

## Appendix 1

<b>DEVELOPMENT CODE BARRIERS / IMPEDIMENTS TO THE CREATION OF AFFORDABLE HOUSING</b>			
<b>CODE</b>	<b>IMPEDIMENT</b>	<b>SOLUTION</b>	<b>HOUSING APPLICATION</b>
<b>Limitations on the number of units on each residential lot</b>	This regulation prevents the cost savings gained through the construction of duplex, multifamily, and other forms of higher density housing on one lot.	Allow more housing units per lot	New Rental New Ownership
<b>Lot size requirements</b>	Minimum lot sizes reduce the number of housing units that can be constructed in a housing development and does not allow the flexibility to adjust the lot to the home size.	Decrease lot size minimums	New Rental New Ownership
<b>Lot width / house width requirements</b>	These requirements limit land use and architectural creativity; the intent of these requirements can be met in ways that reduce land and construction material costs.	Decrease lot width / house width requirements except in cases that jeopardize public health and safety	New Rental New Ownership
<b>Minimum house size/floor area requirements</b>	Restricting construction to no smaller than 2,000 square foot homes prevents the construction of smaller more efficient homes and limits the amount of buildable space per residential lot.	Remove per unit size requirements	New Rental New Ownership
<b>Setback requirements</b>	Setbacks limit the amount of land that can be developed into housing units.	Allow setback flexibility based upon the conditions presented by each development site on a case by case basis	New Rental New Ownership
<b>Minimum road width</b>	Excessive road width requirements within a development and Right of Way width requirements reduce the amount of land available to construct housing units.	Allow non-arterial roads to be narrow, use one-way loop in developments	New Rental New Ownership
<b>Off-street parking</b>	On-site per residential unit parking requirements restrict the number of housing units that can be constructed in each development.	Allow the use of on-street parking to meet per-unit parking requirements on a case by case basis	New Rental New Ownership
<b>Minimum lot and home size requirements for Planned Unit Development</b>	Size limitations restrict creative clustering on smaller lots	Allow Planned Unit Developments on smaller lots	New Rental New Ownership
<b>Dwelling units in commercial zones</b>	Limitations on the inclusion of housing units in commercial zones prevents the creation of mixed-use developments that effectively integrate commercial and residential activity	Allow the inclusion of housing units in commercial zones on case-by-case basis	New Rental New Ownership
<b>Height limits adjacent commercial zones</b>	If residential height limitations were increased adjacent commercial zones housing costs would be reduced through reduction of the amount of land per housing unit, transportation costs to employment and community amenities would be reduced, and an incentive to develop creative residential/commercial transition zones would be encouraged.	Increase residential building height limits adjacent commercial zones	New Rental New Ownership

CODE	IMPEDIMENT	SOLUTION	HOUSING APPLICATION
<b>Hillside development setback and height limitations</b>	While these requirements may be appropriate in a typical application, construction against a hillside provides an opportunity for increased construction height without obstructing views and an efficient opportunity for higher-density housing.	Utilize flexibility with setback and height requirements on a case-by-case	New Rental New Ownership
<b>Open Space Requirements</b>	Requirements for open space within each development reduce the amount of land available to construct housing units.	Replace open space within each development with parks or public facilities, reduce open space requirements per development	New Rental New Ownership
<b>Development approval time-line</b>	The time consumed by the development approval process adds cost to each housing development.	Streamline the process to fast-track affordable housing projects Develop and utilize pre-approved affordable housing concepts	All

## Appendix 2

<b>AFFORDABLE HOUSING RESOURCES / TOOLS</b>			
<b>PROGRAM</b>	<b>DESCRIPTION</b>	<b>IMPLEMENTATION</b>	<b>HOUSING APPLICATION</b>
<b>Accessory Dwelling Units</b>	An optional zoning measure that allows small dwelling units to be constructed/converted as a second residential unit on existing or new single family home parcels.	Requires government action  Requires proper administration of the zoning ordinance and possible deed restrictions	New Rental
<b>Community Land Trust (CLT)</b>	Private non-profit organization designated by HUD. A CLT provides affordable homeownership opportunities for low to moderate-income households by separating the ownership of the house and the land, thereby reducing the purchase price of the home. The CLT retains land ownership; homebuyers purchase only the house, and enter into a multi-year Ground Lease for exclusive use of the land. When a homeowner sells their home, the house excluding the land is sold to another low-to-moderate income household subject to deed restrictions defined in the land lease.	Could be used by CHDO organization as one method to reduce housing costs.	New Ownership
<b>Community Housing Development Organization (CHDO)</b>	A HUD designated 501 (c) (3) organization specifically established per HUD CHDO criteria to address affordable housing needs in the community.	A new CHDO should be a County wide organization. It could be the primary developer of new and rehabilitated affordable housing efforts in the City and County.  A CHDO can also be a Community Land Trust and could manage the Affordable Housing Trust Fund  CHDOs receive Federal set-aside funds disbursed by the State, and rely on developer fees, local government, and community support for operational costs.	All
<b>Crown Program</b>	An affordable home lease-purchase program funded by low income housing tax credits available to qualifying families earning up to 60% AMI. After making lease payments for 15 years, tenants have the option of home purchase for an amount equal to the balance of the debt plus a portion of the original equity invested. Program includes training in personal finance, home maintenance, and repair.	State of Utah program operated by HASU	New Ownership

PROGRAM	DESCRIPTION	IMPLEMENTATION	HOUSING APPLICATION
<b>Deed Restrictions</b>	Part of the deed to the property, places limitations on how an owner may use or resell the property. Used to preserve affordable housing units	<p>Home Ownership examples:</p> <ol style="list-style-type: none"> <li>1. Resale Price Controls Designed to control the resale price. At resale owners are generally allowed to retain the appraised value of any capital improvements to the property plus a certain percentage of appreciation based on the Consumer Price Index or other pre-agreed basis.</li> <li>2. "Silent" Second Mortgage or Lien Requires repayment of subsidy or original purchase price discount (ex: repayment of funds provided as down payment assistance).</li> <li>3. Right of First Refusal Usually conferred to a local government or nonprofit entitling them to repurchase the Home if the Owner of affordable housing defaults.</li> <li>4. Buyer Income Restrictions at time of Resale Requires the first Owner, and often subsequent owners, to resell only to income-qualified buyers.</li> </ol> <p>Rental Housing examples:</p> <ol style="list-style-type: none"> <li>1. Tenant Income Restrictions / Partnership Agreements Rent level restrictions to make those units affordable to qualified renters with incomes at certain levels.</li> <li>2. Land Use Regulatory Agreements Restrictions imposed by funding sources to insure long term use compliance</li> </ol>	New Rental New Ownership
<b>Demolition Tax</b>	Tax levied when existing residential housing is demolished or removed	<p>Funds could be administered by CHDO, Housing Authority, Housing Trust Fund or CLT</p> <p>Requires government action</p> <p>Will affect external investor activity</p>	Existing Rental Existing Ownership
<b>Density Bonus</b>	Encourages affordable unit production in exchange for increased zoning density within a development	Requires government action	New Rental New Ownership
<b>Development Code Barrier Reduction or Elimination</b>	Modification of local housing development codes to improve land use and reduce housing costs. See detailed list of recommendations in table "Development Code Barriers / Impediments to the Creation of Affordable Housing"	Requires government action	New Rental New Ownership
<b>Employer Assisted Housing Program</b>	Utilized as an effective employee recruitment and retention tool, the program can include grants or loans for down payment assistance, rental assistance, low-interest loans, and matched dollar savings plans. The housing assistance may be in the form of forgivable loans; for example, 20% of the loan amount could be forgiven each year over a five year period.	Could be managed by an employer, local housing agency, or other party.	All in acceptable condition
<b>Fast-Track Development Process</b>	An expedited project approval process for developments with affordable housing units. Reduced time reduces housing costs. May include "front of the line" policies for reviewing projects	Specific criteria and planning department procedures are required	All

PROGRAM	DESCRIPTION	IMPLEMENTATION	HOUSING APPLICATION
<b>Fee Deferrals or Waivers</b>	Defer payment of development fees or sales and use tax on materials until the Certificate of Occupancy is issued and/or freeze the amount of the fees to the price in place at the time of development application, thereby saving the developer construction loan interest or other costs. Some communities will waive a portion of the development fees or sales and use taxes.	Requested by Developer  Requires government action  Applies to developments that address affordable housing needs  Can serve as local match to leverage state and federal site-specific housing development funds	All
<b>Housing Development Subsidy Programs</b>	New construction of multi-family rental or ownership projects serving households earning 80% AMI or lower Provides below-market housing for income qualified renters and homeowners, including seniors and persons with disabilities	Requires experienced non-profit housing developer or partnership with experienced non-profit or for-profit developer to implement project  Funding includes: Low-Income Housing Tax Credits CDBG HOME HUD Federal Home Loan Bank Rural Development Olene Walker Housing Trust Fund State of Utah	New Rental New Ownership
<b>Housing Rehabilitation Programs</b>	Low interest loans or grants available to low-income home owners and occupants to repair, improve, or modernize their dwellings or to remove health and safety standards when feasible.	Contact each funder directly for funding terms, conditions, and availability.  Potential sources include Rural Development, Olene Walker Housing Loan Fund, HUD	Existing Ownership
<b>Housing Trust Fund</b>	The Trust Fund could be established by legislation, ordinance, or resolution to receive and distribute public and private revenues use-restricted to affordable housing.	New Fund that could be administered by CHDO, Housing Authority, or CLT  Requires government action  Funding sources could include grants, local fees and taxes, developer contributions, charitable contributions, Federal and state funds to create affordable housing units.	All
<b>Inclusionary Zoning</b>	Planning ordinance that requires new residential construction to include a given percentage of affordable housing units or pay fee equal to cost of same units. Provides below-market housing to households identified planning ordinance.	Local government defines percentage and payment-in-lieu amount.	New Rental New Ownership
<b>Land Banking</b>	A strategy for identifying and securing lots and undeveloped tracks of land for future affordable housing development	Requires progressive non-profit organization and matched financing  USDA Rural Development Site Acquisition Loans RCAC Site Acquisition Loans Local land donations/transfers	New Rental New Ownership
<b>Linkage Fees</b>	Designed to mitigate the effects of new employment on housing within the community, Linkage Fees require developers of new commercial or other non-residential properties to construct housing units in mixed use areas or make financial contributions toward the construction of market-rate or affordable housing units.	Units created and/or fees collected could be managed by CHDO, CLT, HASU  Requires government action	New Rental New Ownership

PROGRAM	DESCRIPTION	IMPLEMENTATION	HOUSING APPLICATION
<b>Mobile Home Conversion from Rental to Resident Ownership</b>	RCAC program offering technical assistance for mobile home park conversion to resident owned cooperatives. Minimum criteria: Park must have willing seller, 55% of park residents must be age 55 or older, there must be a viable working group of residents to drive the project.	Contact RCAC	Mobile Homes
<b>Mobile Home Park Loans</b>	RCAC loan program to non-profit organizations, tribes, or resident-owned organizations for mobile home parks occupied predominantly by low-income households for development of quality manufactured home parks, purchase and renovation of existing manufactured housing parks, and conversion of existing parks to resident ownership through cooperatives, land trusts, or other forms of ownership.	Contact RCAC	Mobile Homes
<b>Mutual Self Help Housing Program</b>	Federally funded rural sweat-equity home ownership program for low income families; a group of 4-12 families construct their homes in a supervised group build managed by a non-profit housing developer. Families contribute 65% of home construction labor.	Rural Development Program administered by HASU	New Ownership
<b>Public Private Partnerships</b>	Partnerships between local governments, non-profit housing providers, and the private sector to meet the affordable housing need by bringing additional resources and skills to the process.	Efforts could be coordinated through a County-wide housing organization (see CLT and CHDO above)  An employer based housing program and the housing development process are examples	All
<b>Real Estate Transfer Tax (Voluntary)</b>	Real estate transfer taxes are taxes assessed on real property when ownership of the property is transferred between parties. These taxes are used to fund affordable housing programs.	Can be voluntary or mandated  Requires government action  Can be limited to apply only to homes sold above a certain price point, such as \$250,000 and above  Provides a formal mechanism for second home owners and upper income owner occupants to offset the increased cost of all homes in the local market created by the sale of a high end property	All
<b>Sales Tax</b>	A portion of sales taxes could be dedicated to affordable housing	Requires government action  Funds could be administered by CHDO, Housing Authority, Housing Trust Fund or CLT	All
<b>Tax Abatement on Residential Rehabilitation Improvements</b>	Incentive to improve residential properties through a tax incentive. The increase in property tax assessed value generated by home improvements will not be taxed for a number of years.	Requires government action, including identification of acceptable home improvements, creation of application process, review and approval process, and determination of abatement period.	Existing Rental and Ownership

### Appendix 3

<b>NEW RENTAL HOUSING AFFORDABLE HOUSING RESOURCES / TOOLS</b>			
<b>PROGRAM</b>	<b>DESCRIPTION</b>	<b>IMPLEMENTATION</b>	<b>COMMENTS</b>
<b>Accessory Dwelling Units</b>	An optional zoning measure that allows small dwelling units to be constructed/converted as a second residential unit on existing or new single family home parcels.	Requires government action  Requires proper administration of the zoning ordinance and possible deed restrictions	Increases housing density and adds housing units
<b>Community Housing Development Organization (CHDO)</b>	A HUD designated 501 (c) (3) organization specifically established per HUD CHDO criteria to address affordable housing needs in the community.	A new CHDO should be a County wide organization. It could be the primary developer of new and rehabilitated affordable housing efforts in the City and County.  A CHDO can also be a CLT.	CHDOs receive Federal set-aside funds disbursed by the State, and rely on developer fees, local government, and community support for operational costs.
<b>Deed Restrictions</b>	Part of the deed to the property, places limitations on how an owner may use or resell the property. Used to preserve affordable housing units.	Home Ownership examples: 1. Resale Price Controls Designed to control the resale price. At resale owners are generally allowed to retain the appraised value of any capital improvements to the property plus a certain percentage of appreciation based on the Consumer Price Index or other pre-agreed basis. 2. "Silent" Second Mortgage or Lien Requires repayment of subsidy or original purchase price discount (ex: repayment of funds provided as down payment assistance). 3. Right of First Refusal Usually conferred to a local government or nonprofit entitling them to repurchase the Home if the Owner defaults. 4. Buyer Income Restrictions at time of Resale Requires the first Owner, and often subsequent owners, to resell only to income qualified buyers.  Rental Housing examples: 1. Tenant Income Restrictions / Partnership Agreements Rent level restrictions to make those units affordable to qualified renters with incomes at certain levels. 2. Land Use Regulatory Agreements Restrictions imposed by funding sources to insure long term use compliance	Preserves community's subsidy in affordable housing
<b>Density Bonus</b>	Encourages affordable unit production in exchange for increased zoning density within a development	Requires government action	Development incentive
<b>Development Code Barrier Reduction or Elimination</b>	Modification of local housing development codes to improve land use and reduce housing costs. See detailed list of recommendations in table "Development Code Barriers / Impediments to the Creation of Affordable Housing"	Requires government action	Benefits all development

<b>PROGRAM</b>	<b>DESCRIPTION</b>	<b>IMPLEMENTATION</b>	<b>HOUSING APPLICATION</b>
<b>Employer Assisted Housing</b>	Used as an employee recruitment and retention tool, employers grant or loan funds for security deposits and rental assistance	Funding could come from an individual employer, or multiple employer funds could be pooled and administered as one fund with each employer benefiting on a pro-rata basis.	Could be administered by employers, Housing Authority, or other entity
<b>Fast-Track Development Process</b>	An expedited project approval process for developments with affordable housing units and rehabilitation of existing units. Reduced time reduces housing costs. May include "front of the line" policies for reviewing projects	Specific criteria and planning department procedures are required	
<b>Fee Deferrals or Waivers</b>	Defer payment of development fees or sales and use tax on materials until the Certificate of Occupancy is issued and/or freeze the amount of the fees to the price in place at the time of development application, thereby saving the developer construction loan interest or other costs. Some communities will waive a portion of the development fees or sales and use taxes.	Requested by Developer  Requires government action  Applies to developments that address affordable housing needs	Can serve as local match to leverage state and federal site-specific housing development funds
<b>Housing Trust Fund</b>	The Trust Fund could be established by legislation, ordinance, or resolution to receive and distribute public and private revenues use-restricted to affordable housing.	New Fund that could be administered by CHDO, Housing Authority, or CLT  Requires government action	Funding sources could include grants, local fees and taxes, developer contributions, charitable contributions, Federal and state funds.
<b>Inclusionary Zoning</b>	Planning ordinance that requires new residential construction to include a given percentage of affordable housing units or pay fee equal to cost of same units. Provides below-market housing to households identified planning ordinance.	Local government defines percentage and payment-in-lieu amount	Units could be administered by Housing Authority  Could benefit rental and home ownership housing units
<b>Local Housing Program</b>	Local housing funds collected from various fees and taxes could help fund below-market housing to targeted low and moderate income households	Local government or Housing Trust Fund could use funds collected from fees, taxes, and donations to establish loan and grant programs to benefit the creation and preservation of affordable housing units	Units could be administered by the Housing Authority or other designated entity.  Could benefit rental and home ownership housing units
<b>Linkage Fees</b>	Require developers of new commercial or other non-residential properties to construct or make financial contributions toward the construction of market-rate or affordable housing units.	Local government defines percentage and payment-in-lieu amount.	Units could be administered by Housing Authority, CHDO, or Housing Trust
<b>Public Private Partnerships</b>	Partnerships between local governments, non-profit housing providers, and the private sector to meet the affordable housing need by bringing additional resources and skills to the process.	Efforts could be coordinated through a County-wide housing organization (see CLT and CHDO above)	An employer based housing program and the housing development process are examples
<b>Real Estate Transfer Assessment (Voluntary)</b>	Real estate transfer assessments apply on real property when ownership of the property is transferred between parties. These taxes are used to fund affordable housing programs.	Can be voluntary or mandated  Requires government action  Can be limited to apply only to homes sold above a certain price point, such as \$250,000 and above	Provides a formal mechanism for second home owners and upper income owner occupants to offset the increased cost of all homes in the local market created by the sale of a high end property

PROGRAM	DESCRIPTION	IMPLEMENTATION	HOUSING APPLICATION
<b>Subsidized Rental Housing Development</b>	New construction of multi-family rental projects serving households earning 60% AMI or lower Provides below-market housing for income qualified renters, including seniors and persons with disabilities	Funding sources include: Low-Income Housing Tax Credits CDBG HOME HUD Federal Home Loan Bank Rural Development Olene Walker Housing Trust Fund State of Utah	Requires experienced non-profit developer or partnership with experienced developer to implement project  Requires "local match"

## Appendix 4

### EXISTING RENTAL UNITS IN SUBSTANDARD HOUSING AFFORDABLE HOUSING RESOURCES / TOOLS

PROGRAM	DESCRIPTION	IMPLEMENTATION	COMMENTS
<b>Community Housing Development Organization (CHDO)</b>	A HUD designated 501 (c) (3) organization specifically established per HUD CHDO criteria to address affordable housing needs in the community.	A new CHDO should be a County wide organization. It could be the primary developer of new and rehabilitated affordable housing efforts in the City and County.  A CHDO can also be a CLT.	CHDOs receive Federal set-aside funds disbursed by the State, and rely on developer fees, local government, and community support for operational costs.
<b>Demolition Tax</b>	Tax levied when existing affordable residential housing is demolished or removed	Funds could be administered by CHDO, Housing Authority, Housing Trust Fund or CLT  Requires government action	May moderate external investor activity
<b>Fast-Track Development Process</b>	An expedited project approval process for developments with affordable housing units and rehabilitation of existing nits. Reduced time reduces housing costs. May include "front of the line" policies for reviewing projects	Specific criteria and planning department procedures are required	
<b>Fee Deferrals or Waivers</b>	Defer payment of development fees or sales and use tax on materials until the Certificate of Occupancy is issued and/or freeze the amount of the fees to the price in place at the time of development application, thereby saving the developer construction loan interest or other costs. Some communities will waive a portion of the development fees or sales and use taxes.	Requested by Developer  Requires government action  Applies to developments that address affordable housing needs	Can serve as local match to leverage state and federal site-specific housing development funds
<b>Local Loan and Grant Programs</b>	Local housing funds could provide below-market housing to targeted low and moderate income households when feasible.	Local government or Housing Trust Fund could use funds collected from fees, taxes, and donations to establish loan and grant programs to benefit the creation and preservation of affordable housing units  Could establish rehabilitation loan guarantee program for preservation of housing units  Could offer low-interest loans to preserve existing housing units	Units could be administered by the Housing Authority or other designated entity.
<b>Mobile Home Conversion from Rental to Resident Ownership</b>	RCAC program offering technical assistance for mobile home park conversion to resident owned cooperatives. Minimum criteria: Park must have willing seller, 55% of park residents must be age 55 or older, there must be a viable working group of residents to drive the project.	Contact RCAC	Mobile Homes

<b>PROGRAM</b>	<b>DESCRIPTION</b>	<b>IMPLEMENTATION</b>	<b>COMMENTS</b>
<b>Mobile Home Park Loans</b>	RCAC loan program to non-profit organizations, tribes, or resident-owned organizations for mobile home parks occupied predominantly by low-income households for development of quality manufactured home parks, purchase and renovation of existing manufactured housing parks, and conversion of existing parks to resident ownership through cooperatives, land trusts, or other forms of ownership.	Contact RCAC	Mobile Homes
<b>Public Private Partnerships</b>	Partnerships between local governments, non-profit housing providers, and the private sector to meet the affordable housing need by bringing additional resources and skills to the process.	Efforts could be coordinated through a County-wide housing organization (see CLT and CHDO above)	
<b>Real Estate Transfer Assessment (Voluntary)</b>	Real estate transfer assessments apply on real property when ownership of the property is transferred between parties. These taxes are used to fund affordable housing programs.	Can be voluntary or mandated  Requires government action  Can be limited to apply only to homes sold above a certain price point, such as \$250,000 and above	Provides a formal mechanism for second home owners and upper income owner occupants to offset the increased cost of all homes in the local market created by the sale of a high end property
<b>Tax Abatement on Residential Rehabilitation Improvements</b>	Incentive to improve residential properties through a tax incentive. The increase in property tax assessed value generated by home improvements will not be taxed for a number of years.	Requires government action, including identification of acceptable home improvements, creation of application process review and approval process, and determination of abatement period.	

## Appendix 5

<b>NEW HOME OWNERSHIP UNITS AFFORDABLE HOUSING RESOURCES / TOOLS</b>			
<b>PROGRAM</b>	<b>DESCRIPTION</b>	<b>IMPLEMENTATION</b>	<b>COMMENTS</b>
<b>Community Housing Development Organization (CHDO)</b>	A HUD designated 501 (c) (3) organization specifically established per HUD CHDO criteria to address affordable housing needs in the community.	A new CHDO should be a County wide organization. It could be the primary developer of new and rehabilitated affordable housing efforts in the City and County.  A CHDO can also be a CLT	CHDOs receive Federal set-aside funds disbursed by the State, and rely on developer fees, local government, and community support for operational costs.
<b>Crown Program</b>	An affordable home lease-purchase program funded by low income housing tax credits available to qualifying families earning up to 60% AMI. After making lease payments for 15 years, tenants have the option of home purchase for an amount equal to the balance of the debt plus a portion of the original equity invested. Program includes training in personal finance, home maintenance, and repair.	State of Utah program operated by HASU	
<b>Deed Restrictions</b>	Part of the deed to the property, places limitations on how an owner may use or resell the property. Used to preserve affordable housing units	Home Ownership examples: 1. Resale Price Controls Designed to control the resale price. At resale owners are generally allowed to retain the appraised value of any capital improvements to the property plus a certain percentage of appreciation based on the Consumer Price Index or other pre-agreed basis. 2. "Silent" Second Mortgage or Lien Requires repayment of subsidy or original purchase price discount (ex: repayment of funds provided as down payment assistance). 3. Right of First Refusal Usually conferred to a local government or nonprofit entitling them to repurchase the Home if the Owner defaults. 4. Buyer Income Restrictions at time of Resale Requires the first Owner, and often subsequent owners, to resell only to income qualified buyers.  Rental Housing examples: 1. Tenant Income Restrictions / Partnership Agreements Rent level restrictions to make those units affordable to qualified renters with incomes at certain levels. 2. Land Use Regulatory Agreements Restrictions imposed by funding sources to insure long term use compliance	Preserves community investment in affordable housing
<b>Density Bonus</b>	Encourages affordable unit production in exchange for increased zoning density within a development.	Requires government action	

<b>PROGRAM</b>	<b>DESCRIPTION</b>	<b>IMPLEMENTATION</b>	<b>COMMENTS</b>
<b>Development Code Barrier Reduction or Elimination</b>	Modification of local housing development codes to improve land use and reduce housing costs. See detailed list of recommendations in table "Development Code Barriers / Impediments to the Creation of Affordable Housing"	Requires government action	
<b>Employer Assisted Housing Program</b>	Utilized as an effective employee recruitment and retention tool, the program can include grants or loans for down payment assistance, rental assistance, low-interest loans, and matched dollar savings plans. The housing assistance may be in the form of forgivable loans; for example, 20% of the loan amount could be forgiven each year over a five year period.	Could be managed by an employer, local housing agency, or other party.	Employer funded  Additional funds could be added from local sources
<b>Fast-Track Development Process</b>	An expedited project approval process for developments with affordable housing units and rehabilitation of existing units. Reduced time reduces housing costs. May include "front of the line" policies for reviewing projects	Specific criteria and planning department procedures are required  Government action required	
<b>Fee Deferrals or Waivers</b>	Defer payment of development fees or sales and use tax on materials until the Certificate of Occupancy is issued and/or freeze the amount of the fees to the price in place at the time of development application, thereby saving the developer construction loan interest or other costs. Some communities will waive a portion of the development fees or sales and use taxes. Fees include building permits, tap and sewer fees, sales and use taxes, impact fees.	Requested by Developer  Requires government action  Applies to developments that address affordable housing needs	Can serve as local match to leverage state and federal site-specific housing development funds
<b>Housing Development Subsidy Programs</b>	Funds construction of ownership projects serving households earning 80% AMI or lower.  Funds down payment assistance and low-interest home purchase loans to income-qualified purchasers	Construction requires experienced non-profit developer or partnership with experienced developer to implement project  Contact each funder directly for funding terms, conditions, and availability.  Funding sources include: Low-Income Housing Tax Credits CDBG HOME HUD Federal Home Loan Bank Rural Development Olene Walker Housing Trust Fund State of Utah	Multiple resources are used to create affordable units
<b>Housing Trust Fund</b>	The Trust Fund could be established by legislation, ordinance, or resolution to receive and distribute public and private revenues use-restricted to affordable housing.	New fund that could be administered by CHDO, Housing Authority, or CLT  Requires government action  Could provide housing grants and loans to subsidize affordable housing	Funding sources could include local fees and taxes, grants, developer contributions, charitable contributions, Federal and State funds.
<b>Inclusionary Zoning</b>	Planning ordinance that requires new residential construction to include a given percentage of affordable housing units or pay fee equal to cost of same units.  Provides below-market housing to households identified planning ordinance.	Local government defines mechanism, percentage of units, and payment-in-lieu amount.	Units could be administered by Housing Authority, CHDO or other entity

<b>PROGRAM</b>	<b>DESCRIPTION</b>	<b>IMPLEMENTATION</b>	<b>COMMENTS</b>
<b>Local Housing Program</b>	Local housing funds could partially fund below-market housing to targeted low and moderate income households	Local government or Housing Trust Fund could use funds collected from fees, taxes, and donations to establish loan and grant programs to benefit the creation and preservation of affordable housing units	Units could be administered by the Housing Authority or other designated entity.
<b>Linkage Fees</b>	Require developers of new commercial or other non-residential properties to construct or make financial contributions toward the construction of market-rate or affordable housing units.	Local government defines percentage and payment-in-lieu amount.	Units could be administered by Housing Authority
<b>Mobile Home Conversion from Rental to Resident Ownership</b>	RCAC program offering technical assistance for mobile home park conversion to resident owned cooperatives. Minimum criteria: Park must have willing seller, 55% of park residents must be age 55 or older, and there must be a viable working group of residents to drive the project.	Contact RCAC	Mobile Homes
<b>Mobile Home Park Loans</b>	RCAC loan program to non-profit organizations, tribes, or resident-owned organizations for mobile home parks occupied predominantly by low-income households for development of quality manufactured home parks, purchase and renovation of existing manufactured housing parks, and conversion of existing parks to resident ownership through cooperatives, land trusts, or other forms of ownership.	Contact RCAC	Mobile Homes
<b>Mutual Self Help Housing Program</b>	Federally funded rural sweat-equity home ownership program for low income families; a group of 4-12 families construct their homes in a supervised group build managed by a non-profit housing developer. Families contribute 65% of home construction labor.	Rural Development Program administered by HASU	
<b>Public Private Partnerships</b>	Partnerships between local governments, non-profit housing providers, and the private sector to meet the affordable housing need by bringing additional resources and skills to the process.	Efforts could be coordinated through a County-wide housing organization (see CLT and CHDO above)  An employer based housing program and the housing development process are examples	
<b>Real Estate Transfer Assessment (Voluntary)</b>	Real estate transfer assessments apply on real property when ownership of the property is transferred between parties. These taxes are used to fund affordable housing programs.	Can be voluntary or mandated  Requires government action  Can be limited to apply only to homes sold above a certain price point, such as \$250,000 and above	Provides a formal mechanism for second home owners and upper income owner occupants to offset the increased cost of all homes in the local market created by the sale of a high end property

## Appendix 6

<b>EXISTING OWNERSHIP UNITS IN SUBSTANDARD HOUSING AFFORDABLE HOUSING RESOURCES / TOOLS</b>			
<b>PROGRAM</b>	<b>DESCRIPTION</b>	<b>IMPLEMENTATION</b>	<b>COMMENTS</b>
<b>Community Housing Development Organization (CHDO)</b>	A HUD designated 501 (c) (3) organization specifically established per HUD CHDO criteria to address affordable housing needs in the community.	A new CHDO should be a County wide organization. It could be the primary developer and assist with rehabilitation of affordable housing in the City and County.  A CHDO can also be a CLT.	CHDOs receive Federal set-aside funds disbursed by the State, and rely on developer fees, local government and community support for operational costs.
<b>Demolition Tax</b>	Tax levied when existing residential housing is demolished or removed	Funds could be administered by CHDO, Housing Authority, Housing Trust Fund or CLT  Requires government action	Will affect external investor activity
<b>Fast-Track Development Process</b>	An expedited project approval process for residential rehabilitation with affordable housing units and rehabilitation of existing units. Reduced time reduces housing costs. May include "front of the line" policies for reviewing projects	Specific criteria and planning department procedures are required  Requires government action	
<b>Fee Deferrals or Waivers</b>	Defer payment of rehabilitation permits, fees or sales and use tax on materials until the project is complete. Some communities will waive a portion of the development fees or sales and use taxes.	Requested by Developer  Requires government action  Applies to home rehabilitation that addresses affordable housing needs	Can serve as local match to leverage state and federal site-specific housing rehabilitation funds
<b>Housing Rehabilitation Programs</b>	Low interest loans or grants available to low-income home owners and occupants to repair, improve, or modernize their dwellings or to remove health and safety standards when feasible.	Contact each funder directly for funding terms, conditions, and availability.  Potential sources include Rural Development, Olene Walker Housing Loan Fund, HUD	Existing Ownership
<b>Housing Trust Fund</b>	The Trust Fund could be established by legislation, ordinance, or resolution to receive and distribute public and private revenues use-restricted to affordable housing.	New Fund that could be administered by CHDO, Housing Authority, or CLT  Requires government action	Funding sources could include grants, fees and taxes, developer contributions, charitable contributions, Federal and state funds.
<b>Local Housing Program</b>	Local housing funds could provide below-market housing to targeted low and moderate income households	Local government or Housing Trust Fund could use funds collected from fees, taxes, and donations to establish loan and grant programs to benefit the creation and preservation of affordable housing units	Units could be administered by the Housing Authority or other designated entity.
<b>Public Private Partnerships</b>	Partnerships between local governments, non-profit housing providers, and the private sector to meet the affordable housing need by bringing additional resources and skills to the process.	Efforts could be coordinated through a County-wide housing organization (see CLT and CHDO above)	All

PROGRAM	DESCRIPTION	IMPLEMENTATION	COMMENTS
<b>Real Estate Transfer Assessment (Voluntary)</b>	Real estate transfer assessments apply on real property when ownership of the property is transferred between parties. These taxes are used to fund affordable housing programs.	Can be voluntary or mandated  Requires government action  Can be limited to apply only to homes sold above a certain price point, such as \$250,000 and above	Provides a formal mechanism for second home owners and upper income owner occupants to offset the increased cost of all homes in the local market created by the sale of a high end property
<b>Tax Abatement on Residential Rehabilitation Improvements</b>	Incentive to improve residential properties through a tax incentive. The increase in property tax assessed value generated by home improvements will not be taxed for a number of years.	Requires government action, including identification of acceptable home improvements, creation of application process review and approval process, and determination of abatement period.	Existing Rental and Ownership

## Appendix 7

### LAND USE CODE BARRIERS TO AFFORDABLE HOUSING MOAB CITY AND GRAND COUNTY

ISSUE	DESCRIPTION	RECOMMENDATIONS
<u>Impact Fee Deferment</u>	Impact fee deferment was enabled by resolution in 1999, however, that LUC amendment was not codified in 2008. The resolution may no longer be applicable.  GRAND COUNTY	Deferments are possible; however, a new Resolution would need to be passed. Additionally, a revolving impact fee deferment fund would need to be established with money in it, so the fund pays the fees not the moderate income housing provider.
<u>Manufactured Home Communities (3.1)</u>	Manufactured Home Communities are currently only allowed by conditional use in SLR zones.  GRAND COUNTY	Consider an LUC amendment allowing manufactured home communities by conditional use in MFR 8 zone district.
<u>Accessory Dwelling Unit (3.3.2 B)</u>	Accessory dwelling units must be attached to the principal dwelling and no new entrance or other exterior modifications shall be visible from the street to suggest the presence of the accessory dwelling unit. Additionally, the maximum size of such units shall be 600 square feet (see definition of gross floor area). These regulations may be excessively restrictive. One bedroom apartments are in high demand. Accessory dwelling units also provide the principle resident additional income to offset their own housing costs.  GRAND COUNTY	Detached units could be allowed and the maximum size could be increased.
<u>Open Space</u>	Open space requirements of 30%-50% may be excessive when coupled with affordable housing requirements. Such open space requirements could substantially offset the density incentives provided.  GRAND COUNTY	As varying lot sizes and housing types are now allowed by right, conventional subdivisions (which provide no affordable housing) may be a more logical place to require open space. It would be more incentivizing to reduce open space requirements in conjunction with the production of affordable housing.
<u>ROW and Road Width</u>	Road width and right of way standards may increase construction costs. GRAND COUNTY	Roadway widths and right-of-way standards could be examined to evaluate if reductions are possible
<u>Architectural Standards</u>	Unnecessary architectural standards may increase construction and/or design costs.  GRAND COUNTY	Eliminate unnecessary standards where they provide no substantial public benefit.
<u>Cluster Subdivision (5.4.1 B)</u>	Cluster subdivisions offer a 20% density incentive (non-MFR) with requirements for 25% affordable housing and 30% open space. Non-MFR Cluster subdivisions do not provide any clear incentive as a developer will lose, at minimum, 5% of full priced units as well as having to provide 30% open space.  GRAND COUNTY	Cluster subdivision density bonuses should be recalculated so as to provide for a real incentive. Additionally open space requirements could be lowered to ensure that these developments aren't unnecessarily "squeezed" while still providing open space for residents, children, trails, etc.

ISSUE	DESCRIPTION	RECOMMENDATIONS
<b><u>Conservation Subdivision (5.4.1 C):</u></b>	<p>Conservation subdivisions offer a 60% density incentive (non-MFR) with requirements for 25% affordable housing and 50% open space. MFR Conservation subdivisions provide a 125% density incentive. Conservations subdivisions (non-MFR) will offer a 20-35% gain in full priced units (again depending on how the affordable housing requirement is calculated; as to be determined). While Conservation subdivisions provide a clear density incentive they also have a very substantial open space requirement which may be unnecessary given the nature of the project.</p> <p>GRAND COUNTY</p>	<p>Open space requirements could be lowered to ensure that these developments aren't unnecessarily "squeezed" while still providing open space for residents, children, trails, etc.</p>
<b><u>Affordable Housing (6.14)</u></b>	<p>Deed restriction guidelines need to be developed that target identified housing gaps. Administration of deed restriction documents will have to be determined. Unorthodox terminology should be avoided.</p> <p>GRAND COUNTY</p>	<p>Definitions of "affordable", "very low income", "low income", "moderate income", etc. will need to be defined according to State or industry standards. AMI requirements could be considered to further focus on a specific gap. Administration of deed restrictions (in conjunction with moderate housing fund) will need to be determined (HASU, County, City, HOA, CDHO, Trust, etc...)</p>
<b><u>17.09—Supplementary Requirements</u></b>	<p>1.5 parking spaces needed for every unit</p> <p>Recreation/open space areas required for apartment complexes</p> <p>Code requires minimum dwelling size of 700 square feet.</p> <p>MOAB CITY</p>	<p>Give Planning Commission authority to make exceptions.</p> <p>Remove requirement for affordable housing projects.</p> <p>Lower minimum dwelling size to minimum room sizes required by building code.</p>
<b>17.12 General</b>	<p>Temporary ordinance limiting the height of any building in a residential area to 28 feet or less is in effect, and a permanent height limit below 40 feet in residential zones is anticipated.</p> <p>MOAB CITY</p>	<p>Allow affordable housing projects to be three stories in height.</p>
<b><u>17.35 MH/RV Zone</u></b>	<p>MHRV zone does not allow apartments.</p> <p>MOAB CITY</p>	<p>Repeal MH/RV Zone, have currently MH/RV properties rezoned as R-4 residential.</p>
<b><u>17.45 R-2 Residential Zone</u></b>	<p>R-2 zone has minimum ground floor size of 700 square feet.</p> <p>R-2 zone has potentially restrictive side setback rule stating "the total width of the two side yards shall be not less than one third of the frontage of the dwelling..."</p> <p>R-2 zone has 7,200 sq. ft. minimum lot size for single family home and 10,000 sq. ft. minimum for duplex.</p> <p>R-2 zone has 75 ft. minimum lot width requirement for single family home and 85 ft. minimum for duplex.</p> <p>MOAB CITY</p>	<p>Eliminate minimum ground floor size in zone.</p> <p>Remove this provision and keep the standard 8 foot side setback.</p> <p>Amend 7,200 sq. ft. minimum to 6,000 sq. ft. and 10,000 sq. ft. minimum lot size to 7,000 sq. ft.</p> <p>Amend minimum lot width requirement for both single family home and duplex to 60 ft.</p>

ISSUE	DESCRIPTION	RECOMMENDATIONS
<b><u>R-3 Residential Zone</u></b>	<p>R-3 zone states that main building coverage shall not exceed 20 percent of the lot.</p> <p>R-3 zone has potentially restrictive side setback rule stating “the total width of the two side yards shall be not less than one third of the frontage of the dwelling...”</p> <p>R-3 zone requires minimum 7,200 sq. ft. lot size for first unit and 2,000 sq. ft. for each additional unit.</p> <p>R-3 zone has a 75 ft. minimum lot width, with additional 5 ft. for each additional unit.</p> <p>MOAB CITY</p>	<p>Remove the maximum 20 percent lot coverage restriction.</p> <p>Remove this provision and keep the standard 8 foot side setback.</p> <p>Amend to 5,000 sq. ft. minimum lot size for first unit and 1,000 sq. ft. for each additional unit.</p> <p>Amend to require a minimum 50 ft. lot width.</p>
<b><u>R-4 Residential Zone</u></b>	<p>R-4 zone requires a minimum 7,200 sq. ft. lot size for first unit and 2,000 sq. ft. for each additional unit.</p> <p>R-4 zone has a 60 ft. minimum lot width.</p> <p>R-4 zone has a 700 sq. ft. minimum ground floor building size.</p> <p>R-4 zone has a 10 acre minimum lot size for mobile home parks and mobile home subdivisions.</p> <p>MOAB CITY</p>	<p>Amend to 5,000 sq. ft. minimum lot size for first unit and 1,000 sq. ft. for each additional unit.</p> <p>Amend to require a 50 ft. minimum lot width.</p> <p>Eliminate minimum ground floor size in zone.</p> <p>Eliminate or greatly reduce minimum lot size for mobile home parks in zone.</p>
<b><u>17.66 Planned Unit Development Ordinance</u></b>	<p>The Planned Unit Development ordinance PUD requires that 25 percent of lot area in Small Scale PUDs be open space, and 40 percent of Large Scale PUDs be open space.</p> <p>Maximum PUD densities can be lower than the underlying zones.</p> <p>MOAB CITY</p>	<p>Eliminate or greatly reduce open space requirements.</p> <p>Allow PUD densities to match underlying zones prior to the addition of affordable housing bonus densities.</p>
<b><u>17.69 Secondary Dwellings Ordinance</u></b>	<p>Secondary dwellings are limited to a maximum size of 25 percent or rear yard, and secondary dwellings are limited to a maximum size of 700 square feet and one bedroom.</p> <p>Secondary dwellings permits are automatically invalidated by the sale of the property, and new owners are not guaranteed the right to utilize the secondary dwellings.</p> <p>A maximum of two people are permitted to occupy a secondary dwelling.</p> <p>Required on-site parking for secondary dwellings may not be provided within the front setback of the property or in tandem with an existing driveway if the driveway is 35 feet or less in length.</p> <p>MOAB CITY</p>	<p>Increase the allowed maximum size for secondary dwellings and allow for more than one bedroom.</p> <p>Amend to preserve the right of the secondary dwelling use to run with the land.</p> <p>Remove or amend the maximum number of people allowed to occupy a secondary dwelling.</p> <p>Amend parking requirements to provide more flexibility to property owners to meet the intent of the ordinance.</p>
<b><u>C-1, C-2, C-4 Commercial Zones</u></b>	<p>The C-1, C-2, and C-4 zones require that residential units follow the area, width and location requirements of the R-3 zone.</p> <p>MOAB CITY</p>	<p>Amend to assure that area, width and location requirements are not obstructing affordable housing projects.</p>