Mapleton City Housing Element

2016

HOUSING ELEMENT

The availability of moderate income housing has become an issue of statewide concern as the state continues to see significant growth and as housing costs continue to rise.

I. PURPOSE OF THE MODERATE INCOME HOUSING ELEMENT

The Housing Element is designed to accomplish the following:

- Comply with Utah State Code;
- Identify Mapleton City characteristics that contribute to housing costs;
- Summarize Mapleton City income levels and housing values;
- Discuss constraints an opportunities for the provision of moderate income housing; and
- Identify goals and policies to address Mapleton City housing needs.

II. STATE LAW AND LOCAL PLANNING

Utah Municipal Code Chapter 10-9a-403-B-iii requires each city to: 1) provide an estimate of the need for the development of additional moderate income housing within the city, and 2) to provide a plan to provide a realistic opportunity to meet estimated needs for additional moderate income housing if long-term projections for land use and development occur.

State law requires each city to:

- Consider the Legislature's determination that cities shall facilitate a reasonable opportunity for a variety of housing, including moderate income housing;
- Meet the needs of people desiring to live there; and
- Allow persons with moderate incomes to benefit from and fully participate in all aspects of neighborhood and community life.

III. COMMUNITY CHARACTERISTICS

A. **Geographic location and size:** Mapleton City is located in Utah County at the south eastern corner of Utah Valley adjacent to Sierra Bonita Mountain. The City is approximately 8,000 acres in size (approx. 5 miles north to south and 3.5 miles east to west) with the ability to add approximately 200 acres through future annexations. Neighboring cities include Springville to the north and Spanish Fork to the west. Mapleton is located approximately 9 miles south of Provo, approximately 50 miles south of Salt Lake City, and approximately 250 miles north of St. George.

B. **Population:** According to the 2000 Census, Mapleton had a population of 5,809. By 2010 Mapleton had a population of 7,979, representing a 3.7% average increase per year over a 10 year period. According to the Census Bureau, the population of Mapleton in 2013 was 8,784. The Utah Governor's Office of Management and Budget estimate Mapleton's population to be 10,762 by 2020 and 19,500 by 2050 with an average growth rate of approximately 2.5% per year. However, the Mapleton City

Community Development Department expects slightly higher growth rates than projected by the Governor's Office, and a build-out population of approximately 29,000.

C. **Household Size:** Mapleton City has a larger average household size than both the county and state averages. Household size impacts housing needs and affordability. According to the Census Bureau (2009-13), the average household size in Utah was 3.12. The household size in Mapleton City was 4.2, or 24% larger than the state average. This indicates a need for housing options that include multiple bedrooms.

D. **Education:** Mapleton City residents on average have obtained a higher level of education than the state average. Education levels are positively correlated with household income and the ability to acquire adequate housing. According to the Census Bureau (2009-13), approximately 91% of Utah residents aged 25 and over had graduated from high school, and 30% had a bachelor's degree or higher. Comparatively, 97% of Mapleton City residents aged 25 and over had graduated from high school, and 38% had a bachelor's degree or higher.

E. **Household Income:** The median household income in Mapleton is higher than the state and county median income levels. Household income relates directly to a household's ability to acquire adequate housing. Families with higher income typically have more disposable income to spend on housing, while low and moderate-income households have fewer housing options that are affordable. According to the Census Bureau (2009-13), the median family income in Utah was $58,821 and the median income for Utah County was $60,196. The median income in Mapleton City was $86,196, or 32% higher than the state median and 30% higher than the county median. The state average for persons below the poverty level was 12.7% compared with 4.8% in Mapleton.

F. **Housing Stock**: According to the Census Bureau (2009-13) Mapleton City had 2,053 housing units, 96.7% of which were owner occupied. The housing stock is relatively young, with approximately 61% of the housing units being constructed after 1989. 95% of the housing stock is made up of detached single family dwellings with the remaining 5% being made up of attached single family dwellings and small multi-family units.

G. **Housing Costs and Rent:** Mapleton median housing costs and rental rates are higher than the state medians. According to the Census Bureau, the median home price from 2009-2013 was $212,800 in the state of Utah, $222,100 in Utah County and $328,900 in Mapleton City. The median rental rate was $856 a month in Utah, $864 a month in Utah County and $1,076 in Mapleton.

IV. MODERATE INCOME HOUSING

Moderate income housing is defined by the state as *"housing occupied or reserved for occupancy by households with a gross household income equal to or less than eighty percent (80%) of the median income for households of the same size in the county in which the city is*

located." For the purposes of this element, this definition is further refined to include the following income categories:

A. Moderate Income: 51% – 80% of the county median income
B. Low Income: 31% - 50% of the county median income
C. Very Low: 30% or less of the county median income

Table I summarizes US Census Bureau (2009-13) income data for Mapleton City.

Table I	
Income Categories	**% of Mapleton Households**
Moderate Income (51% - 80%)	13.6%
Low Income (31% - 50%)	7.1%
Very Low Income (30% or less)	3.4%
Total	24.1%

For the purpose of this element, it is assumed that no more than 30% of a household's gross income should go towards housing costs. Table II outlines the maximum monthly amount that should be expended for housing expenses based on income level. The monthly housing expenses assume either rental or mortgage payments. The mortgage amount assumes a 30-year mortgage with a 5% interest rate.

Table II			
Income Level	**Annual Housing Cost**	**Monthly Housing Cost**	**Mortgage Amount**
80% of County Median (moderate)	$14,448	$1,204	$203,000
50% of County Median (low)	$9,024	$752	$127,000
30% or less (very low)	$5,412	$451	$76,000

Table III contains information from the Utah County Assessor's Office from 2015 regarding home values in Mapleton City that fall within the value of the mortgage amounts described above.

Table III		
Home Values	**Number of Housing Units**	**% of total housing units**
$127,001 – $203,000 (moderate)	359	17.5%
$77,000 – $127,000 (low)	40	2%
Less than $77,000 (very low)	16	.8%

Table IV summarizes information contained in tables I and III and demonstrates that the moderate income category's needs are likely being met while there is a deficit in housing options for families in the low to very low categories. This element assumes that as growth occurs in the next five years that the distribution of income levels and the percentage of the housing units available will remain constant.

Table IV		
Income Category	**% of Population**	**% of Housing Units**
Moderate	13.6%	17.5%
Low	7.1%	2%
Very Low	3.4%	.8%

V. COMMUNITY CONSTRAINTS AND OPPORTUNITIES

A. Constraints. Below is a summary of some of the constraints the City faces in encouraging moderate income housing:

1. Land Values: A number of factors contribute to Mapleton City's land values including its desirable scenic location, rural atmosphere, high median family income, etc. As stated in section III, the median sales price for homes in Mapleton is approximately 32% higher than the county median.

2. Transportation and Jobs: Mapleton City does not have direct access to I-15 and does not currently have any mass transit options. The City is also primarily a bedroom community where residents commute outside of the City limits for work and for their shopping needs. More vehicle miles traveled increases living expenses. Moderate income households are more likely to benefit from housing near mass transit opportunities, shopping areas and job centers.

3. Large lot zoning: Mapleton City has made a conscious effort to retain its rural character. One tool the City has used to protect this rural character has been the requirement for large residential lots. While the City has zones that do allow for a range of lot sizes, including sizes that may be more appealing to moderate income households, the average residential lot size in Mapleton is still approximately one acre.

4. Housing Costs: Mapleton City has on average slightly higher property taxes and utility fees than the county averages. This is due to several factors including the lack of a diversified commercial tax base and to the rural nature of the City, which requires infrastructure costs to be spread over fewer rate payers.

B. Opportunities. Below is a summary of some of the opportunities that exist for the City to encourage moderate income housing.

1. Accessory Apartments: Mapleton City allows accessory apartments as a permitted use in all residential zones within the City. This provides opportunities for the provision of moderate income housing in at least two ways: 1) the accessory apartments themselves allow for moderate income housing options, and 2) the income generated from accessory apartments can supplement the housing cost of the primary dwellings they are associated with, making them more affordable. It should be noted that there is a one-time fee associated with the approval on an accessory apartment that may discourage some property owners from applying.

2. Family use only (mother-in-law) units: The City allows accessory living units in all residential zones without the fee that is required for an accessory apartment, provided the unit is for family use only. This allows property owners to provide low cost housing options to family members that may not be able to otherwise afford housing in the community.

3. Mixed use zoning: The City has approximately 179 acres of land currently zoned General Commercial (GC-1). This zone allows for mixed use development with commercial on the ground floor and residential uses on the upper floor(s). As the City's population and commercial demands increase, the possibility for mixed use affordable housing will likely also increase.

4. R-2 zoning: The City has approximately 122 acres of land zoned Residential (R-2). This zone allows as permitted uses, twin homes and duplexes. This provides opportunities for moderate income housing as the need and demand increases.

5. Approved Concept Plans: The City has conceptually approved two developments at the southern end of the City that are proposing a wide range of lot and home sizes including approximately 400 attached units, many of which would likely fall into the moderate income price range.

6. Annexations: The City has over 200 acres of property within its future annexation boundaries that has a general plan designation of high density residential. As these properties are annexed and developed over time they will likely contribute to the availability of moderate income housing.

While it is likely that median home values and rental rates in Mapleton will continue to exceed state and county medians, the City has provided, and will continue to provide opportunities for the development of housing for all income levels.

VII. GOALS AND POLICIES

The following goals and policies are designed to assist the City in meeting the state code's requirements to facilitate a reasonable opportunity for a variety of housing, including moderate income housing, to meet the needs of people desiring to here, and to allow persons with moderate incomes to benefit from and fully participate in all aspects of neighborhood and community life.

Goal #1: Preserve the existing housing stock.

Policy A: Provide information to Mapleton City residents regarding housing rehabilitation and weatherization programs.

Policy B: Allow residents to request a home inspection from the City's Building Official for a nominal fee to assist in identifying potential safety hazards and code compliance issues.

Policy C: Enforce the building code, zoning code and nuisance code for violations that have the potential to impact the safety of residential units and their occupants.

Policy D: Educate the public regarding building permit and building inspection requirements for additions, alterations and new construction.

Goal #2: Provide opportunities for a wide range of housing options at all income levels while protecting the rural, country atmosphere of the City.

Policy A: Continue to allow accessory apartments as a permitted uses in all residential zones.

Policy B: Consider reducing the accessory apartment permit fee to incentivize the provision of more accessory apartments.

Policy C: Continue to allow family use only (mother-in-law) apartments in all residential zones.

Policy D: Continue to allow mixed use developments in the GC-1 zone and other planned development zones.

Policy E: Provide some opportunities for multi-family housing primarily in areas designated for higher density development along Highway 89, west of Highway 89 and at the southern end of the City.

Goal #3: Make reasonable accommodations for residents with disabilities consistent with the Federal Fair Housing Amendments Act of 1988.

Policy A: Consider adopting a Reasonable Accommodations Policy that would outline the process for individuals with disabilities to apply for flexibility in the application of land use, zoning and building regulations when necessary to afford them equal opportunity and access to housing.

Policy B: Continue to allow residential facilities for elderly persons and persons with a disability in all residential zones.