

MODERATE INCOME HOUSING

Housing Stock

As of the 2010 U.S. Census, there were 1,654 housing units in Plain City. Of those units, 1,609 (97.3 percent) are occupied and 45 (2.7 percent) are vacant. Owner-occupied units make up the majority (93.8 percent) of the city's housing stock, while renter-occupied units account for 6.2 percent of the city's housing stock.

Plain City's housing stock consists of 1,675 (98.3 percent) single-unit detached homes, 15 (0.9 percent) single-unit attached homes, and 14 (0.8 percent) two- to four-unit structures. Given that 98.3 percent of the city's housing stock is made up of single-unit detached homes, Plain City may want to consider whether a more diversified housing stock would benefit current and future residents.

In terms of unit size, Plain City's housing stock consists of 22 units with one bedroom, 825 units with two or three bedrooms, and 858 units with four or more bedrooms.

An assessment of structure age can, in some cases, reveal whether there is a need for housing rehabilitation. In Plain City, 12.9 percent of residential structures were built in 1959 or earlier, 18.8 percent were built between 1960 and 1979, 25.8 percent were built between 1980 and 1999, and 42.4 percent were built in the year 2000 or later. With 31.7 percent of the city's housing stock constructed before 1979, the city may want to determine its role in rehabilitation efforts and consider performing a windshield survey to evaluate housing conditions.

Household Income and Needs

The median household income in Plain City is \$81,027, which is \$9,727 above the area median income (AMI) for Weber County (\$71,300). Given these figures, 0.2 percent of the households in Plain City earn less than or equal to 30 percent of AMI, 7 percent earn between 30 and 50 percent of AMI, 16.1 percent earn between 51 and 80 percent of AMI, 15.2 percent earn between 81 and 100 percent of AMI, and 61.5 percent earn more than 100 percent of AMI. Households that earn a moderate income (80 percent of AMI) or less make up 23.3 percent of Plain City's population.

Housing is considered affordable when households—regardless of their income—spend no more than 30 percent of their monthly income on housing expenses. Therefore, cost-burdened households are those households whose housing expenses exceed 30 percent of their monthly income. Based on this definition, 28.6 percent of Plain City's renter households that earn a moderate income or less and 31.2 percent of the city's owner households that earn a moderate income or less are cost burdened, which indicates that Plain City's residents would benefit from additional affordable rental and ownership options.

Density

The density and location of residential development heavily influence the cost of housing, type and level of services required, and impacts on the natural environment. Residential development within the city should promote a variety of residential densities to address these considerations while promoting a diversity of housing choices for residents within the community. A range of housing densities should be allowed within the city, promoting various opportunities for social and economic success.

Population Change and Affordable Housing Demand

As of 2017, there is demand for 536 housing units for moderate income households. There are 290 housing units in Plain City that are affordable to moderate income households, which is 246 less than demand. Based on population change, and current moderate income housing stock, it is projected that by 2030, Plain City will need an **additional 526 housing units that will need to be affordable to moderate income households.**

Moderate Income Housing Summary

AMI:	\$71,300
80% of AMI:	\$57,040
Maximum Affordable Housing Costs (monthly):	\$1,426
Maximum Affordable Mortgage Loan (2017):	\$197,322

Current Housing:	2,300 units
Current Moderate Income Housing:	290 units
Current Moderate Income Housing Deficit:	-246 units

Future Housing (2030):	+1,200 units
Future Moderate Income Housing Need (2030):	+526 units

MODERATE INCOME HOUSING ACTION PLAN

To ensure an adequate supply of moderate income housing integrated throughout the City in various locations, and consistent with the needs of all segments of the population, Plain City has identified the following action items:

- Action:** Develop programs and incentives to improve and maintain existing housing, especially in the historic neighborhoods.
- Action:** Create a neighborhood preservation zone for the residential districts in downtown Plain City.
- Action:** Encourage a mix of lot sizes and housing types in residential and commercial zones so that moderate income housing is properly integrated and not concentrated in one development or area.

- **Action:** Consider utilization of state or federal funds or tax incentives to promote the construction of moderate income housing.
- **Action:** Regularly update this chapter to determine the housing needs for all groups, to quantify specific housing needs, and to identify solutions to housing problems. This Element will be reviewed on a biennial basis.
- **Action:** Encourage life-cycle housing that provides different housing options to allow people to live and grow in the same community.

One tool that continues to have value is permitted accessory dwellings in agriculture and residential zones. Another tool is the Senior Housing Overlay, which provides the means for housing that is affordable and is designed for seniors, recognizing their unique lifestyles and needs, by allowing higher densities and a mix of uses.

Additional options for moderate income housing are available through the modifications proposed to the zoning ordinance in other sections of this plan. The action items are intended to create flexibility in each zone for various lot sizes. These action items establish desirable ratios of smaller lot size (higher-density, multiple-family development in appropriate areas) to large lots and open space. The City has also identified that residential standards for commercial and mixed-use zones should be developed to encourage lots and housing that maximize opportunities for moderate income housing and create residential neighborhoods that are more compatible with commercial uses.

Plain City will continue to adjust this Plan in order to ensure an adequate supply of moderate income housing that meets the needs of all segments of the population.