially and ethnically diverse community in Cache County.
- Approximately 9% of Logan's population is considered disabled and 10.5% of residents over the age of 65 are considered disabled.
- The 2020 Median Household Income in Logan was \$43,056 compared with the Cache County MHI of \$60,530 and the Statewide MHI of \$74,197. Logan has the lowest Median Household Income in Cache County.
- The HUD Adjusted Median Income (AMI) for the Metro Statistical Area (MSA) is \$71,000.

- Approximately 24.7% of Logan's residents live below the poverty line.
- Approximately 65.4% of Logan households are at, or below, 80% of HUD's area wide Adjusted Median Income levels. This represents approximately 11,294 households.
- The U.S. Census Bureau estimated that Logan added 1,802 residential housing units between 2010 and 2020.
- Logan City building permit data shows that approximately 2,996 residential units have been added between 2010 and 2020. This represents an overall increase in the City's housing stock by 11% - 18% or approximately 1.07% – 1.78% annually.
- As of 2020, Logan contained approximately 18,592 residential units, and of those, 17,256 were considered occupied and 1,339 were considered vacant.
- Approximately 41% or 7,112 of the 17,256 occupied residential units are detached single family residential units, 11.4% or 1,970 are attached residential units, 45.2% or 7,796 are multi-family units, and 2.2% or 378 are mobile homes.
- Approximately 38.6% or 6,663 residential units are owner occupied while 61.4% or 10,593 residential units are renter occupied. The rate of owner occupancy has declined from 44% in 2000, 42.5% in 2010, and 40.5 in 2016.
- The median value of owner occupied units is \$216,200. Approximately 46% 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 10,593 rental units is \$1,350.00 which is 57% higher than the 2016 median monthly rent of \$775.00. Approximately 73% of all renters are at or below the 80% AMI income level and over 70% of all rental households are cost burdened.
- Approximately 36.8% of Logan's owner occupied households earning a moderate income (50 – 80% AMI) are cost burdened, while approximately 23% of all households are considered cost burdened (more than 30% of monthly income is spend on housing costs).
- 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 moderate income housing.
- The amount of vacant property zoned for multi-family development is approximately 77 acres which is insufficient to meet future demands.
- Logan adopted Accessory Dwelling Unit (ADU) standards in 2021 permitting internal ADU's in certain residential areas of the City.
- USU has a significant influence on Logan's demographics and is growing at approximately 3% - 4% annually.

Given the findings summarized above, what are the best methods or strategies for the community to use in addressing the provision of moderate income housing?

To assist you in selecting strategies (Appendix D), I have attached a draft Moderate Income Housing strategies list and implementation plan. I approached this exercise from the perspective of identifying broader goals and then plugging into them the applicable state strategies. For example, the State views ADU's and fee waivers as an immediate tool that can be implemented quickly with little pain and effort, and in response, most other jurisdictions are also identifying ADU's as a potential strategy. Even though Logan has just recently adopted ADU standards, I think it is important to re-open the discussion on ADU's over the coming year to (1) evaluate the pros/cons of our existing approach, and (2) based on that analysis, consider whether an expansion of ADU's (geographically & type) would be a successful strategy in providing more moderate income housing. We may find that ADU's don't work in a university setting, or we may find that with the right boundaries, they may be an effective tool in providing additional housing.

The importance in our approach is not to prejudge or preclude specific strategies; rather, it is important to allow these concepts to be considered and evaluated through the normal public processes to help determine their applicability in the context of Logan.

Each of these broad goals have a series of objectives, reference the applicable State strategy, and provides a general timeline for the goal. These are also structured in a short range to long range timeframe. We can evaluate regulatory, code or fee changes relatively quickly while the really complex items like a General Plan update are on a much longer timeframe.

Each of the goals address a number of specific State strategies as well as link to other strategies. The timelines are shown in calendar years as we are unable to predict anything more specific with much accuracy at this point. However, we are still tied to the State's annual reporting deadline of October 1<sup>st</sup>, so progress is measured against that date. Finally, a couple of the goals are very generalized because we are in the preliminary phases of those concepts but wanted to include them as discussion items.

Please bring the draft 2022 Moderate Income Housing Plan to the October 13<sup>th</sup> workshop.

If you have any questions, please let me know.



# Moderate Income Housing Plan

2022

# Logan City

## Moderate Income Housing Plan

October/November/December ??, 2022  
Resolution No. 22-??

2019 MIHP Adopted

August 8, 2019  
Resolution No. 19-029

Logan Municipal Council

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Table of Contents

**Executive Summary.....6**

**Introduction ..... 10**

**Purpose of the Plan.....10**

**Demographics..... 11**

    Population ..... 11

    Age and Household Size ..... 13

    Race and Ethnicity ..... 15

**Special Needs Population ..... 17**

    Disabled ..... 17

    Elderly ..... 18

    Homeless ..... 18

    Analysis of Special Needs Housing..... 18

    Veterans ..... 19

**Income ..... 20**

    Targeted Income Groups ..... 22

    Analysis of Income ..... 23

**Housing ..... 24**

    Current Housing Supply ..... 24

    Housing Occupancy and Vacancy..... 26

    Age of Housing Stock ..... 26

    Housing Unit Size ..... 27

**Housing Demand ..... 28**

**Housing Affordability ..... 28**

    Available Housing Prices ..... 29

    Value of Existing Housing Stock ..... 29

    Affordability of Home Ownership ..... 31

    Affordability of Rent ..... 31

    Affordable Housing Options/Section 8 Housing Choice Voucher Program..... 34

**Regulatory Environment ..... 35**

    Vacant Land Analysis ..... 35

    Survey of Residential Zoning..... 38

Evaluation of Zoning Code’s Effect upon Affordable Housing ..... 39

Development Impact Fees ..... 40

**Fair Housing.....40**

    Acknowledgement of the Fair Housing Act ..... 40

    Evaluation of Fair Housing Legal Status ..... 40

**Conclusions/Summary .....41**

**Housing Strategies and Implementation Plans .....43**

    Strategy 1: ..... 43

    Strategy 2: ..... 43

    Strategy 3: ..... 43

    Strategy 4: ..... 43

    Strategy 5: ..... 43

    Strategy 6: ..... 43

**Adoption Resolution ..... Appendix A**

**Analysis of Impediments to Fair Housing ..... Appendix B**

**Terminology ..... Appendix C**

**Moderate Income Housing Strategies (UCA 10-9a-403(2)(b)(iii) ..... Appendix D**



## EXECUTIVE SUMMARY

Logan City has consistently assessed and planned for the low and moderate-income housing needs of its citizens. The 2022 Moderate Income Housing Plan (MIHP) is an update of the 2019 MIHP and was undertaken as a result of HB 462 passed during the 2022 legislative session and which updated the State moderate income housing strategies. This MIHP updates the base data used in analyzing the housing conditions while also updating the City's moderate income housing strategies and implementation policies.

The State of Utah defines Moderate-Income Housing 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.” The U.S. Department of Housing and Urban Development (HUD) defines affordable housing as “any housing unit whose costs are less than or equal to 30% of a prospective occupant’s household income.”

While the City is widely perceived to be one of the more affordable communities in the region, this 2022 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 Median Income (AMI) used by HUD to determine affordability. This report includes both Logan City’s median income and the broader AMI while highlighting the significant differences between Logan and other communities in Cache County. According to the U.S. Census Bureau, the City’s 2020 AMI was \$48,056 or just 68% of the 2020 Countywide AMI of \$71,000.

In the following sections, this report addresses the Statutory Requirements of Sections 10-9a-403 and 10-9a-408 of the Utah Code, including revisions made to 10-9a-403 by HB 462 during the 2022 Utah State legislative session:

- **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 supply and characteristics including age, condition, unit size, and vacancy rates.
- **Section 5** evaluates the project housing demand by levels of income over the next decade.
- **Section 6** evaluates housing affordability and availability of both owner-occupied and renter-occupied housing.
- **Section 7** analyzes the regulatory environment of the existing zoning and its effects on affordable housing.
- **Section 8** reviews the Fair Housing Act.
- **Section 9** identifies the housing strategies and implementation plans to maintain and increase affordable housing opportunities for anyone wishing to reside in Logan City.

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 is located in Logan.

Logan makes up approximately 40% of the County's total population yet contains over 75% of the region's multi-family housing. Many of the other cities in Cache County have zoning and land use laws which discourage, if not outright prohibit, 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 & owner occupancy in Logan continues to drop further behind many other Utah cities as well as the state-wide average of 70.5%. Logan has seen a decline in owner occupied households to the current rate of 38.6% of total households while renter occupied households now comprise 61.4% of all households. The current rate of owner occupancy is down from 44% in 2010 and 40.5% in 2019.

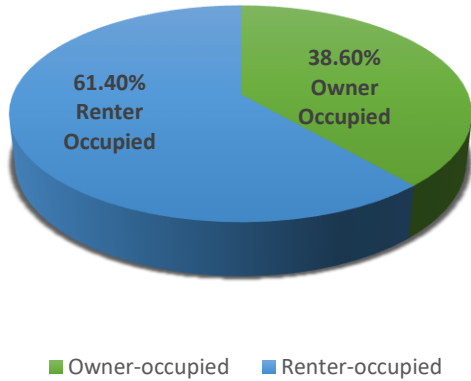
Logan's demographics, economy and housing stock continues to be significantly affected by Utah State University. With a local university population averaging 19,500 students, the presence of USU and its continual growth places higher demands for affordable rental housing, affordable starter housing while generally keeping the average wage lower due to 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. Unfortunately, the current economic conditions and increased demands for housing have led to higher housing costs. The demand for new construction, combined with labor shortages, supply problems and escalating building material costs have driven up housing costs across all income spectrums. New homes available and affordable to households earning 80 of AMI have declined as market pressures continue to drive housing prices up.

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 shows there is an increasing demand for affordable housing, and while the level of need should be satisfied by the market, the current economic and market climate has severely limited the amount and availability of affordable housing especially for those considered very low income (30% of AMI). Housing assistance or project subsidies may be necessary to achieve the necessary targeted levels of housing provision for low income and very low income residents.

## Housing Costs and Availability Logan City Summary

Ratio of Owners to Renters



<b>Total Housing Units</b>	<b>18,592</b>
Occupied Housing Units	17,253
Vacant Housing Units	1,339
Homeowner Vacancy Rate	1.0%
Rental Vacancy Rate	5.6%

Housing Cost Burden



Following the requirements of HB 462, Logan City has updated the moderate income housing strategies and selected the following strategies:

**Moderate Income Housing Strategies**

*This summary section to be completed when housing strategies are identified.*

## **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 requires that municipalities shall facilitate a reasonable opportunity for a variety of housing, including moderate income housing to meet the needs of people desiring to live in the community; and 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. In 2022, the Utah Legislature passed House Bill 462 expanding the compliance requirements to provide additional clarity to a municipality's implementation strategies and timelines, while also expanding upon the list of available strategies available to select from in order to create more flexibility and creativity in bringing moderate income housing to Logan.

## **Purpose of the Plan**

The purpose of this 2022 Moderate-Income Housing Plan (MIHP) 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.

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."

## 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 19,547 students on the Logan campus (27,426 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, 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 38.6% in 2020. Logan’s rate of home ownership is substantially lower than the Statewide average of 70.5%.

### Population

According to the U.S. Census Bureau, Logan’s estimated 2020 population was 52,778 residents which was a net increase of 4,604 residents over the 2010 population of 48,174 and a net increase of 10,108 residents over the 2000 population of 42,670. The population grew by approximately 23.7% between 2000 and 2020 which represents an average Annual Growth Rate (AGR) of approximately 1.2%. The average Annual Growth Rate (AGR) for 2010 – 2020 was approximately 1.0%. The Annual Growth Rate (AGR) has been relatively stable over the past two decades; however, recent growth surges in the last two years is suggesting that maybe a 1.0% growth rate is too conservative for the next decade (2020 – 2030). Table 1 shows Logan population estimates using 1.0 %, 1.02%, 1.5%, and 2.0% projected growth rates.

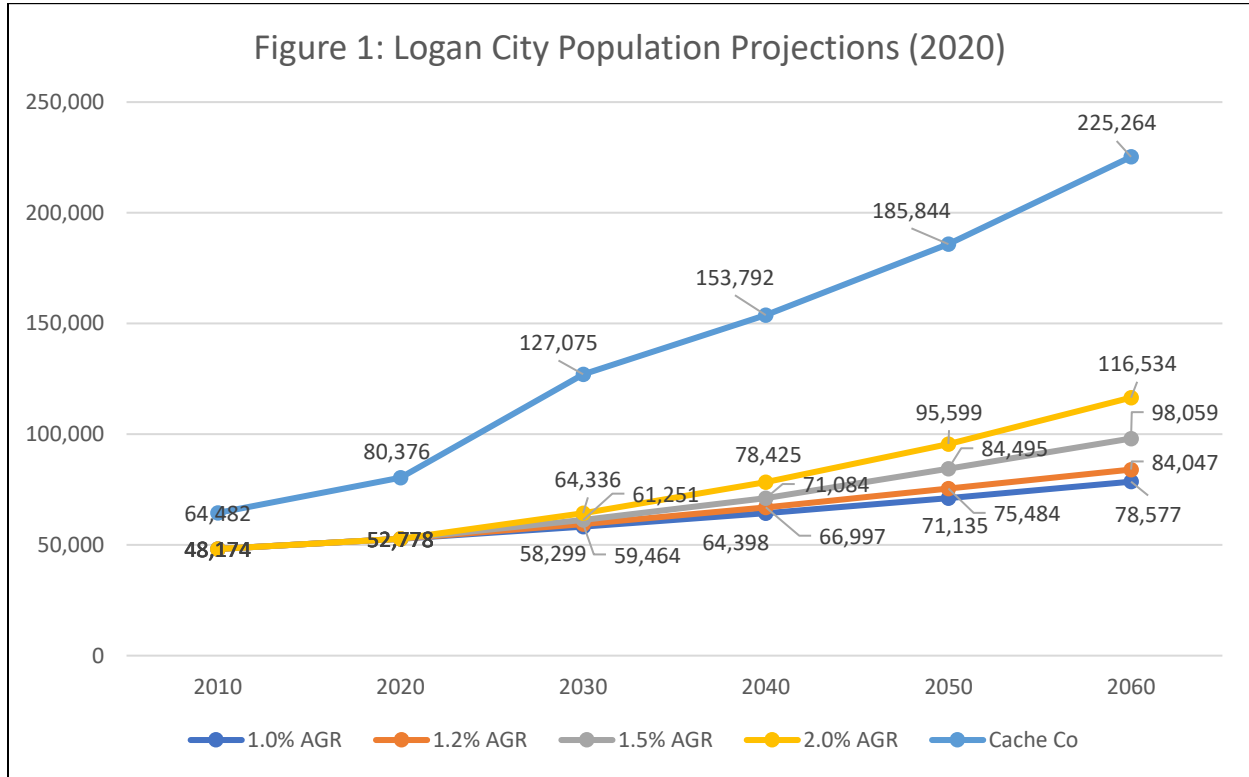
**Table 1: Logan Population Projections Comparing Various Annual Growth Rates (2020)**

	2010	2020	2030	2040	2050	2060
1.0% AGR	48,174	52,778	58,299	64,398	71,135	78,577
1.2% AGR	48,174	52,778	59,464	66,997	75,484	84,047
1.5% AGR	48,174	52,778	61,251	71,084	84,495	98,059
2.0% AGR	48,174	52,778	64,336	78,425	95,599	116,534

Source: U.S. Census Bureau, American Community Survey 2020

In evaluating Logan’s population growth and housing needs in the context of 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. Figure 1 compares Logan’s

population estimates through 2060 using the 1.0%, 1.2%, 1.5% and 2.0% AGR's against the Cache County population projections using their current AGR of 1.8%.



Note: Source: American Community Survey. Cache County estimates exclude Logan City population numbers.

**Table 2: Change in Population of Logan and Surrounding Communities (2020)**

Jurisdiction	2000	2010	2020	Total Growth (2000-2020)	Annual Growth Rate %
Logan	42,670	48,174	52,778	10,108	1.2
Hyde Park	2,955	3,833	5,234	2,279	3.8
Hyrum	6,316	7,609	9,362	3,046	2.4
Millville	1,507	1,829	2,326	819	2.7
Nibley	2,045	5,438	7,328	5,283	12.9
North Logan	6,132	8,269	10,986	4,854	3.9
Providence	4,377	7,075	8,218	3,841	4.4
River Heights	1,496	1,734	2,144	648	2.2
Smithfield	7,261	9,495	13,571	6,310	4.3
Cache County	91,391	112,656	133,154	41,763	1.8

Source: American Community Survey 2020

**Age and Household Size**

The median age in Logan is 23.2 years which is approximately 29% lower than the statewide median average of 31.1. The low median age correlates to the presence of Utah State University and the large numbers of college age residents in Logan. The 2020 average household size in Logan City is 2.8 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 (2020)**

	Hyde Park	Hyrum	Logan	Millville	Nibley	North Logan	Providence	River Heights	Smithfield	Cache
Median Age	24.9	29.1	23.8	30.6	26.5	27.4	30.1	34.4	26.6	25.4
HH Size	3.6	3.4	2.8	2.9	3.9	3.0	3.2	3.1	3.6	3.1

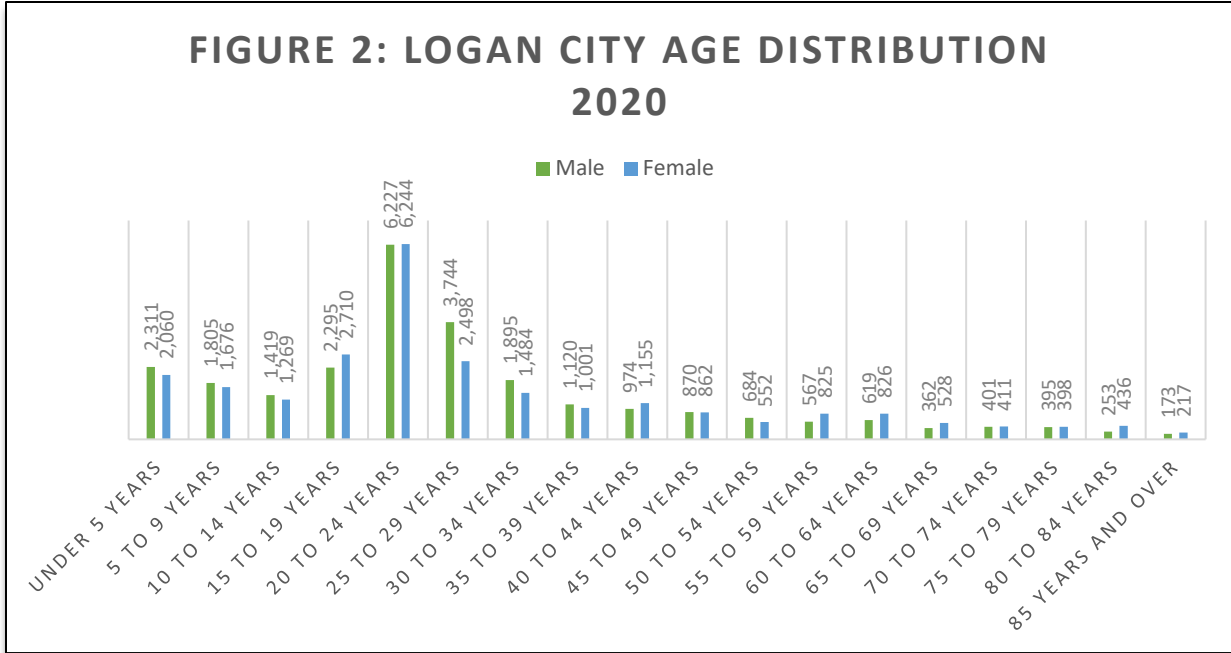
Logan has a higher percentage of its total population within the 20 - 24 years old and the 25 – 34 years old age groups than the rest of Cache County (See Figures 2 & 3). Table 4 compares the distribution of Logan’s total overall population by age group with Cache County. As of 2020, approximately 24.3% of Logan’s population is in the 20 to 24 years old range, 18.8% of the population is in the 25 to 34 years old range, and when you consider that 8.5% of the population is under the age of 5, approximately 51.6% 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: Age Distribution of Logan and Cache County (2020)**

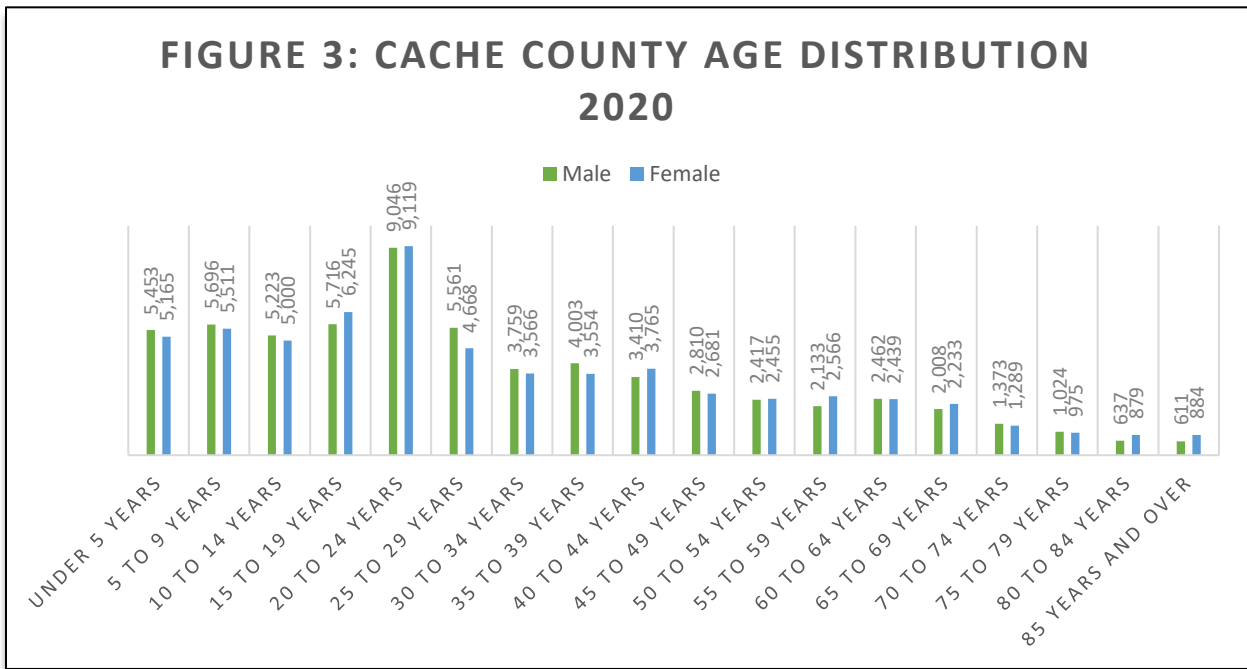
2020*	Logan		Cache County		Cache County (minus Logan)	
Total Population:	51,266		126,336		75,110	59.5%
Under 5 Years	4,371	8.5%	10,618	8.4%	6,247	8.3%
5 to 9 Years	3,481	6.8%	11,207	8.9%	7,726	10.2%
10 to 14 Years	2,688	5.2%	10,223	8.1%	7,535	10.0%
15 to 19 Years	5,005	9.8%	11,961	9.5%	6,956	9.26%
20 to 24 Years	12,471	24.3%	18,165	14.4%	5,694	7.58%
25 to 34 Years	9,621	18.8%	17,554	13.9%	7,933	10.6%
35 to 44 Years	4,250	8.3%	14,732	11.7%	10,482	13.9%
45 to 54 Years	2,968	5.8%	10,363	8.2%	7,395	9.8%
55 to 59 Years	1,392	2.7%	4,699	3.7%	3,307	4.4%
60 to 64 Years	1,445	2.8%	4,901	3.9%	3,456	4.6%
65 to 74 Years	1,702	3.3%	6,903	5.5%	5,201	6.9%
75 to 84 Years	1,482	2.9%	3,515	2.8%	2,033	2.7%
85 Years and Over	390	0.8%	1,495	1.2%	1,105	1.5%

Source: American Community Survey 2020. \*Note: Data is 2019 rather than 2020.





Source: American Community Survey 2020



Source: American Community Survey 2020

**Race and Ethnicity**

According to the 2020 ACS Demographic data, approximately 12.3% of Logan’s population reported a race other than “white” while approximately 12.0% of the total population are of Hispanic or Latino 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 Tables 5 & 6).

**Table 5: Racial Composition of Logan and Surrounding Communities (2020)**

	Hyde Park	Hyrum	Logan	Millville	Nibley	North Logan	Providence	River Heights	Smithfield	Cache	Utah
White	96.7%	89.0%	87.6%	87.8%	91.1%	90.1%	95.5%	94.1%	97.7%	91.4%	85.1%
Black or African American	0.8%	0.0%	1.4%	0.0%	0.0%	0.1%	0.2%	0.0%	0.0%	0.7%	1.2%
American Indian and Alaska Native	1.3%	0.3%	0.3%	2.1%	0.0%	0.5%	0.0%	0.0%	0.7%	0.4%	1.1%
Asian	0.0%	0.0%	3.4%	1.2%	0.0%	3.2%	1.0%	0.5%	0.8%	2.0%	2.3%
Native Hawaiian and other Pacific Islander	0.0%	0.9%	0.7%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.4%	0.9%
Some Other Race	1.2%	2.9%	4.1%	8.4%	7.3%	2.6%	1.2%	1.9%	0.3%	2.9%	5.1%
Two or More Races	0.0%	6.9%	2.4%	0.5%	1.6%	3.5%	2.1%	3.5%	0.4%	2.3%	4.2%

Source: American Community Survey 2020.

**Table 6: Ethnic Composition of Logan and Surrounding Communities (2020)**

	Hyde Park	Hyrum	Logan	Millville	Nibley	North Logan	Providence	River Heights	Smithfield	Cache	Utah
Hispanic or Latino	7.5%	12.5%	12.0%	8.4%	9.6%	5.5%	6.7%	4.2%	3.6%	8.5%	14.2%

Source: American Community Survey 2020.

In Logan City, 24.7% of the entire population is reported to be below the poverty level. Approximately 27.3% 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. Three other racial groups including “Black or African American” has a poverty rate of 50.4%, “American Indian and Alaskan Native” has a poverty rate of 44.0%, and “Asian” has a poverty rate of 48.9%. Typically, racial minority populations are more likely to be renter occupied households than owner occupied 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 (2020)**

	<b>Total Population*</b>	<b>Below Poverty Level</b>	<b>Percent Below Poverty Level</b>
White	41,700	10,316	24.7%
Black or African American	736	371	50.4%
American Indian and Alaska Native	175	77	44.0%
Asian	1,602	784	48.9%
Native Hawaiian and other Pacific Islander	336	116	34.5%
Some Other Race	2,213	325	14.7%
Two or More Races	1,701	687	40.4%
Hispanic or Latino Origin (of any race)	7,237	1,977	27.3%

Source: American Community Survey 2020. Note: The total population is defined as the “population for whom poverty status is determined” in the ACS and is different than the overall total population of Logan City. The 2020 poverty levels were \$12,760 for a single individual, \$17,240 for a 2 person household, and \$21,720 for a 3 person household.

**Special Needs Population**

It is important 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**

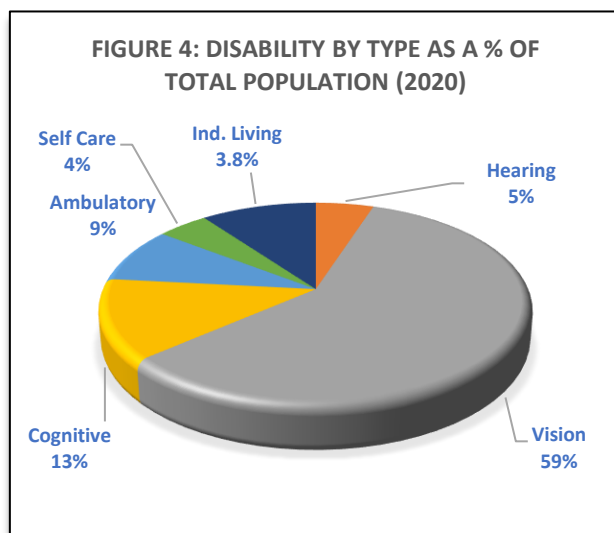
It is estimated that over 30% of all Americans 65 or older have some form of disability. According to the 2020 ACS, approximately 3,486 individuals, or approximately 6.6% of Logan residents under the age of 65 have a disability while approximately 1,256 people, or 10.5% of Logan residents over 65 have a disability. Almost 9% of the resident population, or approximately 4,742 individuals, in Logan have some form of disability. People with disabilities often face financial and social difficulties making it difficult to obtain housing. Programs directed 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 (2020)**

	Under 5	5 to 17	18 to 64	65 +	Total
Population with a Disability	24	702	2,769	1,256	4,742
With a hearing difficulty	24	65	365	486	940
With a vision difficulty	0	214	410	260	884
With a cognitive difficulty	NA	415	1,403	441	2,259
With an ambulatory difficulty	NA	8	764	755	1,527
With a self-care difficulty	NA	31	391	348	526
With an independent living difficulty	NA	NA	925	525	1,450

Source: American Community Survey 2020. Note: Counts for people with a cognitive, ambulatory, and self-care difficulties are reported for the age group “under 18” and the independent living difficulty is not reported for individuals under 17.

Housing affordability is a concern for persons with disabilities. Despite an increase in the annual median income of \$13,251 for an individual with a disability, it was only 71% of Logan’s 2020 median per capita income of \$18,549. At this rate, people with a disability earned a gross income of \$1,104 per month. According to 2020 ACS estimates, the median gross rent in the city is \$783 per month. This means that a disabled, single income individual would be unable to afford the median rent in Logan City.



**Elderly**

In 2010, there were approximately 3,574 residents over the age of 65, representing approximately 7.0% 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). 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.

There are currently 175 affordable senior housing units within the following developments in Logan: Carl

Inoway, River Park, and Spring Hollow. There are another affordable 110 senior housing units that will be available in 2023 & 2024 with the two new senior housing projects currently under construction at the Homestead. 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.

**Table 9: Elderly Population in Logan compared with other Cache County Jurisdictions (2020)**

Jurisdiction	Population 65 and over	Percent of population
<i>Logan</i>	3,574	7.0%
Hyde Park	497	11.8%
Hyrum	1,010	6.3%
Millville	311	16.4%
Nibley	356	5.1%
North Logan	1,035	9.4%
Providence	1,120	14.5%
River Heights	238	12.0%
Smithfield	1,019	8.7%
Cache County	11,913	9.4%
Utah	390,543	11.7%

**Homeless**

According to the 2020 State of Utah Annual Report on Homelessness, the 2020 annualized Point in Time count identified that roughly 0.1% of Utah’s population, or 3,131 people, are considered homeless (sheltered & unsheltered). The 2020 Point in Time count conducted in this region (Cache County) by the Bear River Association of Governments (BRAG) and the Cache County LHCC found 55 sheltered homeless individuals and 52 unsheltered homeless individuals. As of 2020, there were a total of 164 beds available, with 140 of those allocated to victims of domestic violence, and with an overall utilization rate of 75%. Temporary housing stock is considered sufficient at this time and is provided through an emergency shelter, transitional housing, 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 specialized housing.

***Veterans***

Based on the 2020 ACS, 1,233 veterans account for approximately 2.3% of Logan's population. Men make up 87.3% and women 12.7% of these veterans. There are 625 veterans, or approximately 51% of Logan's veteran population, who are over the age of 65. Also, 338 veterans in Logan were reported as having some form of disability, which amounts to 7.1% of the city's disabled population also being veterans. Of the 608 working aged veterans (18 to 65 years old), the unemployment rate is comparable to the overall unemployment rate for the general population at 2.1%. There were approximately 74 veterans living below the poverty level, which represents approximately 6.0% of Logan's veteran population. The median income of a veteran is \$39,832 suggests that veterans do not have any more, or less, ability to afford a median housing unit than the general population.

**Income**

Analyzing the income of Logan’s residents is critical to understanding the City’s affordable housing needs. 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 Median Income as defined by HUD. The 2020 AMI for Logan City was \$71,000 which is significantly different than Logan’s actual 2020 Median household income of \$43,056.

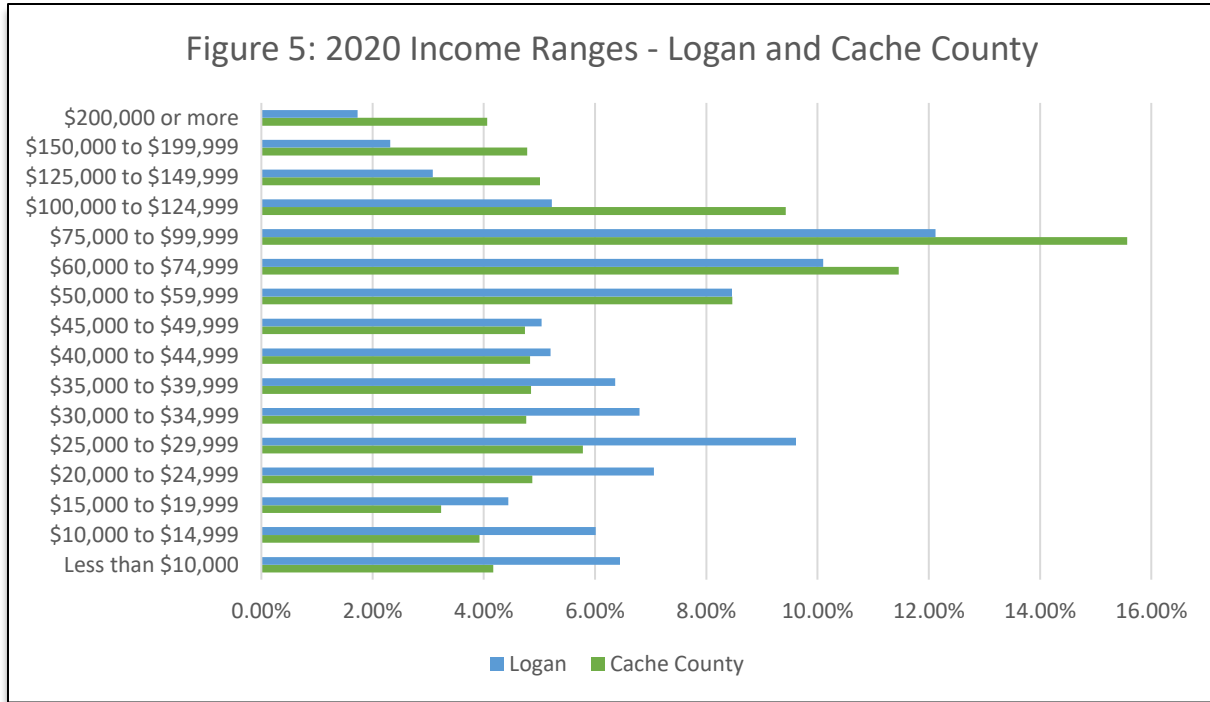
Income levels in Logan are, on average, significantly lower than other Cache Valley communities (Table 10). Logan’s 2020 median household income was \$43,056 compared to \$60,530 in Cache County and \$74,197 statewide. The highest median household income in Cache County was Nibley with a 2020 median household income of \$90,650. The net change in Logan’s median household income from 2016 reflects an overall increase of approximately \$3,611. Logan’s 2020 per capita income was also significantly lower the other Cache Valley communities at \$19,353 with a very modest increase of \$448 from the 2016 per capita income of \$18,905.

**Table 10: 2016 & 2020 Median Household and Per Capita Income of Logan and Surrounding Communities**

	Hyde Park	Hyrum	Logan	Millville	Nibley	North Logan	Providence	River Heights	Smithfield	Cache	Utah
2016 Median HH Income	74,931	59,417	\$39,445	78,158	80,673	69,926	68,750	67,292	62,628	55,069	66,249
2020 Median HH Income	76,591	66,902	\$43,056	65,506	90,650	73,148	84,243	77,984	73,788	60,530	74,197
Net Change Median HH Income 2016 - 2020	1,660	7,485	\$3,611	-12,652	9,977	3,222	15,493	10,692	11,160	5,461	7,948
2016 Per Capita Income	23,997	19,288	\$18,905	21,503	22,566	27,752	28,096	26,482	21,449	22,095	26,972
2020 Per Capita Income	24,884	22,237	\$19,353	25,383	24,297	32,695	36,778	29,935	24,045	24,221	30,986
Net Change Per Capita Income 2016-2020	887	2,949	448	3,880	1,731	4,943	8,682	3,453	2,596	2,126	4,014

Note: The 2016 ACS Household Income Data measure the median household income over 2011-2015 and the 2020 ACS Household Income Data measures the median household income over 2016-2020. Both are measured in 2020 inflation adjusted dollars. The 2020 Logan City Median Household Income was \$43,056 while the 2020 Median Household Income for the Logan Metro Area was \$60,466. This is different than HUD’s data which puts the 2020 AMI for the Metro Statistical Area (MSA) at \$71,000. Source: American Community Survey 2016 & 2020; HUD FY 2020 Income Limits Documentation System – Summary for Cache County, Utah.

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 shows Logan’s household income growth between 2000 and 2020.

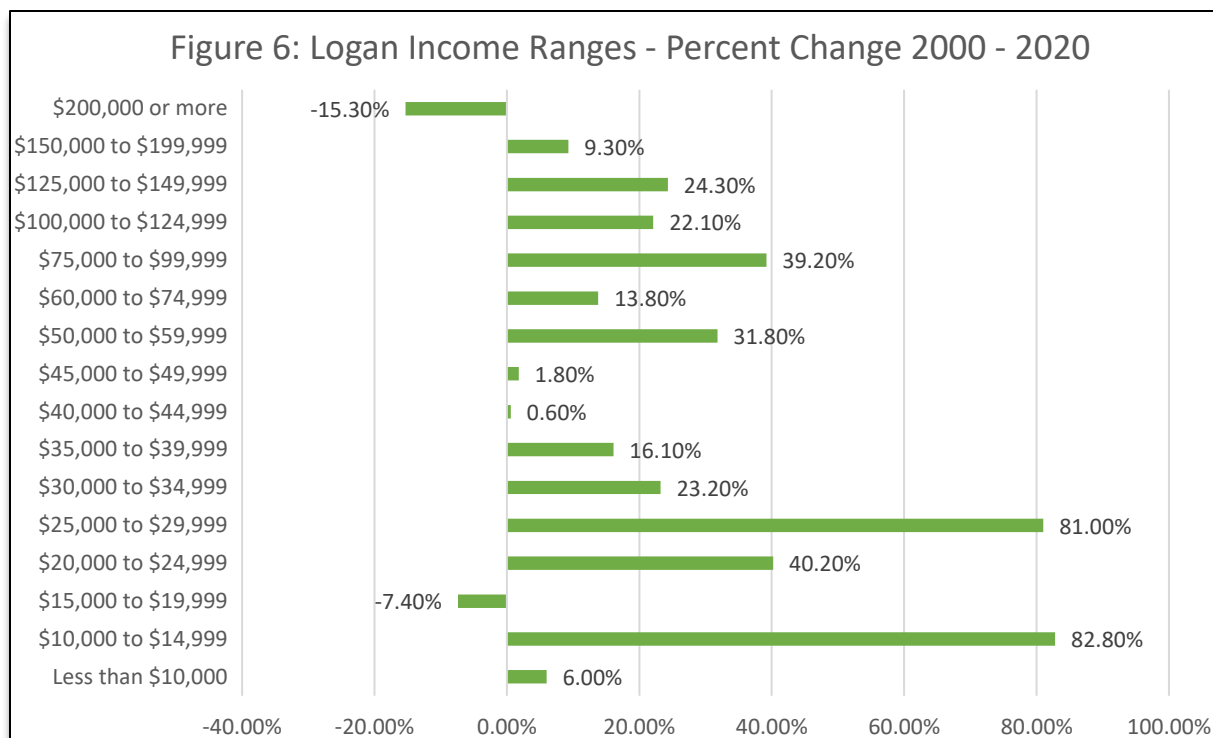


**Table 11: 2000 – 2020 Household Ranges Logan and Cache County**

Income Range	Logan 2000		Logan 2020		Cache 2020		Logan % Change 2000-2020
	Households	Percent	Households	Percent	Households	Percent	
Less than \$10,000	1,051	7.6%	1,114	6.4%	1,650	4.2%	6.0%
\$10,000 to \$14,999	568	4.1%	1,038	6.0%	1,555	3.9%	82.8%
\$15,000 to \$19,999	827	6.0%	766	4.4%	1,280	3.2%	-7.4%
\$20,000 to \$24,999	869	6.3%	1,218	7.1%	1,930	4.9%	40.2%
\$25,000 to \$29,999	917	6.6%	1,660	9.6%	2,291	5.8%	81.0%
\$30,000 to \$34,999	952	6.8%	1,173	6.8%	1,886	4.8%	23.2%
\$35,000 to \$39,999	946	6.8%	1,098	6.4%	1,920	4.8%	16.1%
\$40,000 to \$44,999	902	6.5%	897	5.2%	1,915	4.8%	0.6%
\$45,000 to \$49,999	854	6.1%	869	5.0%	1,879	4.7%	1.8%
\$50,000 to \$59,999	1,107	8.0%	1,459	8.5%	3,354	8.5%	31.8%
\$60,000 to \$74,999	1,530	11.0%	1,742	10.1%	4,537	11.5%	13.8%
\$75,000 to \$99,999	1,503	10.8%	2,092	12.1%	6,163	15.6%	39.2%
\$100,000 to \$124,999	737	5.3%	900	5.2%	3,734	9.4%	22.1%
\$125,000 to \$149,999	428	3.1%	532	3.1%	1,983	5.0%	24.3%
\$150,000 to \$199,999	366	2.6%	400	2.3%	1,895	4.8%	9.3%
\$200,000 or More	352	2.5%	298	1.7%	1,609	4.1%	-15.3%

Source: American Community Survey 2016 & 2020





Source: American Community Survey 2020

**Targeted Income Groups**

The HUD AMI in 2016 was \$60,200 while the AMI in 2020 is \$71,000. Targeted income groups are based on income levels at 80 percent, 50 percent, and 30 percent of the AMI. Table 12 shows the range of median family incomes based on family size using the HUD Area Median Income.

**Table 12: 2020 HUD Median Family Incomes**

Household Size	30% of AMI	50% of AMI	80% of AMI
1 person	\$15,600	\$25,950	\$41,550
2 persons	\$17,800	\$29,650	\$47,450
3 persons	\$21,720	\$33,350	\$53,400
4 persons	\$26,200	\$37,050	\$59,300
5 persons	\$30,680	\$40,050	\$64,050
6 persons	\$35,160	\$43,000	\$68,800
7 persons	\$39,640	\$45,950	\$73,550
8 persons	\$44,120	\$48,950	\$78,300

Source: HUD FY 2020 Income Limits Documentation System – Summary for Cache County, Utah

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 \$71,000, simplified base AMI levels are shown in Table 13.

**Table 13: Simplified Target Income Group Thresholds (2020)**

	30% of AMI	50% of AMI	80% of AMI
Target Income Group Thresholds	\$26,200	\$37,050	\$59,300

Table 14 shows household income levels by HUD AMI and illustrates the number of Logan households whose total income falls within each income bracket. Based on the 2020 HUD AMI, approximately 11,294, or 65.4% of Logan’s households were at or below the 80% AMI (\$59,300) while 5,964 or 34.6% of Logan’s households were above the 80% AMI.

**Table 14: Logan Households by HUD AMI Income Level (2020)**

Household Income Level	Income Range	Estimated Number of Households	Percent of Households
>100% AMI	>\$71,000	4,654	27%
80% AMI to 100% AMI	\$59,300 - \$71,000	1,310	7.6%
50% to 80% AMI	\$37,050 - \$59,300	3,885	22.5%
30% to 50% AMI	\$26,200 - \$37,050	2,941	17%
< 30% of AMI	< \$26,200	4,468	25.9%
<80% AMI		11,294	65.4%

Source: 2020 HUD. The 2020 Area Median Income (AMI) was \$71,000. The 2020 Median Household Income for Logan was \$48,056. Total households in 2020 was 17,256.

***Analysis of Income***

Based on the HUD AMI income standards, 11,294 or 65.4% of households in Logan earn a moderate income or less. A moderate income is considered 80% of the AMI, and as of 2020, that was an annual salary of \$59,300. An estimated (25.9%) of households earn just 30% of the AMI, or \$26,200 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.

## Housing

### *Current Housing Supply & Characteristics*

According to U.S. Census and ACS data, Logans housing stock grew from 16,790 residential units in 2010 to 18,592 residential units in 2020, an increase of 1,802 new residential units. Logan City Building Permit data in Table 15 demonstrates that the city permitted 2,996 new residential units between 2010 – 2020, including 608 single family residential, 628 attached residential units (townhomes), 1,608 multi-family residential units, and 101 manufactured homes bringing the total number of residential units from 16,790 in 2010 to approximately 19,786 residential units in 2020. Permit data shows that the total number of residential units in 2021 increased to 20,243. The Kem C. Gardner Policy Institute data shows the total housing units for 2020 was 18,709.

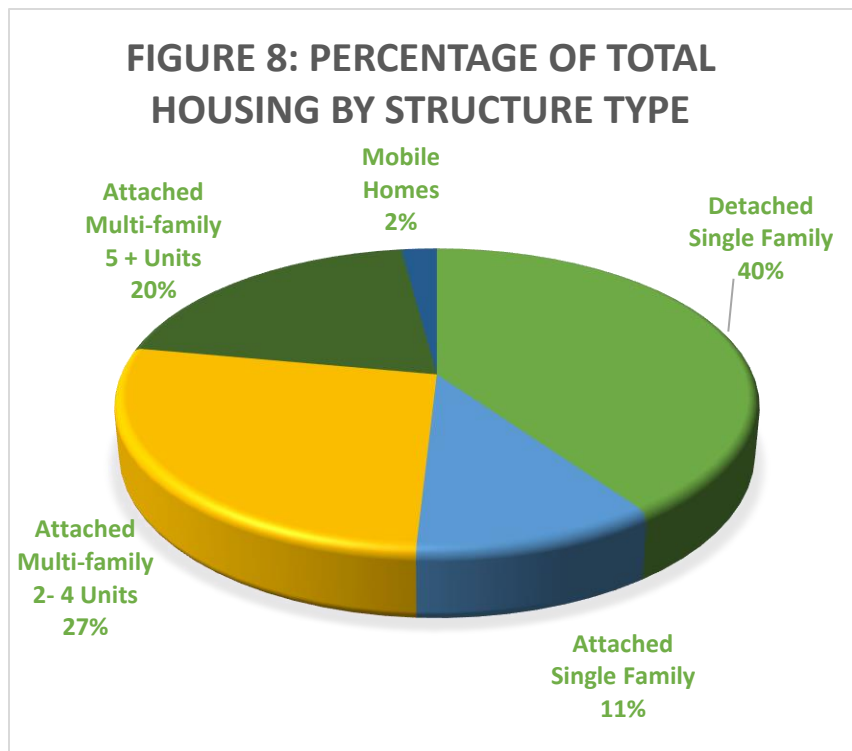
According to the ACS estimates, the increase in new housing units represents an annual increase of 1.07% and an overall increase at approximately 10.7% while the City’s permit data puts the annual increase at approximately 1.78% and the overall increase for the ten year period of time at approximately 17.84%. A conservative assumption is that Logan’s housing will continue to grow at just over 1% annually through the next decade.

**Table 15: Permitted Housing Units by Structure Type (2010 – 2020)  
Logan City Building Permit Data**

Housing Type	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	Totals
<b>Detached SFR</b>	51	26	40	35	33	41	63	62	90	87	131	608
<b>Attached (2 – 4 Units)</b>	26	34	51	12	70	48	37	131	63	56	100	628
<b>Multi-family (5+ Units)</b>	214	38	64	62	159	48	24	135	51	311	502	1608
<b>Mobile Homes</b>	3	1	6	4	11	16	14	24	8	14	0	101
<b>Total</b>	294	99	161	114	273	153	138	352	212	468	733	2996

Note: During this same time period, approximately 150 residential units were demolished and removed from the overall housing inventory.

The housing stock in Logan is comprised of a mixture of different housing types. According to the 2020 ACS (Table 16), there were approximately 18,592 total housing units in Logan, and of those, approximately 17,254 were considered occupied and 1,339 were considered vacant. Approximately 40% or 7,411 of the 18,592 housing units are detached single family residential units, 11.2% or 2,079 are attached residential units (townhomes), 46.8% or 8,701 are multi-family apartments, and 2.2% or 401 are mobile homes (Figure 8). Of the 17,254 occupied housing units, 38.6% or 7,177 units were owner occupied while 61.4%, or 11,416 units were renter occupied. Approximately 82% of the owner-occupied housing units were detached residential (5,468) and 10.8% were attached residential/townhomes (718).



**Table 16: Comparison of Housing Occupancy 2000 - 2020**

	2000 Census		2010 Census		2016 ACS		2020 ACS	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
<b>Housing Units</b>	14,692	100%	16,790	100%	17,533	100%	18,592	100%
<b>Occupied Housing Units</b>	13,902	94.6%	15,828	94.3%	16,098	91.8%	17,256	92.8%
<b>Vacant Housing Units</b>	790	5.4%	962	5.7%	1,435	8.2%	1,339	7.2%
<b>Owner Occupied Housing Units</b>	6,112	44%	6,730	42.5%	6,526	40.5%	7,177	38.6%
<b>Renter Occupied Housing Units</b>	7,790	56%	9,098	57.5%	9,572	59.5%	11,416	61.4%

Source: 2000 Census, 2010 Census, 2016 ACS, 2020 ACS. Note: the total number of owner occupied housing units and renter occupied housing units includes both occupied and vacant units in the number shown.

**Housing Occupancy and Vacancy**

Table 16 compares 2000, 2010, 2016 and 2020 housing data for the total number of housing units, the number of occupied versus vacant units, and the number of owner occupied versus renter occupied housing units. While the actual number of housing units has increased by 26.5% since 2000, the overall percentage of owner occupancy has declined from 44% in 2000 to 38.6% in 2020. Table 17 compares owner-occupied dwelling units with renter-occupied dwelling units based on structure type. Approximately 82% or 5,468 of the 6,663 owner occupied housing units are single family residential structures.

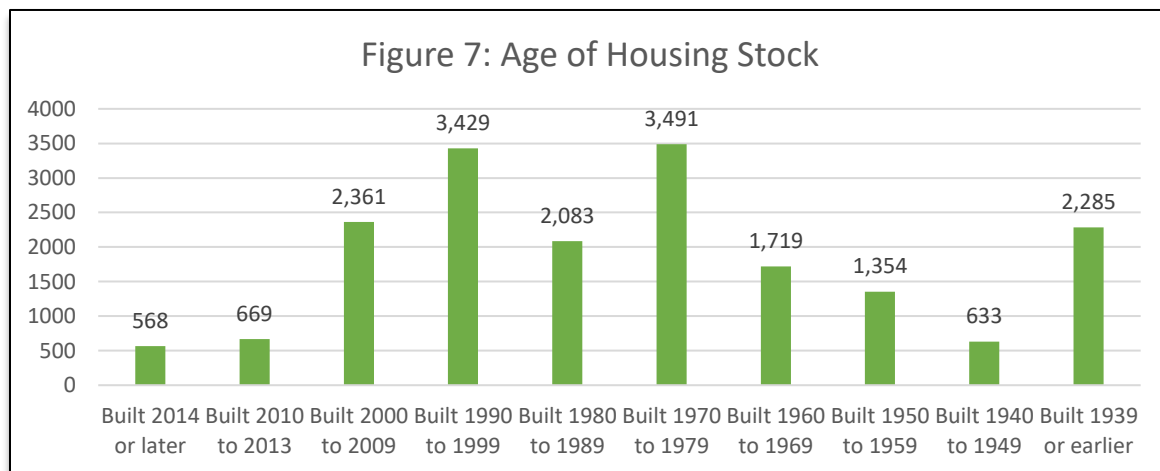
**Table 17: Occupied Housing Stock Characteristics (2020)  
Owner Occupied vs Renter Occupied**

Structure Type	Occupied Housing Units*		Owner Occupied Housing Type		Renter Occupied Housing Type	
	Number	Percent	Number	Percent	Number	Percent
<b>Occupied Units</b>	17,256		6,663	38.6%	10,593	61.4%
<b>1 Unit Detached</b>	7,112	41.2%	5,468	82%	1,644	15.5%
<b>1 Unit Attached</b>	1,970	11.4%	718	10.8%	1,252	11.8%
<b>2 Units</b>	1,084	6.3%	92	1.4%	992	9.4%
<b>3 to 4 Units</b>	3,306	19.2%	160	2.4%	3,146	29.7%
<b>5 to 9 Units</b>	1,248	7.2%	28	0.4%	1,220	11.5%
<b>10 + Units</b>	2,158	12.5%	17	0.2%	2,141	20.2%
<b>Mobile Home/Other</b>	378	2.2%	180	2.7%	198	1.9%

Source: 2020 ACS. \*Note: While the 2020 ACS identifies 18,592 total housing units, 17,256 units or 92.8% are considered occupied. The percentage of owner occupied or renter occupied housing type is shown as a percent of the total unit count within each general category. For example, 5,468 owner occupied detached residential units are 82% of the total owner occupied housing units (6,663) and are 76.9% of the total number of 1 unit detached residential units.

**Age of Housing Stock**

Approximately 62% of Logan housing stock was built prior to 1990 while approximately 38% of the housing stock was constructed after 1990 (See Figure 7 & Table 18). The implication is that homes older than 30 years generally require more rehabilitation or maintenance work than newer homes, and with almost two thirds 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.



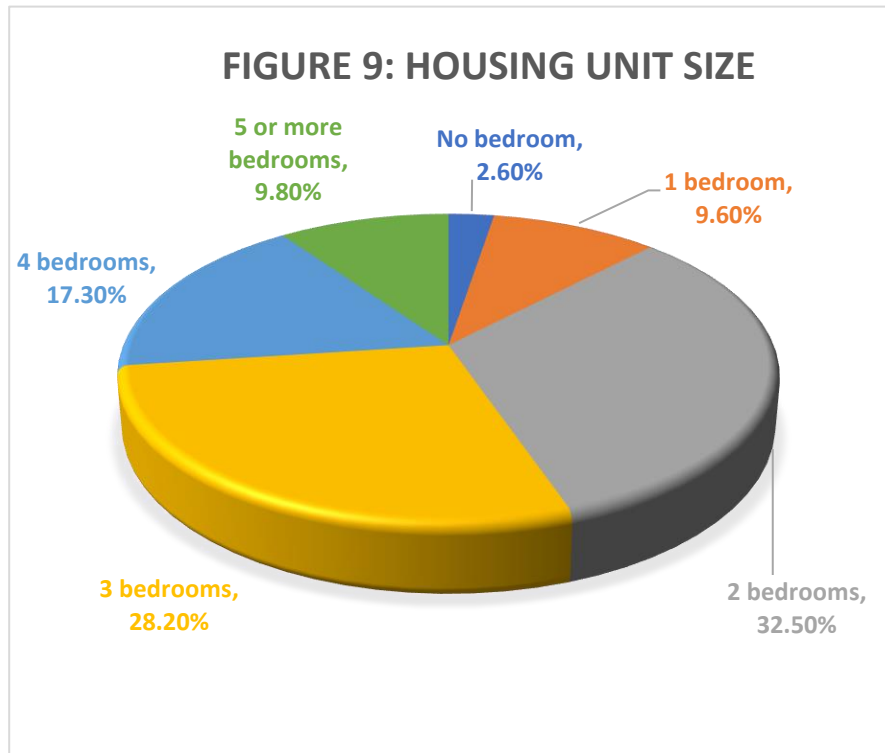
**Table 18: Age of Housing Stock (2020)**

Year Structure Built	Housing Units	Percentage of Total
	18,592	
Built 2014 or later	568	3.10%
Built 2010 to 2013	669	3.60%
Built 2000 to 2009	2,361	12.70%
Built 1990 to 1999	3,429	18.40%
Built 1980 to 1989	2,083	11.20%
Built 1970 to 1979	3,491	18.80%
Built 1960 to 1969	1,719	9.20%
Built 1950 to 1959	1,354	7.30%
Built 1940 to 1949	633	3.40%
Built 1939 or earlier	2,285	12.30%

Source: 2020 ACS

***Housing Unit Size***

The range in residential unit size is an important consideration in assessing the need for affordable housing. According to the 2020 ACS, the 18,592 housing units consists of 487 studio units with no bedrooms, 1,782 one bedroom units, 6,039 two bedroom units, 5,244 three bedroom units, 3,210 four bedroom units, and 1,830 units with five or more bedrooms (See Figure 9).



## Housing Demand

### *New Housing Demand*

According to U.S. Census and ACS data, Logan's housing stock increased by 1,802 new residential units while Logan City Building Permit data shows that the city's housing stock increased by approximately 2,996 new residential units between 2010 – 2020. These represent a range of annual growth rate of somewhere between 1.07% and 1.78%. In predicting future growth rates of new housing, a conservative assumption is that Logan's housing will continue to grow at just over 1% annually through the next decade. Table 19 summarizes the total number of new dwelling units predicted by 2030 by comparing a number of different average growth rates and the anticipated distribution of those new dwellings by household income level. For example, using an anticipated population growth rate of 1.5%, it is projected that Logan will add an additional 3,026 housing units by 2030, and of those units, 783 will need to be affordable to extremely low-income ( $\leq 30\%$  AMI) households, 514 will need to be affordable to low-income ( $>30\%$  to  $\leq 50\%$  AMI) households, and 680 will need to be affordable to moderate-income ( $>50\%$  to  $\leq 80\%$  AMI) households.

**Table 19: Distribution of New Dwelling Units based on Average Population Growth Rates by Household Income Levels (2020 – 2030)**

Household Income Level	Percent of Households	1.0% AGR	1.2% AGR	1.5% AGR	2.0% AGR
		<b>1,972 DU</b>	<b>2,388 DU</b>	<b>3,026 DU</b>	<b>4,128 DU</b>
>100% AMI	27%	532	645	817	1,115
80% AMI to 100% AMI	7.6%	150	181	230	314
50% to 80% AMI	22.5%	444	537	681	929
30% to 50% AMI	17%	335	406	514	702
< 30% of AMI	25.9%	511	618	784	1,069
<80% AMI	65.4%	1,290	1,562	1,979	2,700

It is important to note that Table 19 does not account for new student housing growth in the next decade. Based on USU's anticipated growth rates in student enrollment (1.6% annually) and their targeted percentage of students choosing to utilize on-campus housing (23% of student population residing on-campus), we are anticipating that an additional 800 – 1,000 off-campus student housing units will need to be constructed by 2030 to meet increased student demand (assumes occupancy rate of 3/du).

### **Housing Affordability**

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 2020 AMI was \$71,000 annually or \$5,916 monthly. For a household earning a median income, mortgage or rent and utilities should not exceed \$1,550 per month (30% of monthly 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 \$59,300 annually/\$4,942 monthly, should not exceed \$1,483. Table 20 summarizes the maximum monthly affordable housing costs for various income levels in Logan City.

**Table 20: Maximum Monthly Affordable Housing Costs (2020)**

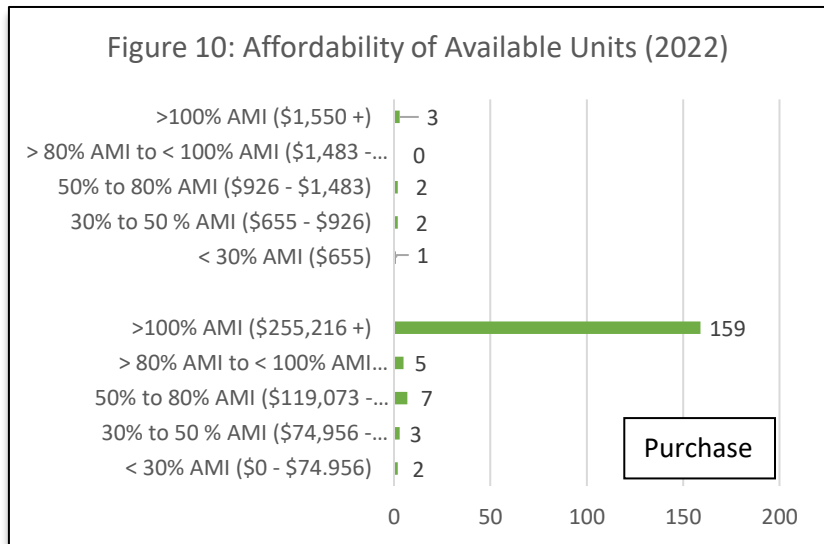
Household Income	Income Range	Maximum Monthly Income for Housing Expenses	Maximum Mortgage Loan Amount*
< 30% of AMI	< \$26,200	\$655	\$74,956
30% to 50% AMI	\$26,200 - \$37,050	\$926	\$119,073
50% to 80% AMI	\$37,050 - \$59,300	\$1,483	\$207,270
80% to 100% AMI	\$59,300 - \$71,000	\$1,550	\$255,216

\*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 5.2 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.

**Housing Availability**

**Available Housing Prices**

Point in Time property research conducted on [www.realtor.com](http://www.realtor.com) indicates that there were currently 176 total residential properties for sale in Logan as of August 8, 2022. There were 8 properties listed for rent on [www.zillow.com](http://www.zillow.com) or other sites used for listing property rentals. Figure 10 summarizes the available housing units for either rent (top half of graphic) or purchase (bottom half of graphic). Both demonstrate a lack of housing for all income brackets below the 100% AMI level.



**Value of Existing Housing Stock**

The current market value of the existing housing stock is used to determine affordability of home ownership. Figure 11 shows the current market values of existing owner-occupied homes in Logan City, characterized by affordability at various income levels. The largest number of owner occupied units, or approximately 39%, correspond with the >100% AMI range of affordability. The median value of all owner-occupied homes in Logan is \$216,200. Figure 12 further breaks down the total number of owner occupied residential units by value while Figure 13 shows percentage of ownership by income level.

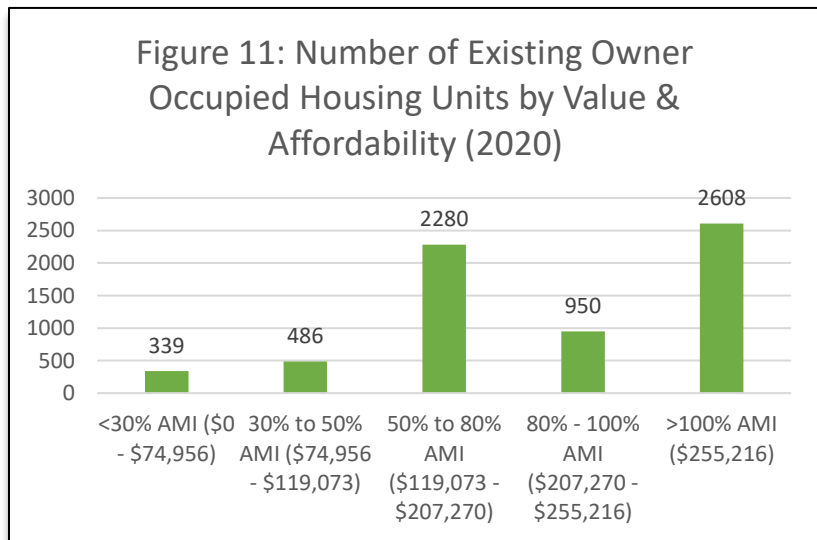




Figure 12: Total Number of Owner Occupied Units based on Unit Value (2020)

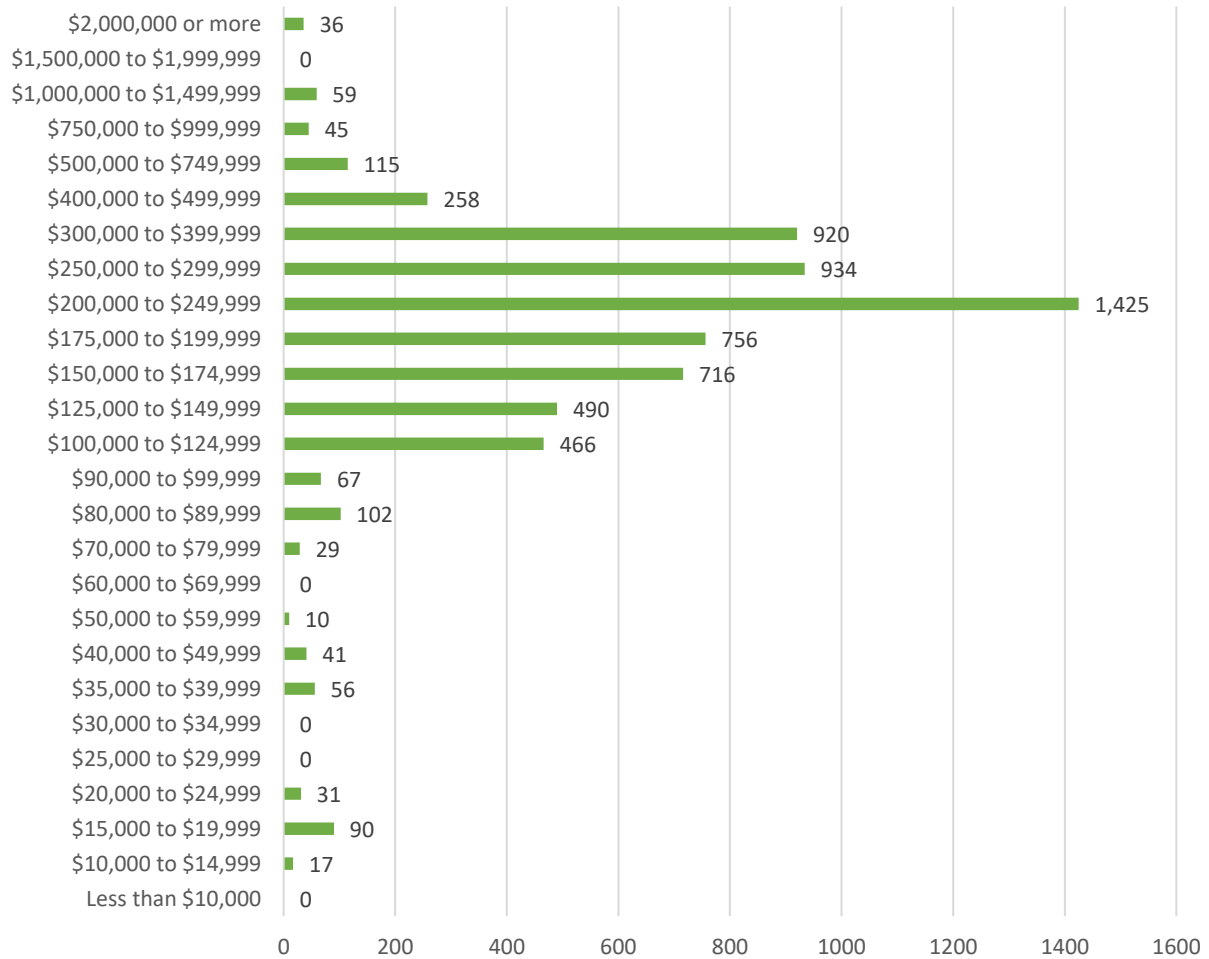
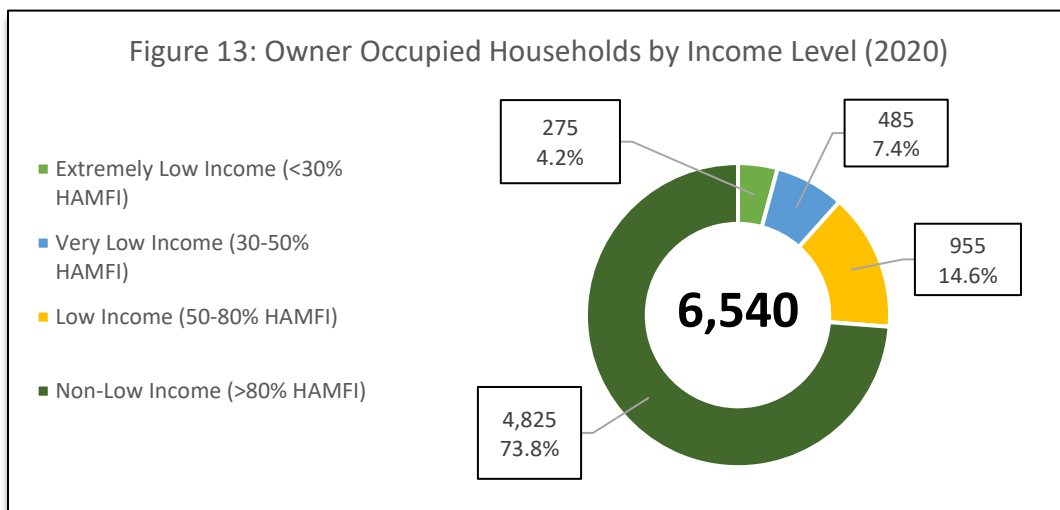


Figure 13: Owner Occupied Households by Income Level (2020)

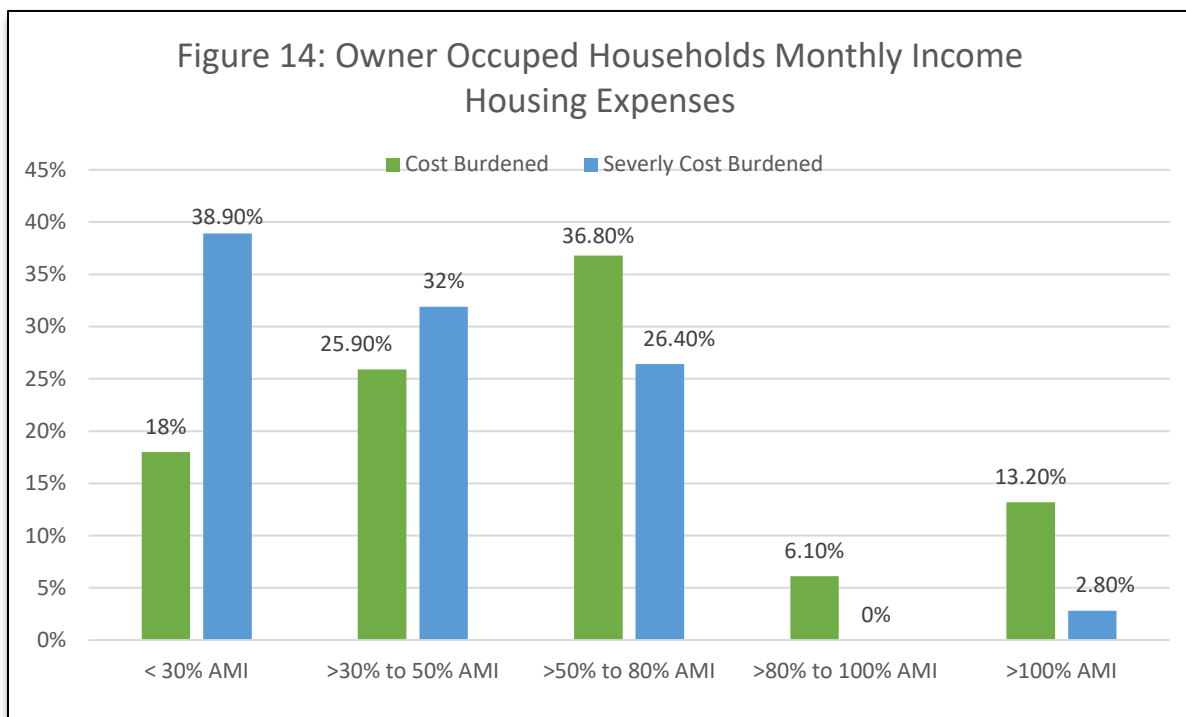


Source: 2020 American Community Survey

**Affordability of Home Ownership**

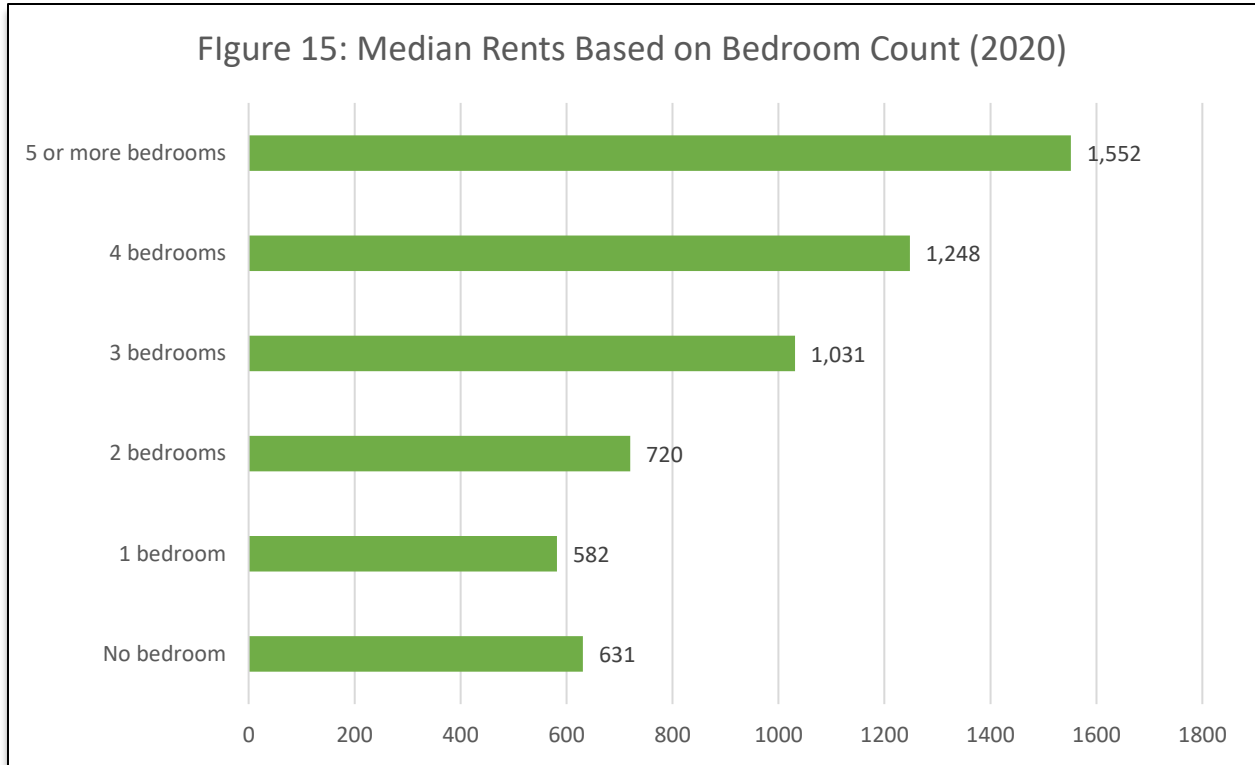
For a household at the 80% AMI, a monthly budget of \$1,483 for housing and utility expenses would support a mortgage of approximately \$207,270 based on a 30-year fixed rate loan at 5.2% interest, an average monthly utility bill of \$150.00, and a \$10,000 down payment. Homes valued at or below \$217,270 (\$207,270 + \$10,000, down payment) are considered affordable for moderate income earning households (80% AMI) in Logan City.

Approximately 36.8% of owner-occupied households earning a moderate income (50 – 80% AMI) are cost burdened (spend more than 30% of income on housing related costs), while approximately 22.9% of all households are considered cost burdened with more than 30% of their income going towards housing related costs. Furthermore, approximately 38.9% 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 14 shows a breakdown of owner-occupied households that are either cost burdened or severely cost burdened based on income.



**Affordability of Rent**

There are 10,355 occupied units paying rent in Logan and the median monthly housing cost for these households is \$783. According to Zillow.com the current median monthly cost of rent for all available units in Logan is \$1,350 (8/2022). Figure 15 shows a breakdown of 2020 median rental rates based on the number of bedrooms. While those earning a moderate income or greater (80% or more of AMI) may not find these rates unaffordable, households earning less than the 80% AMI may find it difficult to afford median rental rates. With a monthly budget for housing expenses of \$655 - \$926, households earning below 50% of AMI income levels find it more difficult to afford rent.



Source: 2020 American Community Survey

Approximately 73% of all renters are at or below the 80% AMI income level (Figure 16) and the 2014 - 2018 HUD Comprehensive Housing Affordability Strategy (CHAS) data estimates indicate that approximately 70% of all rental households in Logan are cost burdened. Figure 17 shows the breakdown of cost burdened (spending more than 30% on housing) and severely cost burdened households (spending more than 50% on housing) for renters by income level. Figure 18 shows a breakdown of monthly housing costs for all occupied units.

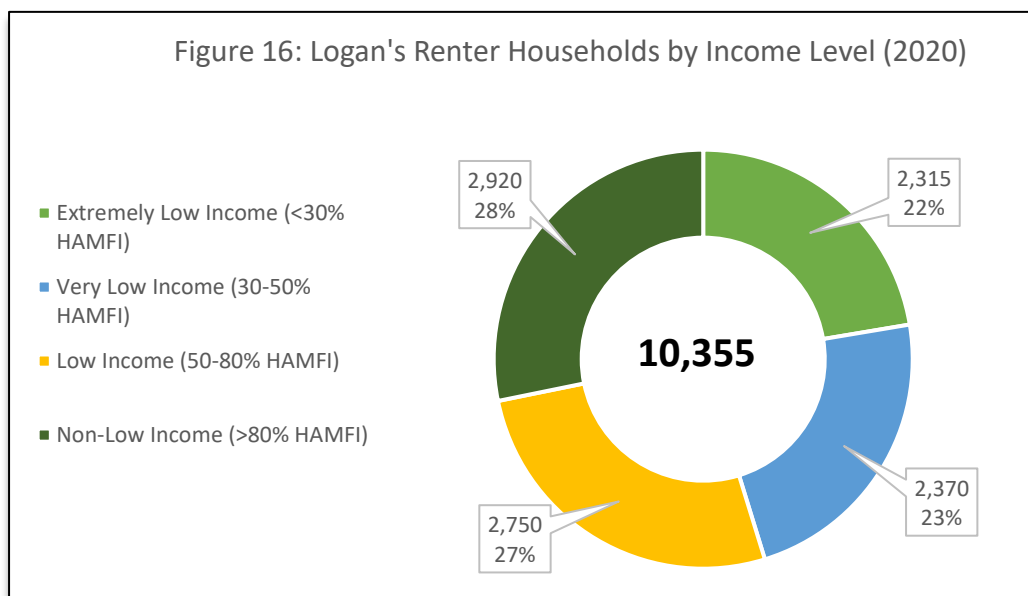


Figure 17: Logan's Proportion of Cost Burdened Renter Households (2020)

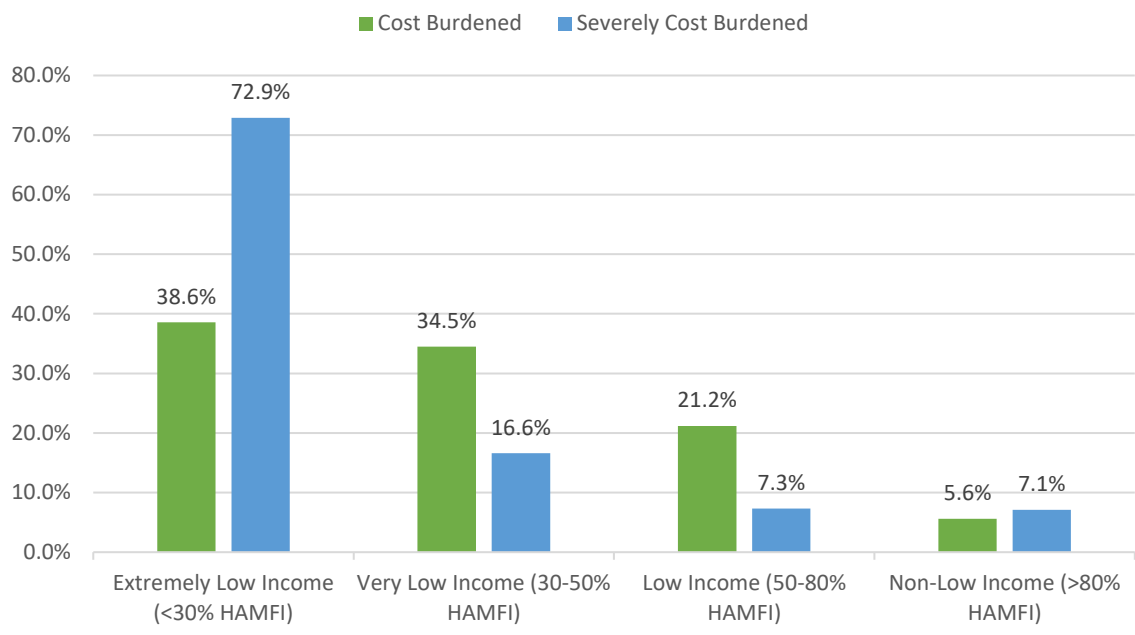
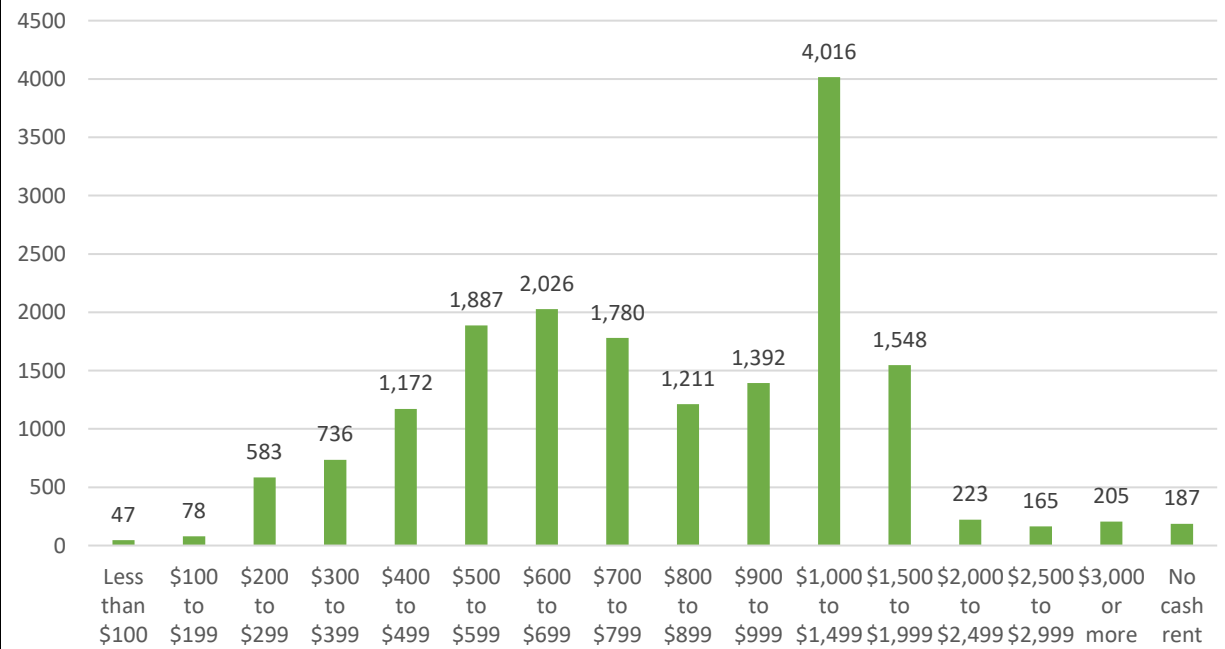


Figure 18: Monthly Housing Costs (Owner Occupied & Renters)



**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 21 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 21: Affordable Housing option in Logan**

Apartment Name	LIHTC Units	Moderate Income Units	Aggregate AMI	LIHTC Award Year	State Tax Credits
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
Residences at Homestead*	55	55			
Residences at Homestead Phase II*		55			
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 Apts.	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	40	36	44.2%	2012	
The Springs	64	64	36.6%	2006	
Ville 364		64			
Willowwood Apartments	41	41	38.5%	2007	

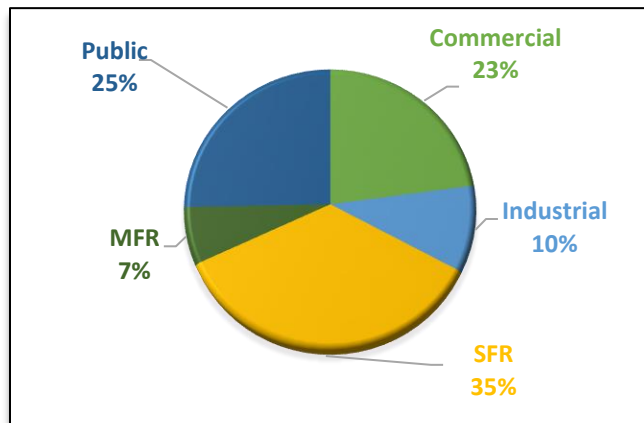
Source: Bear River Housing Authority. Residences at Homestead are currently under construction and will provide an additional 110 units of affordable senior housing. Ville 364 is currently under construction and will provide 64 affordable units.

### 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 encouraging the integration of neighborhood centric commercial land uses 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.

The current land use analysis divides the City’s land uses into five general land use categories: Commercial, Industrial, Single Family Residential, Multi-Family Residential, and Public. Because the Future Land Use Plan (FLUP) contains 20 separate land use districts and the Zoning Map contains 22 separate zoning categories, there is overlap between categories, e.g., Mixed Use Zone. Figure 19 shows the percentage of the overall land area broken down by use type as well as the total acreage for each land use category.

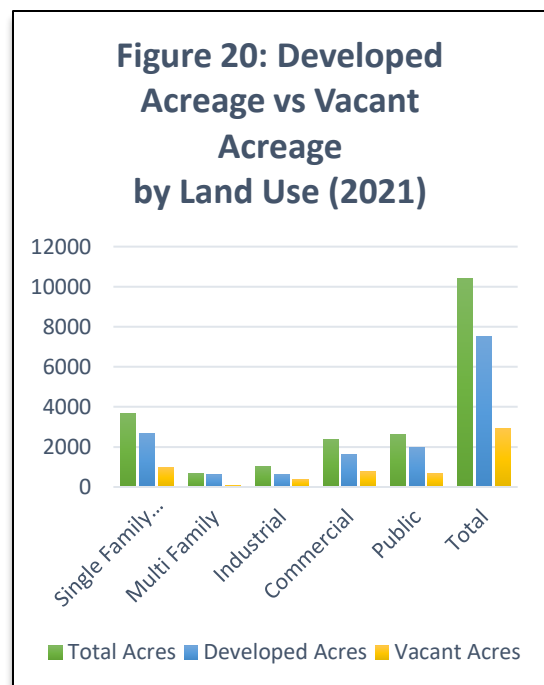
**Figure 19: Logan Land Use 2021 (Zoning)**



Land Use	Acreage
Commercial	2,384
Industrial	1,039
SFR	3,679
MFR	689
Public	2,640
Total	10,431

#### Vacant Land Analysis

Logan contains approximately 10,431 acres divided into five (5) general land use categories representing 22 specific zoning districts. Figure 20 shows a comparison of total acreage by use type compared with developed and vacant acreage. Citywide, there are approximately 2,907 gross acres that could be considered vacant and available for development (Table 22). Removing the 679 acres of “Public”, the 396 acres of “Industrial” and another 20% of the total acreage for roads, easements, etc., approximately 1,465 acres are considered available for future residential and commercial growth. Commercial acreage is included because the commercial and mixed use zones permit residential uses with commercial development.



**Table 22: Developed Acreage vs Vacant Acreage by Land Use (2021)**

Land Use	Total Acres	Developed Acres	% Developed	Vacant Acres	% Undeveloped
Single Family Residential	3679	2684	73.0%	995	27.0%
Multi Family	689	612	88.8%	77	11.2%
Industrial	1039	643	61.9%	396	38.1%
Commercial	2384	1624	68.1%	760	31.9%
Public	2640	1961	74.3%	679	25.7%
<b>Total</b>	<b>10431</b>	<b>7524</b>	<b>72.1%</b>	<b>2907</b>	<b>27.9%</b>

As shown in Table 23, a few of the individual zones lack sufficient vacant acreage to meet future housing demands. The most noticeable deficiency, especially as it relates to the provision of affordable housing, is the current amount of vacant acreage zoned for multi-family development.

**Table 23: Developed Acreage vs Vacant Acreage by Zoning District (2021)**

Zone	Total Acres	Developed Acres	Vacant Acres	% Developed	% Vacant	Density DU/Ac
NR-2	0	0	0	0	0	2
NR-4	924	681	243	73.7	26.3	4
NR-6	2427	1814	613	74.7	25.3	6
Mobile Home	22	22	0	100	0	6
Resource Conservation	306	167	139	54.6	45.4	1/40
MR-9	75	50	25	66.7	32.3	9
MR-12	399	392	7	98.2	1.8	12
MR-20	135	92	43	68.1	31.9	20
MR-30	2	0	2	0	100	30
Campus Residential	78	77	1	98.7	1.3	40
Industrial	1039	643	396	61.9	38.1	0
Neighborhood Center	2	2	0	100	0	9
Town Center 1	105	100	5	95.2	4.8	70
Town Center 2	41	39	2	95.1	4.9	30
Community Commercial	7	6	0	85.7	14.3	12
Commercial	853	684	169	80.2	19.8	30
Gateway	130	0	130	0	100	1
Commercial Services	525	260	265	49.5	50.5	0
Airport	618	461	157	74.6	25.4	0
Mixed Use	104	72	32	69.2	30.8	30
Public	1928	1533	395	79.5	21.5	0
Recreation	712	428	284	61.1	39.9	0
<b>Total</b>	<b>10432</b>	<b>7523</b>	<b>2908</b>			

Figure 21 shows the distribution of vacant parcels and the underlying zoning. The greatest demand in Logan is currently for attached multi-family housing to meet the need for both affordable housing and student housing. The second highest demand is for attached and/or detached single family residential housing. There are approximately 995 vacant acres zoned for single family residential growth, while there are only 77 vacant acres zoned for multi-family residential growth. To meet housing demands through 2030, the City will need to consider additional rezoning efforts to increase the availability of multi-family residential as well as additional expansion of City boundaries.

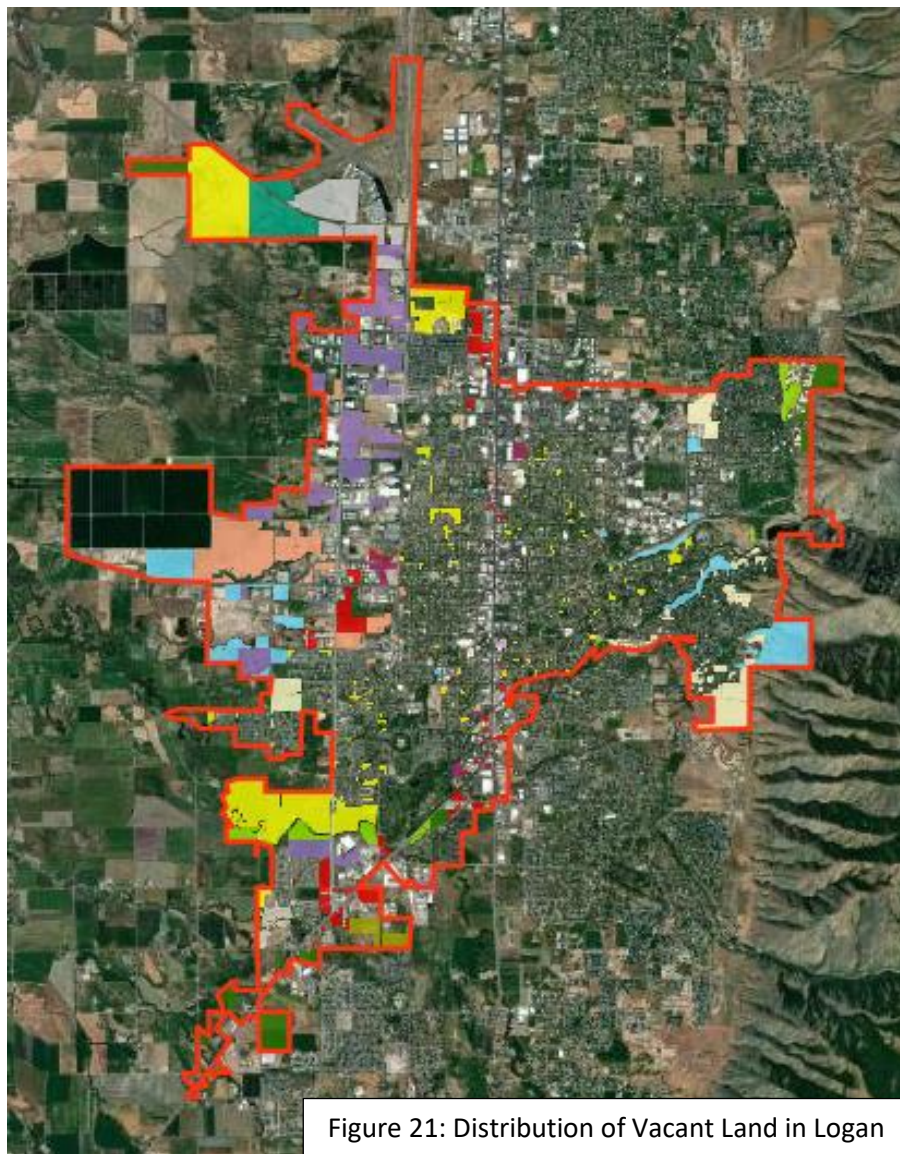


Figure 21: Distribution of Vacant Land in Logan



**Survey of Residential Zoning**

Logan has 22 different zoning classifications. 17 permit residential uses ranging from one unit per acre up to 70 units per acre while 13 provide for densities favorable to moderate income housing. The 13 zones relevant to the provision of moderate income housing contain approximately 4,250 total acres, or approximately 49.7% of the total acreage in Logan, and are highlighted in Table 24 below:

**Table 24: Zoning Districts**

<b>Zone</b>	<b>Density DU/Ac</b>	<b>Min Lot Size</b>	<b>Mixed Use</b>	<b>Accessory DU's</b>	<b>Density Bonus</b>
NR-6	6	6,000	N	Y	N
MR-9	9	4,000	N	Y	N
MR-12	12	None	N	Y	N
MR-20	20	None	N	N	N
MR-30	30	None	N	N	N
Campus Residential	40 du/ac or 240 occ/ac	None	Y	N	N
Neighborhood Center	9	3,000/5,000	Y	N	N
Town Center 1	70	NA	Y	N	100/ac
Town Center 2	30	NA	Y	N	N
Community Commercial	12	NA	Y	N	N
Commercial	30	NA	Y	N	N
Mixed Use	30	NA	Y	N	50/ac
Mobile Home	6	6,000	N	N	N
NR-2	2	15,000	N	Y	N
NR-4	4	10,000	N	Y	N
Resource Conservation	1/40	20,000	N	Y	N
Gateway	1	40,000	N	N	N
Commercial Services	0	NA	N	N	N
Industrial	0	NA	N	N	N
Airport	0	NA	N	N	N
Public	0	NA	N	N	N
Recreation	0	NA	N	N	N

Note: The Campus Residential zone emphasizes student housing and is calculated at 1 du/acre or 240 occupants/acre as the occupancy rate is 6 individuals per unit (citywide it is 3 individuals/unit). The Mobile Home zone only applies to existing mobile home parks.

The Land Use Development Code describes the types of housing allowed in each zone and the minimum development standards. Logan is preparing to undertake an update of the General Plan in 2024, and following that effort, the City should evaluate the Land Development Code and the current zoning approach to determine if there isn't a different or better way to encourage additional types of residential development.

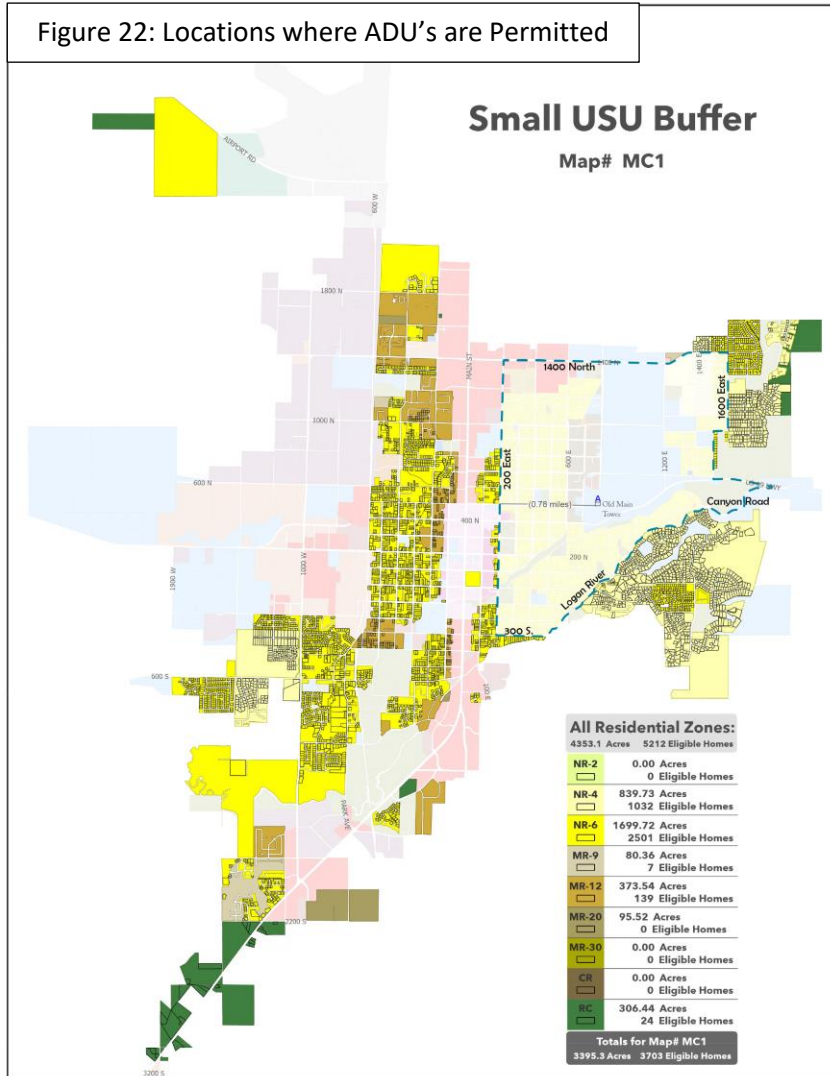
**Evaluation of the Land Use Development Code upon Affordable Housing**

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 developable land. As mentioned above, the amount of vacant land zoned multi-family is problematic while the amount of vacant NR-6 zoned parcels is also a little deceiving as the largest vacant parcels are currently planned for new residential projects that don’t serve low income needs, or generally lack municipal services such as water, sewer and electricity. Furthermore, Logan is landlocked on the north, east and southern sides, so new growth that can accommodate affordable housing will generally have to occur as either infill projects, or through the expansion of City boundaries (annexations). Both avenues have significant challenges, whether it is

neighborhood compatibility or the financial burden associated with municipal service expansion.

Figure 22: Locations where ADU’s are Permitted



The City adopted Accessory Dwelling Unit standards in 2021 permitting ADU’s in most residential areas of the City away from the University. While under certain conditions ADU’s could be viewed as a strategy to increase the supply of affordable housing, because Logan is home to Utah State University, ADU’s are more likely be used as student housing and would not necessarily improve the supply of affordable housing for non-student residents. The adjacent map (Figure 22) shows the areas where ADU’s are currently permitted.

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 residential 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), there is nothing readily apparent about Logan's regulatory environment that could be considered a barrier to housing affordability.

### ***Development Impact Fees***

The City updated its range of impact fees with an Impact Fee Analysis conducted in 2020 and which generally reflects the cost burden of new growth and development. The average impact fee total for a residential dwelling unit is approximately \$7,500 (culinary water, wastewater collection, wastewater treatment, parks & trails, power, transportation) which are consistent with most other jurisdictions.

## **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 Appendix B.

### ***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 provides a majority of the region's affordable housing.
- Logan's growth rate is averaging 1.2% 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.
- The median age of Logan residents is 23.8 which is lower than the statewide average of 31.3.
- Logan's household size is trending downward and is currently 2.8 persons per unit.
- Approximately 52% of the population is in the 18-34 and under 5 age groups which is 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 9% of Logan's total population is considered disabled and approximately 10.5% of residents over the age of 65 are considered disabled.
- In 2020, the Median Household Income in Logan was \$43,056 which was substantially lower than the Cache County Median Household Income of \$60,530 and the Statewide Median Household Income of \$74,197. Logan's 2020 Median Household Income represents an increase of \$3,611 since 2016.
- Logan has the lowest Median Household Income in Cache County and approximately 24.7% of Logan's residents live below the poverty line.
- Approximately 65.4% of Logan households are at, or below, 80% of HUD's area wide Adjusted Median Income levels. This represents approximately 11,294 households.
- The U.S. Census Bureau estimated that Logan added 1,802 residential housing units between 2010 and 2020. Logan City building permit data shows that approximately 2,996 residential units have been added between 2010 and 2020. This represents an overall increase in the City's housing stock by 11% - 18% or approximately 1.07% - 1.78% annually.
- As of 2020, Logan contained approximately 18,592 residential units, and of those, 17,256 were considered occupied and 1,339 were considered vacant. Approximately 41% or 7,112 of the 17,256 residential units are detached single family residential units, 11.4% or 1,970 are attached residential units, 45.2% or 7,796 are multi-family units, and 2.2% or 378 are mobile homes.
- The range of residential unit sizes tends to favor larger units as less than 12% of the unit mix is either a one bedroom or studio unit. The provision of smaller units is one potential strategy for providing more affordable housing, especially for low to moderate income, non-student, residents.

- Approximately 38.6% or 6,663 residential units are owner occupied while 61.4% or 10,593 residential units were renter occupied. The rate of owner occupancy has declined from 44% in 2000, 42.5% in 2010, and 40.5 in 2016.
- According to the 2020 ACS, the median value of owner occupied housing units is \$216,200. Approximately 46% 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 10,593 rental units is \$1,350.00 which is 57% higher than the 2016 median monthly rent of \$775.00. Approximately 73% of all renters are at or below the 80% AMI income level and over 70% of all rental households are cost burdened.
- Approximately 36.8% of Logan's owner occupied households earning a moderate income (50 – 80% AMI) are cost burdened, while approximately 23% of all households are considered cost burdened (more than 30% of monthly income is spend on housing costs).
- 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.
- The amount of vacant property zoned for multi-family development is approximately 77 acres which is insufficient to meet future demands.
- Logan adopted Accessory Dwelling Unit (ADU) standards in 2021 permitting internal ADU's in certain residential areas of the City. The limitation on where ADU are permitted reflects the ongoing challenges Logan faces with housing a large university age population and trying to manage the impacts to existing residential areas.
- 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 while USU students account for an approximate 6% increase in the rate of those defined as living under the poverty line in 2020.
- 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, and ensuring there is an adequate supply of vacant, buildable land suitable for new residential development.

## Moderate Income Housing Strategies and Implementation Plan

To be compliant with **UCA 10-9a-403(2)(b)(iii)**, the City is required to update its Moderate Income Housing Plan to include at least three or more of the moderate income housing strategies listed in UCA 10-9a-403(2)(b)(iii) and Appendix D. The Moderate Income Housing Strategies and Implementation Plan shall include:

Goals, Strategies, and Actions designed to:

- Strategically meet current and forecasted moderate income housing needs
- Eliminate regulatory barriers to moderate income housing
- Preserve and improve existing moderate income housing

Strategies should include at a minimum the number of required strategies from the UCA listed strategies.

- Jurisdictions can exceed the minimum number
- Jurisdictions may also include additional, creative strategies once the minimum state-listed strategies have been incorporated

Forecasting for moderate income housing:

- Number of moderate income housing units to be built
- Number of locations for new moderate income housing units

Implementation plan for each strategy with the following:

- Timeline
  - Provide flexibility in timing in case outside factors impact the implementation timing
  - Identify the measures and benchmarks to be achieved, one-time and ongoing

Responsible parties

Community resources that can be used to support the implementation (RDA/EDA housing set-aside funds, fee waivers, local CDBG funds, donated land, etc.)

*These are the City's existing Strategies from the 2019 MIHP that need to be replaced with information identified above.*

***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 of incentives.

**UCA 10-9a-403 Housing Strategies**

These are the housing strategies from **UCA 10-9a-403(2)(b)(iii)** that the City is required to choose from in updating the Moderate Income Housing Plan.

*During first Planning Commission meetings on this MIHP update, the goal will be to identify and prioritize those strategies the PC feels are appropriate for Logan City, help develop benchmarks and implementation plans for these strategies, and then recommend to the City Council their list of strategies.*

- (A) rezone for densities necessary to facilitate the production of moderate income housing;
- (B) demonstrate investment in the rehabilitation or expansion of infrastructure that facilitates the construction of moderate income housing;
- (C) demonstrate investment in the rehabilitation of existing uninhabitable housing stock into moderate income housing;
- (D) identify and utilize general fund subsidies or other sources of revenue to waive construction related fees that are otherwise generally imposed by the municipality for the construction or rehabilitation of moderate income housing;
- (E) create or allow for, and reduce regulations related to, internal or detached accessory dwelling units in residential zones;
- (F) zone or rezone for higher density or moderate income residential development in commercial or mixed-use zones near major transit investment corridors, commercial centers, or employment centers;
- (G) amend land use regulations to allow for higher density or new moderate income residential development in commercial or mixed-use zones near major transit investment corridors;
- (H) amend land use regulations to 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) amend land use regulations to allow for single room occupancy developments;
- (J) implement zoning incentives for moderate income units in new developments;
- (K) preserve existing and new moderate income housing and subsidized units by utilizing a landlord incentive program, providing for deed restricted units through a grant program, or, notwithstanding Section 10-9a-535, establishing a housing loss mitigation fund;
- (L) reduce, waive, or eliminate impact fees related to moderate income housing;
- (M) demonstrate creation of, or participation in, a community land trust program for moderate income housing;
- (N) implement a mortgage assistance program for employees of the municipality, an employer that provides contracted services to the municipality, or any other public employer that operates within the municipality;

- (O) 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, an entity that applies for programs offered by the Utah Housing Corporation within that agency's funding capacity, an entity that applies for affordable housing programs administered by the Department of Workforce Services, an entity that applies for affordable housing programs administered by an association of governments established by an interlocal agreement under Title 11, Chapter 13, Interlocal Cooperation Act, an entity that applies for services provided by a public housing authority to preserve and create moderate income housing, or any other entity that applies for programs or services that promote the construction or preservation of moderate income housing;
- (P) demonstrate utilization of a moderate income housing set aside from a community reinvestment agency, redevelopment agency, or community development and renewal agency to create or subsidize moderate income housing;
- (Q) create a housing and transit reinvestment zone pursuant to Title 63N, Chapter 3, Part 6, Housing and Transit Reinvestment Zone Act;
- (R) eliminate impact fees for any accessory dwelling unit that is not an internal accessory dwelling unit as defined in Section 10-9a-530;
- (S) create a program to transfer development rights for moderate income housing;
- (T) ratify a joint acquisition agreement with another local political subdivision for the purpose of combining resources to acquire property for moderate income housing;
- (U) develop a moderate income housing project for residents who are disabled or 55 years old or older;
- (V) develop and adopt a station area plan in accordance with Section 10-9a-403.1;
- (W) create or allow for, and reduce regulations related to, multifamily residential dwellings compatible in scale and form with detached single-family residential dwellings and located in walkable communities within residential or mixed-use zones; and
- (X) demonstrate implementation of any other program or strategy to address the housing needs of residents of the municipality who earn less than 80% of the area median income, including the dedication of a local funding source to moderate income housing or the adoption of a land use ordinance that requires 10% or more of new residential development in a residential zone be dedicated to moderate income housing; and

# APPENDIX A

Adopting Resolution

# APPENDIX B

City's Analysis of Impediments

## APPENDIX C

### 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 2020 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.

## APPENDIX D

### Moderate Income Housing Strategies (UCA 10-9a-403(2)(b)(iii)):

- (A) rezone for densities necessary to facilitate the production of moderate income housing;
- (B) demonstrate investment in the rehabilitation or expansion of infrastructure that facilitates the construction of moderate income housing;
- (C) demonstrate investment in the rehabilitation of existing uninhabitable housing stock into moderate income housing;
- (D) identify and utilize general fund subsidies or other sources of revenue to waive construction related fees that are otherwise generally imposed by the municipality for the construction or rehabilitation of moderate income housing;
- (E) create or allow for, and reduce regulations related to, internal or detached accessory dwelling units in residential zones;
- (F) zone or rezone for higher density or moderate income residential development in commercial or mixed-use zones near major transit investment corridors, commercial centers, or employment centers;
- (G) amend land use regulations to allow for higher density or new moderate income residential development in commercial or mixed-use zones near major transit investment corridors;
- (H) amend land use regulations to 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) amend land use regulations to allow for single room occupancy developments;
- (J) implement zoning incentives for moderate income units in new developments;
- (K) preserve existing and new moderate income housing and subsidized units by utilizing a landlord incentive program, providing for deed restricted units through a grant program, or, notwithstanding Section 10-9a-535, establishing a housing loss mitigation fund;
- (L) reduce, waive, or eliminate impact fees related to moderate income housing;
- (M) demonstrate creation of, or participation in, a community land trust program for moderate income housing;
- (N) implement a mortgage assistance program for employees of the municipality, an employer that provides contracted services to the municipality, or any other public employer that operates within the municipality;
- (O) 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, an entity that applies for programs offered by the Utah Housing Corporation within that agency's funding capacity, an entity that applies for affordable housing programs administered by the Department of Workforce Services, an entity that applies for affordable housing programs administered by an association of governments established by an interlocal agreement under Title 11, Chapter 13, Interlocal Cooperation Act, an entity that applies for services provided by a public housing authority to preserve and create moderate income housing, or any other entity that applies for programs or services that promote the construction or preservation of moderate income housing;
- (P) demonstrate utilization of a moderate income housing set aside from a community reinvestment agency, redevelopment agency, or community development and renewal agency to create or subsidize moderate income housing;
- (Q) create a housing and transit reinvestment zone pursuant to Title 63N, Chapter 3, Part 6, Housing and Transit Reinvestment Zone Act;
- (R) eliminate impact fees for any accessory dwelling unit that is not an internal accessory dwelling unit as defined in Section 10-9a-530;
- (S) create a program to transfer development rights for moderate income housing;



- (T) ratify a joint acquisition agreement with another local political subdivision for the purpose of combining resources to acquire property for moderate income housing;
  - (U) develop a moderate income housing project for residents who are disabled or 55 years old or older;
  - (V) develop and adopt a station area plan in accordance with Section 10-9a-403.1;
  - (W) create or allow for, and reduce regulations related to, multifamily residential dwellings compatible in scale and form with detached single-family residential dwellings and located in walkable communities within residential or mixed-use zones; and
  - (X) demonstrate implementation of any other program or strategy to address the housing needs of residents of the municipality who earn less than 80% of the area median income, including the dedication of a local funding source to moderate income housing or the adoption of a land use ordinance that requires 10% or more of new residential development in a residential zone be dedicated to moderate income housing; and
- (c) (i) In drafting the implementation plan portion of the moderate income housing element as described in Subsection (2)(a)(iii)(C), the planning commission shall establish a timeline for implementing each of the moderate income housing strategies selected by the municipality for implementation.
- (ii) The timeline described in Subsection (2)(c)(i) shall:
- (A) identify specific measures and benchmarks for implementing each moderate income housing strategy selected by the municipality, whether one-time or ongoing; and
  - (B) provide flexibility for the municipality to make adjustments as needed.