



Cache
County
1857

Moderate Income Housing Plan
2019 Update

INTRODUCTION

The Utah State Legislature (UCA 17-27a, part 4) has determined that each county must include a moderate income housing element as part of their general plan. At a minimum, this element of the general plan must include the following information regarding the unincorporated areas of the county:

- A plan to provide a realistic opportunity to meet the need for additional moderate income housing.
- A plan must facilitate a reasonable opportunity for a variety of housing, including moderate income housing that meets the needs of the people of various income levels living, working, or desiring to live or work in the community, and to allow people of various incomes to benefit from and fully participate in all aspects of neighborhood and community life.
- The plan must include an analysis of how the county will provide a realistic opportunity for the development of moderate income housing within a five year planning horizon.
- An estimate of the existing supply of moderate income housing.
- An estimate of the need for moderate income housing for the next five years.
- A survey of total residential land use.
- An evaluation of the effect of existing land uses on opportunities for moderate income housing.
- A description of the county's program to encourage an adequate supply of moderate income housing.

The state also requires that the county review and revise the projections of the moderate income housing element each year. The county then reports on the findings of that review to the Housing and Community Development Division of the Department of Workforce Services.

While this plan is intended to address the moderate income housing needs of the unincorporated areas of Cache County, the best available data primarily focuses on incorporated areas; therefore some sections may be missing data specific to the unincorporated area. In those instances, data for the entire county was referenced. Also, some sections may rely on comparing data from different years and datasets therefore minor inconsistencies may be present. It is recommended that future annual updates address the gaps and inconsistencies in the data as they become apparent, and that a new dataset is pursued that is specific to the unincorporated areas of Cache County.

When considering housing needs, it can be said that adequate housing is an essential foundation, and is fundamental to a sense of safety and wellbeing. When basic needs are met, individuals have the ability to improve their own and the community's safety and sense of wellbeing. Affordable housing options improve the quality of life for a variety of community members, such as school teachers, police officers, sales clerks, young couples, and older adults. When affordable housing is not available, such households are more likely to spend more of their income on housing, and less on other basic needs, such as food, clothing, health insurance, education, and transportation. When an individual or family can afford to own or rent their housing they receive the following benefits:

- Children are more likely to thrive in school, attend college and earn more as adults¹
- Families and older adults are able to put more resources towards healthcare and wholesome foods, while ensuring children grow up in households free of environmental hazards^{2, 3}
- Building 100 affordable rental homes generates \$11.7 million in local income, \$2.2 million in taxes and other revenue for local governments, and 161 local jobs in the first year alone⁴

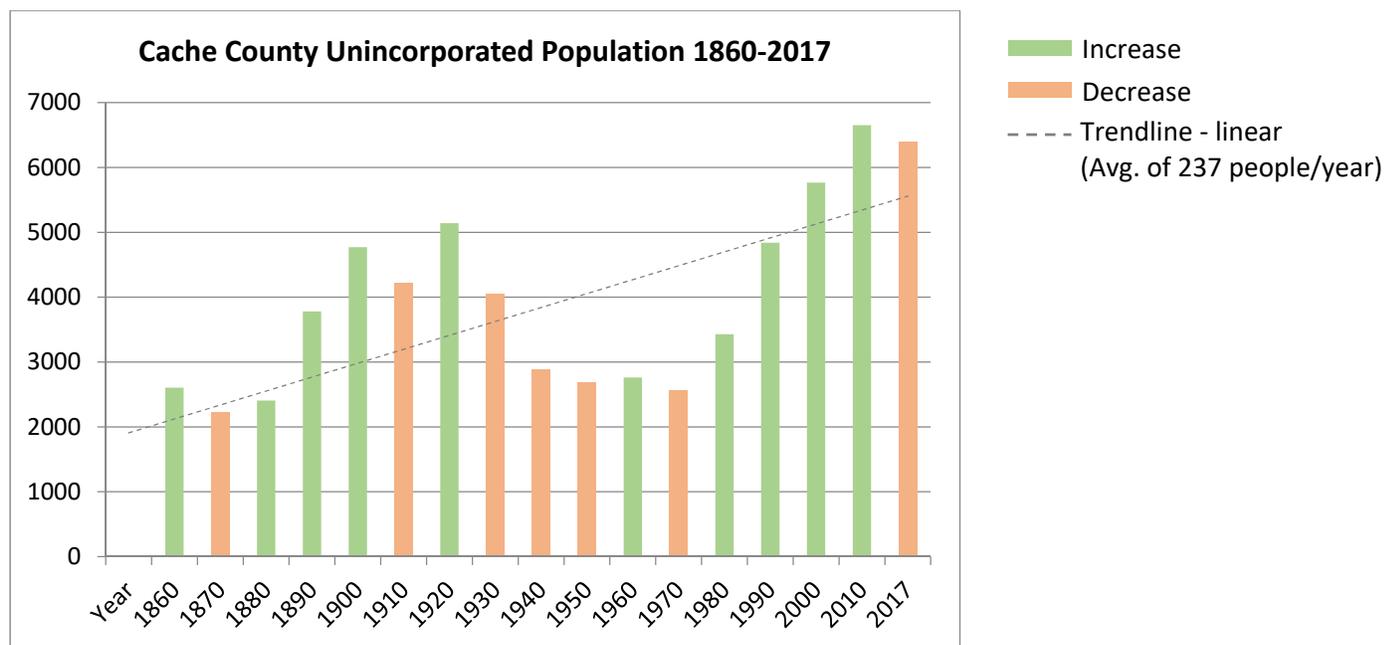
Investing in housing is an investment in the social, cultural and economic wellbeing of a community. Due to the importance of housing for the success of individuals and communities, this plan is intended to

examine Cache County’s role in supporting moderate income housing options for its current and future residents. This plan outlines the changing character of Cache County residents, the current gap and future needs of moderate income housing, barriers to moderate income housing, and strategies to increase moderate income housing options throughout the county.

KEY FINDINGS

Cache County and the unincorporated area are continuing to grow. From 2000 to 2010, Cache County gained over 21,000 new residents. Since the 1980s the county has been growing by over 18 percent, including 23 percent from 2000 to 2010.^{5,6,7} The unincorporated area has also seen modest growth, adding almost 1,000 residents from 2000 to 2010 (16% more residents).^{5,6} As of 2016, the unincorporated area’s population was estimated at 6,506 residents, 1,772 households and an average household size of 3.6 people.⁸ Estimates anticipate growth will continue at 19 percent in the entire county adding an additional 34,000 residents between 2017 and 2030. The unincorporated area is projected to gain 2,300 residents during that time.⁹

The increasing population of the county as a whole, and the ebb and flow of property and population from the incorporated county into municipal jurisdictions pose a challenge to calculating housing needs. Cache County is the sixth most populous county in the state of Utah and is growing, and as of 2017 Cache County had an estimated population of 120,288, with 95% (113,888) of that population located in municipalities and the remaining 5% (6,400) in the unincorporated areas. Census estimates for 2018 place the total county population at 127,068, an overall increase of 5.6% percent. However, the population within the unincorporated area saw an approximate decrease of 4% (251) from 2010 to 2017. The decrease in population is consistent with the historical transitional growth pattern within the county, and appears to be primarily due to the annexation of populated, unincorporated areas into the existing municipalities. From 1860 to the present, the growth rate of the unincorporated area of the county reflects an average increase of 237 people per year.



Cache County is getting older and slightly more diverse. As the population in Cache County continues to grow, older adults (age 65 and older) are becoming a larger portion of the total population. In 2015, older

adults made up 8.7 percent of the total population in Cache County. By 2025 they are expected to make up 11.7 percent of the total population.⁹ Additionally, Cache County is slowly become more diverse. Minority groups, which made up 7 percent of the population in 2000 now make up 16.1 percent of the population. Latinos are leading all minority groups at 10.3 percent of the total population.¹⁰ Future housing will need to address the unique character of residents including the growing number of older adults and Latinos.

Cache County continues to produce jobs in education services, health care and social assistance. With employers such as Utah State University, Cache School District, Logan Regional Hospital, Cache County has a strong education services, health care and social assistance workforce. Approximately 27 percent of the county and the unincorporated area are employed in that industry. The next leading industry is manufacturing at 19 percent of the county’s workforce and 15 percent of the unincorporated area’s workforce.¹¹ A variety of housing options is needed in Cache County to support the moderate-income manufacturing worker to the low-income healthcare worker.

A disparity is growing between wages and housing costs. Gains in wages are not keeping up with the increasing cost of housing. From 2007 to 2016 the area median income (AMI) in Cache County increased **15.3** percent from \$45,029 to \$51,935.^{12, 13} During the same period median gross rent increased **20** percent and median home values by **24** percent.^{8, 14, 26} Despite the Great Recession occurring over a decade ago, wages in Cache County are not increasing at the same rate as housing costs (see Figure A).

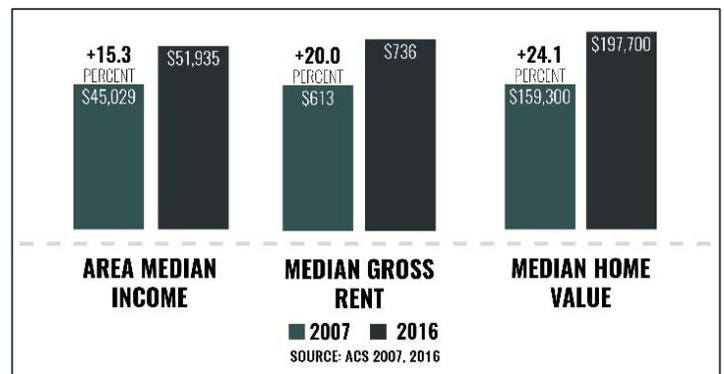


Figure A. Changes in median gross rent, median home value and median income in Cache County from 2007 to 2016.

More renters are becoming cost burdened.

Households that spend 30 percent or more of their income on housing are considered cost burdened. In Cache County, 44 percent of renters and 22 percent of homeowners are considered cost burdened in 2015. Since 2010, an additional 455 renters have become cost burdened with most occurring in the cities.¹⁵

Cache County and the unincorporated area has a deficit of affordable and available rental and owner-occupied housing units for low and very low income earning households. AMI is used to establish three levels of moderate income housing needs based on the area median income. In Cache County, a moderate income household (80 to 50 percent of AMI) earns between \$25,967 and \$41,548 annually, a low income households (50 to 30 percent of AMI) earns between \$15,580 and \$25,967 annually, and a very low income household (30 percent or less of AMI) earns \$15,580 or less annually. In the entire county, there was a deficit of nearly 2,000 affordable and available rental units for households at the 30 and 50 AMI levels. In the unincorporated

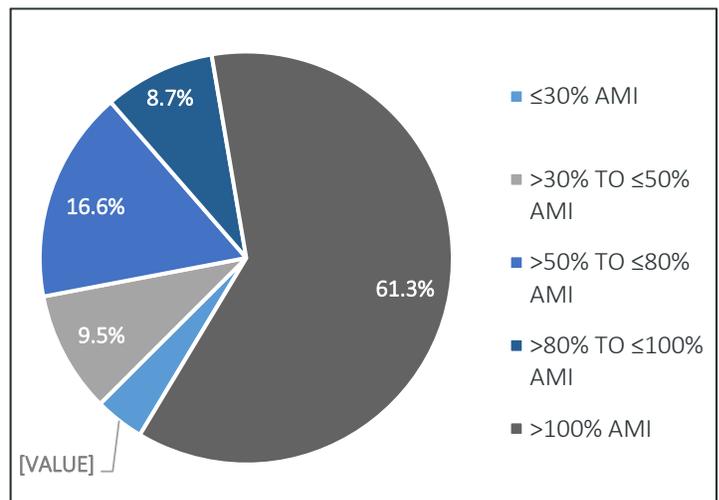


Figure B. Percentage of households at the different area median income (AMI) levels.¹⁶

county, there was a deficit of affordable and available owning units for households at all AMI levels. For renting households, a small surplus existed for households at the 30 and 80 AMI levels.¹⁶

An additional 1,100 to 2,600 moderate income housing units will be needed by 2022 in Cache County.

Accounting for population growth and vacancy rates, the unincorporated area will need to add approximately 13 to 30 moderate income housing units per year to meet the needs of future residents (2017-2022). This figure does not include the current deficit of housing units. Between 2022 and 2027 an additional 90 to 100 moderate income housing units will be needed in the unincorporated area.

Regulatory barriers are impeding moderate income housing growth. Allowed uses, minimum lot size and other development regulations are contributing in part to the deficit of moderate income housing in Cache County. In addition, the cost to developers and community perceptions are also hindering the development of moderate income housing. To address the regulatory, resource and perception barriers, Cache County has developed several strategies to increase moderate income housing opportunities in the county.

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DEMOGRAPHIC SUMMARY

The demographic characteristics of a community can greatly influence housing demands. Population growth, income, economic conditions, and other characteristics are all factors that influence the types of housing and units desired by the community. This section summarizes these factors in Cache County in order to inform the demand for housing units and the type of housing units.

Chapter Highlights

- Between 2000 and 2017 Cache County has added 33,000 residents. This was roughly the size of Smithfield in 2017. The unincorporated area added 634 residents during that time. As the population of the whole of Cache County continues to fluctuate, a variety of new housing types within developing areas will be needed along with the preservation and upkeep of the current housing stock.^{6, 17}
- More housing for older adults may be needed. As the population in Cache County continues to rise so will the portion of older adults. Because older adults are more likely to have a disability, such as mobility impairments, it is important to consider location of housing for older adults, such as centrally located or near transit.
- Other groups with housing needs include minorities (16.1 percent of the population) who are more likely to live at or below the poverty level, and disabled populations (11 percent of the population) who often face financial and social hardships.^{10, 18}
- Most moderate income earning households (80 percent of AMI or \$51,935) live in towns and cities. In total, 3 percent of moderate income earning residents of Cache County live in the unincorporated area. Despite the low percentage of moderate income residents in the unincorporated area, the Cache County Corporation may still be able to assist in the support of moderate income housing in the county as a whole.^{8, 15}
- Cache County touts a diversity of job types from education services and health care to manufacturing. These jobs support a variety of income levels from very low to high resulting in a need for a variety of housing types and levels of affordability.

HISTORIC AND CURRENT POPULATION LEVELS

Cache County is a small urban county with rapidly growing communities. Most housing in the county occurs along the eastern side of the valley (see Figure 1 on next page). Since the 1970s the county has experienced steady growth between 20 and 30 percent per decade. Between 2000 and 2010, the county grew by 23.3% (see Table 1 on the next page). Although most growth is occurring in the 19 incorporated cities and towns throughout Cache Valley, the unincorporated county has experience steady growth at 16.1% between 2000 and 2010.^{5, 6, 7, 8, 17}

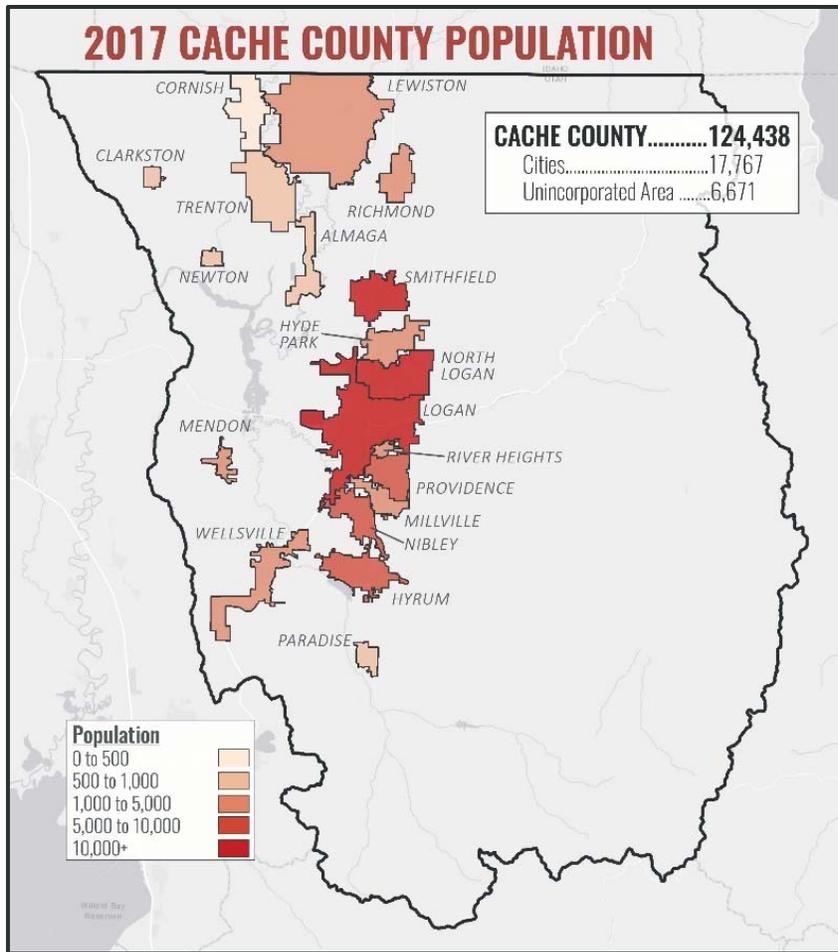


Figure 1. Population estimates for Cache County.

Table 1. Population of Cache County, all cities and unincorporated area from 2000 to 2010 and 2017.^{5, 6, 17}

	2000	2010	% Change	2017
Cache County	91,391	112,656	23.3%	124,438
All Cities	85,665	106,005	23.7%	117,767
Unincorporated Area	5,726	6,651	16.1%	6,671

AGE AND HOUSEHOLD SIZE

Cache County has a median age of 25 years old (see Table 2). This is considerably younger than other northern Utah counties and the state average of 30 years old. The younger median age can be attributed to the large population of young adults attending Utah State University. In addition, the county has a larger than average household size of 3.21 compared to other northern Utah counties.¹⁹

Table 2. Demographics of Cache County and surrounding counties.¹⁹

	Box Elder Co.	Cache Co.	Tooele Co.	Weber Co.	Utah
Household (HH) Size	3.08	3.21	3.36	3.09	3.27
Median Age	32.1	25.0	30.9	32.1	30.3
% of HH with Children under 18	32.6%	30.9%	34.2%	29.1%	30.5%
% of Total Population 19 and Under	35.3%	35.5%	36.5%	31.2%	33.0%
% of Total Population 65 and Older	12.5%	8.6%	9.1%	12.1%	10.9%

Age Distribution

According to the Kem C. Gardner Policy Institute, children (ages 0 to 17) made up 31.6 percent of the total population in the county in 2015 (see Figure 2). By 2025, the portion of children in the county is expected to decline by 2.6 percent to 29.0 percent of the county’s total population. This decline is projected to continue into 2050. As the percentage of children decline in the county, the percentage of older adults (ages 65 and older) is projected to increase. In 2015, older adults made up 8.7 percent of the total population. By 2025, the percentage of older adults will increase to 11.7 percent of the population. By 2025, the number of older adults will have increased 62.3% from 2015.⁹

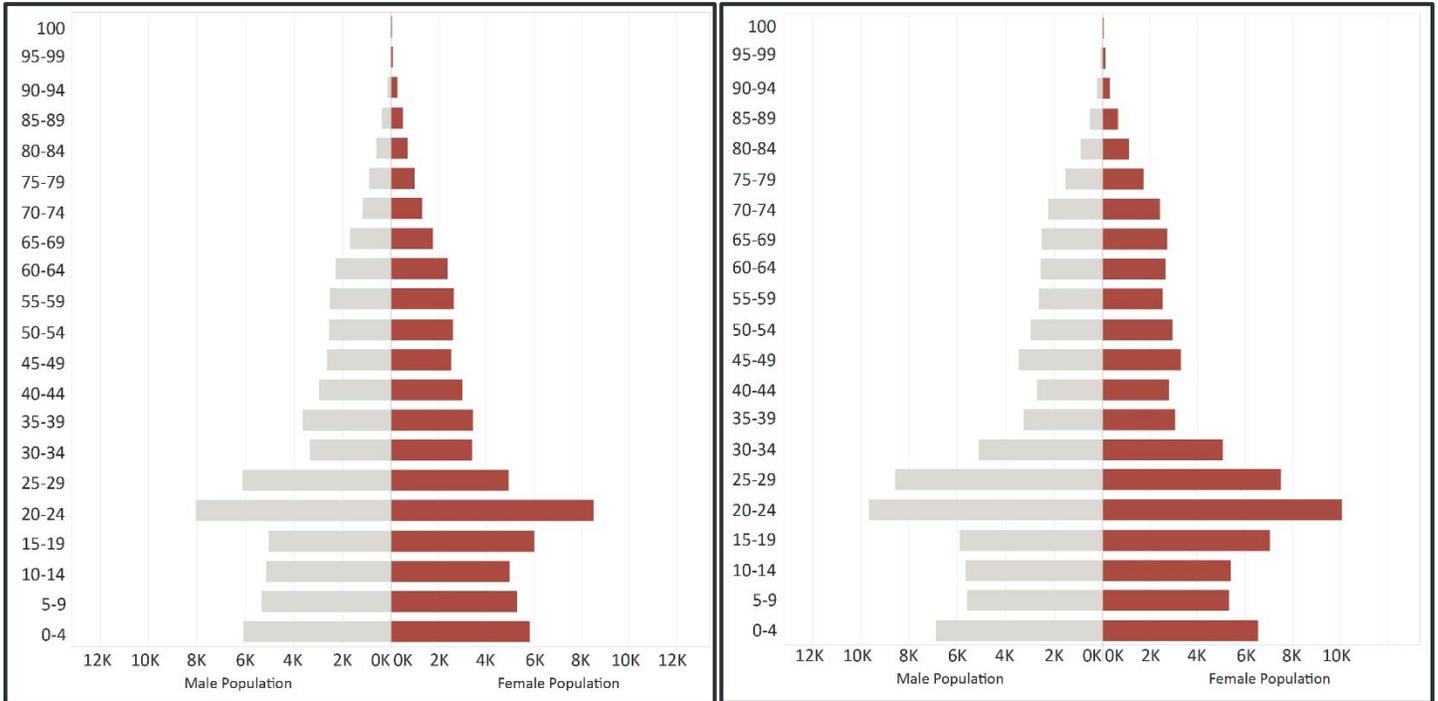


Figure 2. 2015 (left) and 2025 (right) age distribution for Cache County.⁹

INCOME

The county median income or area median income (AMI) was \$51,935 in 2016 (see Table 3). Since 2007, Cache County’s AMI has increased 15.3 percent. Compared to other northern Utah counties, Cache County’s AMI was among the lowest (see Figure 3 on the next page).

Table 3. Median household income in Cache County from 2007 to 2016.^{8, 14, 20, 21}

Year	Median Income
2007	\$45,029
2010	\$47,013
2013	\$49,506
2016	\$51,935

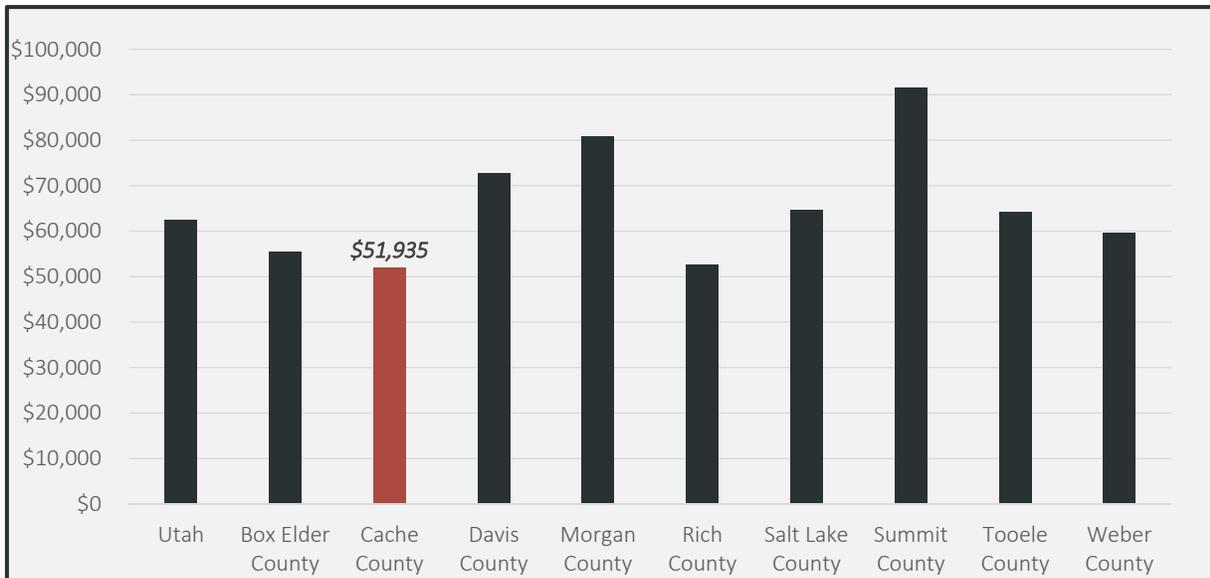


Figure 3. Median household income for Cache and other northern Utah counties.⁸

The unincorporated area has a higher percentage of households earning \$50,000 or more a year than all of Cache County and the cities (see Figure 4). Nearly 70% of households in the county earn \$50,000 or more per year. In the entire county and cities, 50% of households earn more than \$50,000 a year. This means most moderate income earning households (80 percent of AMI or \$51,935) live in cities.¹³



Figure 4. Household income for Cache County, all cities and unincorporated area.¹¹

EMPLOYMENT

Cache County has stable employment at 1.42 jobs per households (see Table 4 on the next). This was higher than most other northern Utah counties and the state average.

Table 4. Jobs per household in Cache and other northern Utah counties.¹¹

	Box Elder Co.	Cache Co.	Tooele Co.	Weber Co.	Utah
Jobs per household	1.29	1.42	1.33	1.27	1.34

About 1 out of 5 residents in Cache County were employed in educational services/health care/social assistance making it the largest employment sector in the county (see Table 5). This is largely due to Utah State University and the Cache School District, the two largest employers in Cache County (see Table 6). The educational services/health care/social assistance industry was also the largest employment sector in the unincorporated county at 26.5 percent. This was followed by manufacturing at 15.0 percent.¹¹

Table 5. Percentage of total employment by sector in Cache County, all cities and unincorporated area.¹¹

	Cache Co.	All Cities	Unincorporated Area
Agriculture/Forestry/Fishing/Hunting/Mining	2.6%	2.3%	9.8%
Construction	4.9%	4.7%	8.5%
Manufacturing	18.3%	18.4%	15.0%
Wholesale Trade	1.5%	1.5%	1.9%
Retail Trade	12.0%	12.0%	10.8%
Transportation/Warehouse/Utilities	2.7%	2.7%	1.9%
Information	1.6%	1.6%	0.9%
Finance/Insurance/Real Estate/Rental/Leasing	3.6%	3.7%	1.8%
Professional/Scientific/Technical Services/Admin/Waste Mgmt	10.8%	10.8%	9.5%
Educational Services/Health Care/Social Assistance	26.9%	26.9%	26.5%
Arts/Entertainment/Recreation/Accommodation/Food Services	8.2%	8.4%	3.9%
Other Services	4.5%	4.4%	6.3%
Public Administration	2.5%	2.5%	2.5%

Table 6. Largest employers in Cache County.²²

Company	Sector	Employee Range	Location
Utah State University	Education Services	7,000 to 9,999	Logan
Cache School District	Education Services	2,000 to 2,999	North Logan
Logan Regional Hospital – IHC	Health Care	1,000 to 1,999	Logan
Swift & Co.	Manufacturing	1,000 to 1,999	Hyrum
Conservice	Technical Services	1,000 to 1,999	Logan
Icon Main Plant	Manufacturing	500 to 999	Logan, Smithfield
Schreiber Foods	Manufacturing	500 to 999	Logan, Smithfield
Wal-Mart	Retail Trade	500 to 999	Logan
Logan School District	Education Services	500 to 999	Logan
Logan City	Public Administration	500 to 999	Logan

EDUCATION

Cache County has an above average percentage of residents with at least a high school degree or higher (see Table 7). For residents with a bachelor’s degree or higher, the county was the highest compared to other northern Utah counties.

Table 7. Education level in Cache and other northern Utah counties.²³

	Box Elder Co.	Cache Co.	Rich Co.	Tooele Co.	Weber Co.	Utah
% High School Degree or Higher	93.0%	93.0%	96.1%	91.6%	90.1%	91.5%
% Bachelor’s Degree or Higher	21.4%	36.3%	20.4%	20.8%	23.3%	31.7%

RACE

Cache County and the unincorporated area was largely made up of the race “White” (see Table 8). Nearly 84 percent of the entire county and 95 percent of the unincorporated area were “White.” Minorities made up 16.1 percent of the county and 5.5 percent of the unincorporated area. The largest minority race was “Hispanic or Latino” at 10.3 percent of the entire county and 3.7 percent of the unincorporated area.

Table 8. Racial makeup of Cache County and the unincorporated area.¹⁰

	Cache County		Unincorporated Area	
	Population	Percentage	Population	Percentage
Total Population	118,824	-	5,891	-
White	99,736	83.9%	5,566	94.5%
Hispanic or Latino	12,276	10.3%	217	3.7%
Black or African American	862	0.7%	73	1.2%
American Indian or Native Alaska	530	0.4%	7	0.1%
Asian	2,731	2.3%	0	0.0%
Native Hawaiian & other Pacific Islander	403	0.3%	0	0.0%
Some other race	524	0.4%	0	0.0%
Two or more races	1,761	1.5%	23	0.4%

SPECIAL NEEDS POPULATION

Older Adults

The portion of the population made up of older adults will continue to increase over the next 32 years (to 2050) and beyond. In addition, older adult were more likely to have a disability. In Cache County, approximately 33 percent or 3,357 older adults live with a disability.²⁴ Some older adults may decide to stay in their homes but other may not be able to remain in their homes or may choose to relocate to a unit that better suits their preference and needs. A diversity of housing types is needed, including rental housing for older adults. Additional units closer to commercial centers and everyday services (e.g., grocery, doctor, senior centers, etc.) will also be needed. This is because mobility, the ability of a person to move oneself within community environments, is the most common disability in older adults.

Persons with Disabilities

Approximately 11 percent of residents in the unincorporated area have a disability or 715 residents as of 2016 (see Table 9). In the entire county, 10,627 or 9 percent of residents have a disability. In the entire

county, about 4.6 percent of people under 18 live with a disability, 7.0 percent for ages 18 to 65, and 32.3 percent for those 65 and over.²⁴

Table 9. Population with a disability in the unincorporated area of Cache County.²⁴

	18 and Under	19 to 64	65 and Older	Total
Population with a Disability				715
With a Hearing Difficulty	7.7%	46.2%	46.1%	130
With a Vision Difficulty	0.0%	56.7%	43.3%	141
With a Cognitive Difficulty	0.0%	69.2%	30.8%	182
With an Ambulatory Difficulty	0.0%	66.7%	33.3%	102
With a Self-Care Difficulty	0.0%	75.8%	24.2%	58
With an Independent Living Difficulty	n/a	50.1%	49.9%	102

Twenty six percent of residents with a disability live at less than 125 percent of the poverty level. People with disabilities often face financial and social difficulties that make it difficult to obtain housing.¹⁸

Veterans

Over 3,735 veterans lived in Cache County in 2016, including 3,513 in the cities and over 222 in the unincorporated area. Of those veterans, 519 had a service-connected disability rating, with 494 in cities and 25 in the unincorporated area.²⁵

Homeless

Based on the 2018 State of Utah Annual Report on Homelessness and the Point-In-Time count that was conducted, an approximate total of 67 people were considered homeless in Cache County. However, homeless counts have not been an accurate representation of the true number of homeless due to many errors in the estimating process. Despite inaccuracies in estimating the true number of homeless people in the county, there appears to be a need to develop or promote programs designed to help homeless individuals become stably housed. A portion of current homeless populations are sent to Ogden or Salt Lake City for temporary housing.

EXISTING HOUSING STOCK

The housing stock of a community helps determine the condition and need of current and future housing. This section summarizes the different categories of housing and the role they play in determining the quality of housing units in Cache County.

Chapter Highlights

- Sixty three percent of housing units in the county and 87.2 percent in the unincorporated area were owner-occupied.⁸ Although homeownership is widespread in Cache County, rental housing units are important for providing a balanced housing stock.
- Over 95 percent of housing in the unincorporated area were single family housing units and less than 1 percent were multifamily housing units.⁸
- The cost of housing is continuing to rise. From 2007 to 2016, home values grew by 24 percent and gross rent by 20 percent.⁸
- About 55 percent of homes in the county and the unincorporated area were more than 30 years old.⁸ Homes older than 30 years generally require more rehabilitation than newer homes. Moderate to very low income earning households would need assistance to provide ongoing maintenance to the older homes.

HOUSING OCCUPANCY

Housing in Cache County was primarily made up of owner-occupied housing (see Table 10). As of 2016, the county had 36,093 occupied housing units, 23,194 owner-occupied units (or 64.3 percent of all housing units), and 12,899 renter-occupied units. In the unincorporated area, there were 1,817 occupied housing units, 12.8 percent were renter-occupied or 233 units and 87.2 percent owner-occupied or 1,584 units.⁸

Table 10. Housing unit occupancy and percentage of owner- and renter-occupied housing in Cache County, cities and unincorporated area.⁸

	Occupied Housing Units	Owner-Occupied Housing	Renter-Occupied Housing
Cache County	36,093	64.3%	35.7%
Cities	34,321	63.0%	37.0%
Unincorporated Area	1,772	87.2%	12.8%

HOUSING UNITS

Nearly 66 percent of the current housing stock in Cache County was single family detached homes. The county also has a good supply of multi-family housing units (2 or more housing units) and mobile homes (see Table 11 on the next page). Of the 39,192 housing units in the county, 9,959 were multifamily homes and 946 were mobile homes. In the unincorporated area, of the 2,430 housing units, less than 1 percent were multifamily (2 or more units). All large multifamily housing (5 or more units) occurred largely in cities, including Logan and North Logan.⁸

Table 11. Housing unit type in Cache County, cities and unincorporated area.⁸

	Total Housing Units	Single Family, Detached	Single Family, Attached	Multi-Family	Mobile Home
Cache County	39,192	25,819	2,817	9,595	946
Cities	36,597	23,354	2,769	9,580	879
Unincorporated Area	2,595	2,465	48	15	67

BEDROOMS

A range of bedrooms per housing unit (studio, one-bedroom, etc.) is needed to support individuals, couples, and large families. In Cache County the majority of the housing stock consists of 3 or more bedrooms (see Table 12). Studio or no-bedroom units and one-bedroom units totaled 7.0 percent of all housing units. The unincorporated area followed the same pattern. Just over 8 percent of all housing units were studio and one bedroom units and the majority of housing units consisted of 3 or more bedrooms.⁸

Table 12. Number of bedrooms per housing unit in Cache County, cities and unincorporated area.⁸

	Studio/No Bedroom	1 Bedroom	2 Bedrooms	3 Bedrooms	4 Bedrooms	5+ Bedrooms
Cache County	517	2,232	9,412	10,428	8,107	8,496
Cities	444	2,108	8,920	9,870	7,504	7,916
Unincorporated Area	73	124	492	558	603	580

HOME VALUES

The median value of homes in Cache County in 2016 was \$197,700 (see Figure 6). Since 2007 the median value of a home has risen 24 percent or by \$38,400. Seventy six percent of homes in the county and 54 percent of homes in the unincorporated area were valued between \$150,000 and \$300,000. The majority of homes in the unincorporated area (88 percent) were valued at \$150,000 or more.^{8, 26}

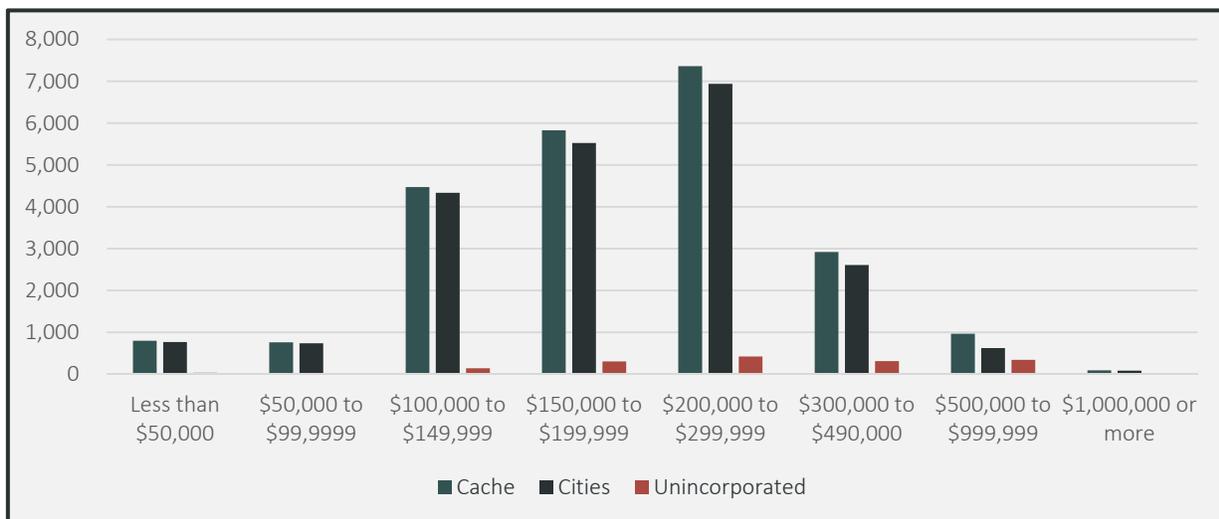


Figure 5. Home values in Cache County, cities and unincorporated area.⁸

GROSS RENT

The median gross rent in Cache County was \$736 in 2016. This was a 20 percent increase from 2007 when the median gross rent was \$613. Fifty percent of gross rents in the unincorporated area was between less than \$500 per month (see Figure 6). In the entire county, 67 percent of gross rents were between \$500 and \$999 per month.^{8, 14}



Figure 6. Gross rent in Cache County, cities and unincorporated area.⁸

AGE OF HOUSING STOCK

Approximately 54 percent of the housing stock in Cache County was built prior to 1980, and 15 percent built prior to 1950 (see Figure 7). Less than 4.3 percent of the county were new homes (2010 or later). In the unincorporated area 42 percent of the housing stock was built prior to 1980, and 14.4 percent built prior to 1950. Only 7 percent of the unincorporated area were newer homes (2010 or later). Housing older than 30 years typically requires more rehabilitation than newer homes. Sixty three percent of homes in the county and 54 percent of homes in the unincorporated area were older than 30 years.⁸

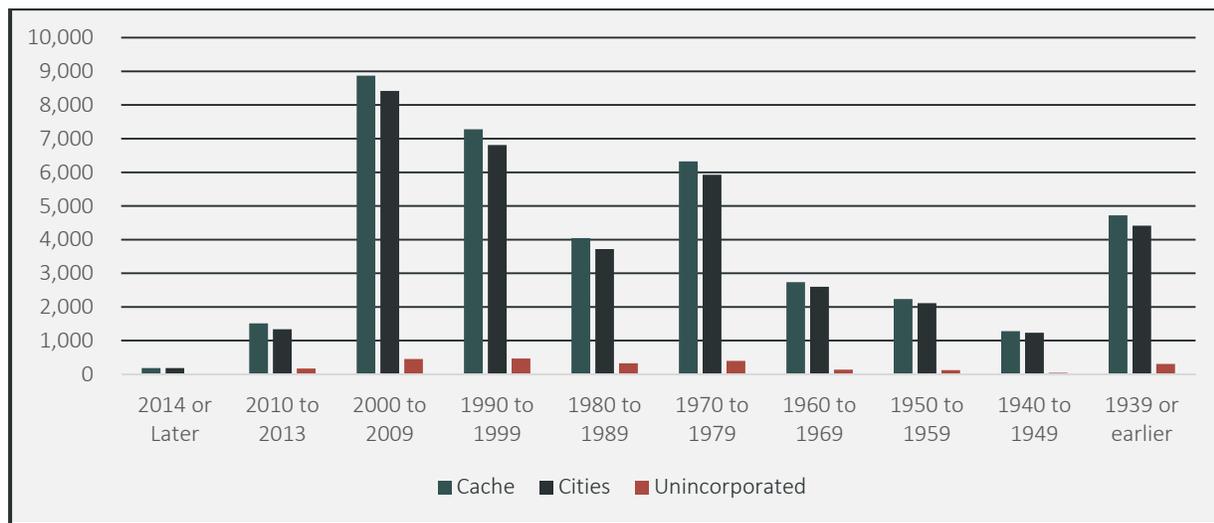


Figure 7. Age of housing stock in Cache County, cities and unincorporated area.⁸

EXISTING MODERATE INCOME HOUSING

Chapter Highlights

- Almost 44 percent of households in Cache County and 30 percent in unincorporated area earned a moderate income (80 percent AMI or \$41,548) or lower.^{13, 15, 16}
- Households that earn 50 percent of the AMI or lower cannot afford the median gross rent (\$736) in the county. Households that earn 80 percent of the AMI or lower cannot afford a mortgage for a median valued home (\$197,700) in the county.^{13, 15, 16}
- In the unincorporated area there was a deficit of affordable and available rental housing for households at the 50 percent AMI levels. At the 30 and 80 percent AMI levels there is a surplus of 2 and 6 rental housing units. In the entire county there was a deficit of almost 2,000 rental units for households at the 30 and 50 percent AMI levels.^{13, 15, 16}
- In the unincorporated area there was a deficit of affordable and available owner housing for households at the 30, 50 and 80 percent AMI levels. Households earning 80 percent of the AMI in Cache County were the only level to have a surplus of housing units.^{13, 15, 16}

TARGETED INCOME LEVELS

Moderate income housing is housing occupied or reserved for occupancy by households with a gross income equal to or less than 80 percent of the area median income for households of the same size in Cache County. The AMI for Cache County was \$51,935. Eighty percent of that amount is \$41,548. Therefore, for the purpose of this plan, moderate income housing in Cache County during the year 2016 is defined as those housing units that were affordable to households that earn \$41,548 or less annually. Approximately 41.2 percent of all households in the county and 30.1 percent in the unincorporated area earn \$41,548 or less annually.^{13, 15, 16}

Families that pay more than 30 percent of their income for housing are considered cost burdened and may have difficulty affording necessities, such as food, clothing transportation, and insurance. Therefore, affordability or affordable housing is when a household pays no more than 30 percent of its annual income on housing.

To estimate the supply of moderate income housing, the following targeted income levels were evaluated: 30 percent (very low income), 50 percent (low income), and 80 percent (moderate income) of the AMI. Table 13 (on the next page) lists the annual household income, the maximum affordable monthly rent, and the maximum affordable mortgage loan amount for each targeted AMI level. For example, a household earning 50 percent of the AMI makes \$25,967 annually, can afford to spend \$649 monthly on rent, and can afford a home priced up to \$72,768.^{13, 15, 16}

Table 13. Household income and maximum affordable rent and mortgage loan by AMI level.^{13, 15, 16}

Targeted AMI Level	Annual Household Income	Maximum Affordable Rent *	Maximum Affordable Mortgage Loan **
≤30% AMI	\$15,580	\$389	\$27,690
>30% to ≤50% AMI	\$25,967	\$649	\$72,768
>50% to ≤80% AMI	\$41,548	\$1,038	\$140,384

*Maximum affordable gross rent included utilities.

**Maximum affordable mortgage loan assumed a monthly utility expense of \$230. This was based on local estimates. For the purpose of calculating mortgage payments, a 3.71% interest rate on a 30-year fixed rate mortgage was assumed.

HOUSEHOLD AND AMI LEVELS

In the unincorporated area 30.1 percent of households were moderate income earning or lower (see Table 14).^{13, 15, 16} Households that earn 50 to 80 percent of the AMI were the largest group of moderate income households.

Table 14. Household income and maximum affordable rent and mortgage loan by AMI level for unincorporated area.^{13, 15, 16}

AMI Level	Number of Households	Percentage of Total Households
≤30% AMI	77	3.9%
>30% to ≤50% AMI	186	9.5%
>50% to ≤80% AMI	325	16.6%
>80% to ≤100% AMI	171	8.7%
>100% AMI	1,198	61.3%
TOTAL	1,952	100.0%

AFFORDABLE AND AVAILABLE RENTAL HOUSING UNITS

Of the 36,093 occupied housing units in the Cache County, approximately 35.8 percent or 12,899 housing units were renter-occupied in 2016. In the unincorporated area, 191 units or 8.2 percent of housing units were renter-occupied (see Table 15). A unit is affordable when a household (2.84 persons) at a defined AMI level can rent the unit without paying more than 30 percent of its gross income on housing and utility costs. Most affordable and available units in Cache County were located in cities (see Table 16, 17 and 18 on the next page).^{15, 16}

Table 15. Number and percentage of renter households in the unincorporated area.¹⁵

AMI Level	Number of Renters	Running Total	Percentage of Total Households
≤30% AMI	5	5	1.8%
>30% to ≤50% AMI	86	91	31.3%
>50% to ≤80% AMI	100	191	36.4%
≥80% AMI	84	275	30.5%
TOTAL	275	-	100.0%

Table 16. Affordable and available rental housing units at the 30 percent AMI level. ^{13, 15, 16}

≤30%AMI Level (Maximum Affordable Monthly Rent)	Cache County	Cities	Unincorporated Area
Affordable Units	1,780	1,599	181
Renter Households	2,590	2,585	5
Surplus/Deficit of Affordable Units	-810	-986	176
Affordable & Available Units	645	638	7
Surplus/Deficit Affordable & Available Units	-1,945	-1,947	2

Table 17. Affordable and available rental housing units at the 50 percent AMI level. ^{13, 15, 16}

≤50%AMI Level (Maximum Affordable Monthly Rent)	Cache County	Cities	Unincorporated Area
Affordable Units	6,350	6,126	224
Renter Households	5,300	5,209	91
Surplus/Deficit of Affordable Units	1,050	917	133
Affordable & Available Units	3,430	3,353	77
Surplus/Deficit Affordable & Available Units	-1,870	-1,856	-14

Table 18. Affordable and available rental housing units at the 80 percent AMI level. ^{13, 15, 16}

≤80%AMI Level (Maximum Affordable Monthly Rent)	Cache County	Cities	Unincorporated Area
Affordable Units	11,810	11,528	282
Renter Households	8,560	8,369	191
Surplus/Deficit of Affordable Units	3,250	3,159	91
Affordable & Available Units	8,430	8,233	197
Surplus/Deficit Affordable & Available Units	-130	-136	6

A unit is affordable and available only if that unit is both under 30 percent of a household’s annual income and vacant, or is currently occupied by a household at or below the defined AMI level. In Cache County, there were 8,560 renter households but only 8,430 affordable and available rental units for households at the 80 percent AMI level (see Figure 18). This mean there was a deficit of 130 rental units. At the 80 percent AMI level in the unincorporated area there was a surplus of 6 rental units. At the 50 percent AMI levels both the county and unincorporated area were at a deficit (see Table 17). At the 30 percent AMI level there was a deficit of 1,945 affordable and available units for the county and a surplus of 2 units (see Table 16). In general, there is not enough affordable and available rental housing units in the county and a small surplus of rental units for households earning in the 30 and 80 percent AMI levels in the unincorporated area. There is a growing need for additional rental housing units for very low- to moderate-income earning households throughout the county. ^{13, 15, 16}

COST BURDENED RENTER HOUSEHOLDS

When a household spends more than 30 percent of their annual income on housing they are considered cost burdened. In Cache County, 42.8 percent of households with a moderate income or lower were considered cost burdened (see Table 19 on the next page). Over 99 percent of those cost burdened households lived in cities.¹⁵

Table 19. Percentage of cost burdened renters.¹⁵

Cost Burdened (≥30% of income)	Cache County	Cities	Unincorporated Area
>30% AMI	2,120, 81.8%	2,120, 81.8%	0, 0.0%
>30% to ≤50% AMI	1,955, 72.1%	1,940, 73.9	15, 17.4%
>50% to ≤80% AMI	1,210, 37.1%	1,204, 38.1	6, 6.0%

When a household spends more than 50 percent of their annual income on housing they are considered severely cost burdened. In Cache County, 1 in 5 households were considered severely cost burdened (see Table 20). Almost all severely cost burdened households were in cities (greater than 99 percent).¹⁵

Table 20. Percentage of severely cost burdened renters.¹⁵

Severely Cost Burdened (≥50% of income)	Cache County	Cities	Unincorporated Area
>30% AMI	1,790, 69.1%	1,790, 69.2%	0, 0.0%
>30% to ≤50% AMI	485, 17.8%	485, 17.8%	0, 0.0%
>50% to ≤80% AMI	210, 6.4%	208, 6.5%	2, 2.0%

AFFORDABLE AND AVAILABLE OWNER OCCUPIED HOUSING UNITS

Of the 36,093 occupied housing units in Cache County, approximately 64.2 percent or 23,194 housing units were owner-occupied in 2016. In the unincorporated county, 87 percent or 1,584 housing units were owner-occupied. In the unincorporated area at the 30, 50 and 80 percent AMI levels there were no affordable and available housing units (see Tables 21, 22 and 23). This means all home-owning households earning a moderate income or lower in the unincorporated area were not affordable or not vacant. Although there were a few available and affordable owner housing units in cities, there was still a deficit of 657 for households at the 30 percent AMI level, 1,388 for households at the 50 percent AMI level and 3,609 for households at the 80 percent AMI level. The number of affordable and available owner-households were based on a June 2018 search on Realestate.com and Zillow.com. Similar to rental housing units, Cache County has a large deficit of affordable and available owner-housing units.^{13, 15, 16}

Table 21. Affordable and available owner housing units at the 30 percent AMI level.^{13, 15, 16}

≤30% AMI Level, \$27,690 (Maximum Affordable Monthly Mortgage)	Cache County	Cities	Unincorporated Area
Affordable Units	651	629	22
Owner Households	730	658	72
Surplus/Deficit of Affordable Units	-79	-29	-50
Available and Affordable Housing Units (from Zillow.com and Realtor.com)	1	1	0
Surplus/Deficit of Affordable & Available Units	-729	-657	-72

Table 22. Affordable and available owner housing units at the 50 percent AMI level.^{13, 15, 16}

≤50% AMI Level, \$72,768 (Maximum Affordable Monthly Rent)	Cache County	Cities	Unincorporated Area
Affordable Units	717	695	22
Owner Households	1,495	1,395	100
Surplus/Deficit of Affordable Units	-778	-700	-78
Available and Affordable Housing Units (from Zillow.com and Realtor.com)	7	7	0
Surplus/Deficit of Affordable & Available Units	-1,488	-1,388	-100

Table 23. Affordable and available owner housing units at the 80 percent AMI level.^{13, 15, 16}

≤80% AMI Level, \$140,384 (Maximum Affordable Monthly Rent)	Cache County	Cities	Unincorporated Area
Affordable Units	3,998	3,890	108
Owner Households	3,845	3,620	225
Surplus/Deficit of Affordable Units	177	270	-93
Available and Affordable Housing Units (from Zillow.com and Realtor.com)	11	11	0
Surplus/Deficit of Affordable & Available Units	-3,834	-3,609	-255

COST BURDENED OWNER HOUSEHOLDS

In addition to the shortfalls of affordable and available owner housing, over 50 percent of households in the unincorporated area at the 30 and 50 percent AMI level were cost burdened (see Table 21 and Figure 8). In the entire county, most (78 percent) residents at the 30 percent AMI level were cost burdened.^{13, 15, 16}

Table 24. Percentage of cost burdened owners.¹⁵

Cost Burdened (≥30% of income)	Cache County	Cities	Unincorporated Area
>30% AMI	570, 78.1%	531, 80.7%	39, 54.2%
>30% to ≤50% AMI	930, 62.2%	873, 62.6%	57, 57.0%
>50% to ≤80% AMI	1,845, 47.9%	1,736, 47.9%	109, 48.4%

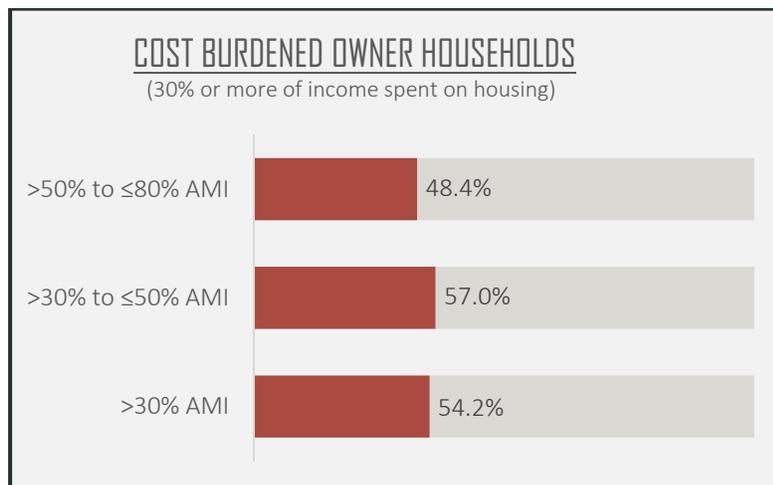


Figure 8. Percentage of cost burdened home owners.¹⁵

Approximately 60 percent of owner households at the 30 percent AMI level in the entire county were severely cost burdened (see Table 22 and Figure 9). In the unincorporated area, 40 percent were severely cost burdened at the 30 percent AMI level. In general, most owner households at the 30 percent AMI level were either cost burdened or severely cost burdened. Also, nearly half of all owner households at the 30, 50 and 80 percent level were cost burdened.¹⁵

Table 25. Percentage of severely cost burdened owners.¹⁵

Severely Cost Burdened (≥50% of income)	Cache County	Cities	Unincorporated Area
>30% AMI	440, 60.2%	411, 62.4%	29, 40.2%
>30% to ≤50% AMI	610, 40.8%	578, 41.4%	32, 32.0%
>50% to ≤80% AMI	460, 11.9%	438, 12.1%	22, 9.8%

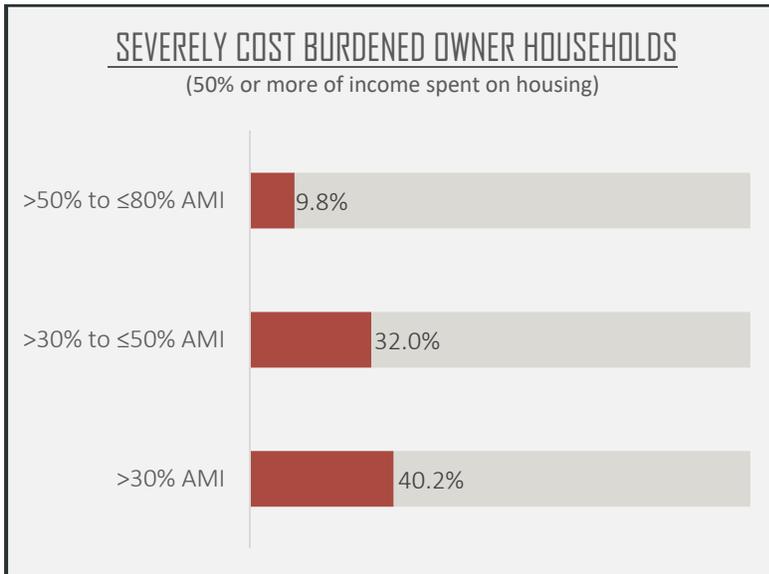


Figure 9. Percentage of cost burdened home owners.¹⁵

FUTURE MODERATE INCOME HOUSING NEED

Chapter Highlights

- The population of Cache is expected to grow between 14 and 22 percent over the next decade. In the unincorporated area, the population is expected to remain at about 5.7% of the total county population.⁹
- Between 2017 and 2022 the unincorporated area will need an additional 65 to 148 moderate income housing units. Between 2022 and 2027 the unincorporated area will need an additional 90 to 98 housing units.

COUNTYWIDE PROJECTED GROWTH

Social, economic, political, and infrastructure can influence population growth. As such, there is a great deal of uncertainty with projecting population growth. For this plan, a high and low growth rate was used to provide a plausible range of future population levels the county may experience in the next four decades. Those estimates were then used to inform the amount of moderate income housing needed for the next five to ten years in the county.

Population projects estimated by the Kem C. Gardner Policy Institute established a baseline growth rate for Cache County. The county is projected to remain near a 19 percent growth per decade through 2030 at which time the growth rate would drop to a 16 increase (see Table 26). From 2040 to 2050 the growth rate would continue to drop to below 11 percent increase.⁹

Table 26. Population projections and growth rates.^{6,9}

	2000	2010	2020	2030	2040	2050
Population	91,391	112,656	133,601	158,815	184,635	204,114
Growth Rate	29.5%	18.6%	18.9%	16.3%	10.6%	

The high and low growth rates were calculated by multiplying population projections by 4% more and 4% less for a given year (see Figure 10 on the next page). For example, the population projection for 2030 was 158,815 residents, therefore the high population projection would be 4% more or 167,676 residents.

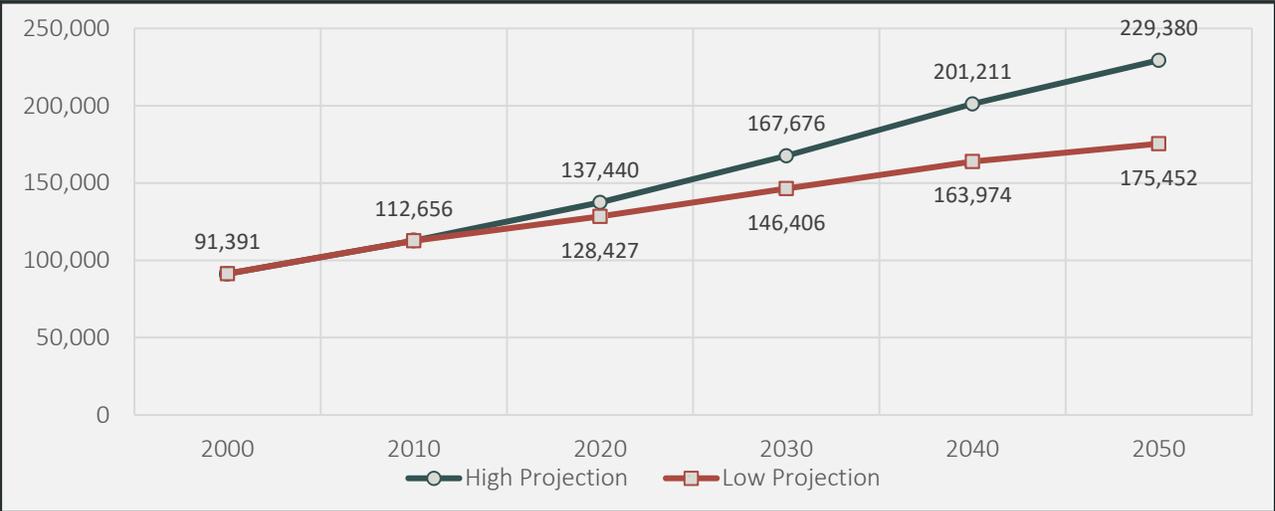


Figure 10. Population projections for Cache County between 2000 and 2050.^{6,9}

UNINCORPORATED AREA PROJECTED GROWTH

Population levels were also projected for the unincorporated area of the Cache County. Again, a high and a low estimate were calculated to create a plausible range of future population levels in the unincorporated area. To estimate the population of the unincorporated area, the high and low population estimates for the entire county were multiplied by the projected percentage of the population in the unincorporated area. The percentage of the population in the unincorporated area were based on historical trends calculated by the Kem C. Gardner Policy Institute. Historically, the unincorporated area has been between 5.5 and 6 percent of the total county population. For this plan 5.7 percent of the total population was used to estimate the population of the unincorporated area. Over the next thirty years the unincorporated area was estimated to increase by 3,300 and 6,400 residents (see Figure 11 on the next page).^{6,9}

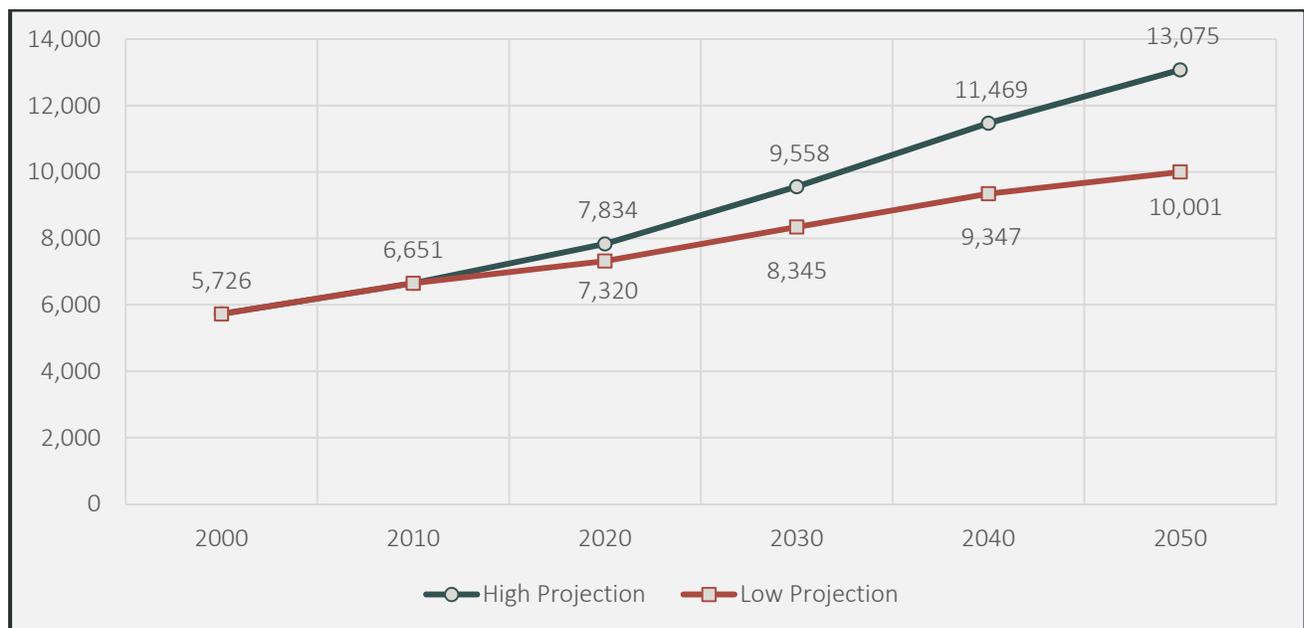


Figure 11. Population projections for unincorporated Cache County between 2000 and 2050.^{6,9}

FUTURE MODERATE INCOME HOUSING NEEDS FOR THE NEXT 5 AND 10 YEARS

Cache County will likely grow by approximately 8,700 to 19,800 residents over the next five years (2017-2022). This may require an additional 2,700 to 6,200 housing units. These figures were based on the low and high population projects for Cache County, and the county's current average household size of 3.21 people. From 2017 to 2022 the unincorporated area may need an additional 285 to 480 housing units and an additional 215 to 230 housing units from 2022 to 2027.

Based on the projected high and low population increases, the existing vacancy rate (1.2 percent), and the current percentage of moderate income households, it is projected that the unincorporated area will need an additional 65 to 148 moderate income housing units by 2022, and 90 to 98 between 2022 and 2027 (see Table 27 on the next page) depending on the continuing pattern of annexation. The majority of moderate income housing units will be needed at the 50 percent to 80 percent AMI level.

Table 27. The range of moderate to very low income housing needed in Cache County in the next 5 and 10 years.

Targeted AMI Level	By 2022	By 2027
Cache County		
≤30%	241 to 548	335 to 363
<30% to ≤50%	335 to 762	465 to 504
<50% to ≤80%	562 to 1,280	789 to 846
TOTAL	1,138 to 2,590	1,581 to 1,713
Cities		
≤30%	227 to 517	316 to 342
<30% to ≤50%	316 to 718	439 to 475
<50% to ≤80%	530 to 1,207	737 to 798
TOTAL	1,073 to 2,442	1,491 to 1,615
Unincorporated Area		
≤30%	14 to 31	13 to 21
<30% to ≤50%	19 to 43	27 to 29
<50% to ≤80%	32 to 73	45 to 48
TOTAL	65 to 148	90 to 98

BARRIERS TO MODERATE INCOME HOUSING

The success of moderate income housing can be stymied due to several reasons, including regulatory, economic and social barriers. This section provides an overview of those barriers.

REGULATORY BARRIERS

Regulatory barriers are policies, rules, processes or procedures that prohibit, discourage or excessively increase the cost of moderate income housing. Regulatory barriers can include zoning regulations, environmental regulations, development permits and processing procedures, and ordinances. The following section describes the current state of zoning and land use codes in Cache County because they are considered the most common barrier to affordable and moderate income housing.

Cache County Zoning and Land Use Codes

In the unincorporated area of Cache County, seven different zones allow and contain residential housing (see Table 28). Within the unincorporated area, the Agricultural (A10) Zone contains 82 percent of all residential housing; the Forest Recreation (FR40) Zone appears to comprise 15 percent, however, dwellings in this area are limited to a maximum occupancy of 180 days per year. Existing data shows that only two multifamily units exist in the unincorporated area all within the A10 zone. This data appears to be incomplete as it does not consider or quantify accessory apartments in the unincorporated county.

Most zoning districts in Cache County allow single family residential development with a zoning clearance (see Table 29 on the next page). The Resort Recreation (RR) zoning district is the only zoning district that allows multifamily residential units with a conditional use permit. Multiuse units are allowed with a zoning clearance in the A10, RR, RU2 and RU5 zoning districts.

Table 28. Number and percentage of residential housing types by zone in unincorporated area.²⁷

Zone	Zone Abbrev.	PSF*	% PSF	SSF*	% SSF	MU	%MU	MF	% MF	TOTAL HOMES
Agricultural	A10	1,609	97.1%	354	48.2%	6	75.0%	2	100.0%	1,971
Commercial	C	1	0.1%	2	0.3%	1	12.5%	0	0.0%	4
City Jurisdiction	n/a	n/a	0.2%	n/a	0.1%	0	12.5%	0	0.0%	n/a
Forest Recreation	FR40	5	0.3%	362	49.3%	0	0.0%	0	0.0%	367
Industrial	I	2	0.1%	0	0.0%	0	0.0%	0	0.0%	2
Resort Recreation	RR	0	0.0%	2	0.3%	0	0.0%	0	0.0%	2
Rural 2	RU2	35	2.1%	4	0.5%	0	0.0%	0	0.0%	39
Rural 5	RU5	1	0.1%	1	0.1%	0	0.0%	0	0.0%	2
ZONE UNIT TOTALS		1,653	100.0%	725	98.9%	7	100.0%	2	100.0%	2,387

*PSF - Primary Single Family, SSF - Secondary Single Family, MU - Multi-Use, MF - Multi-Family. All residential units were included in this analysis including single family detached homes, cabins, duplexes, and mixed use units.

Table 29. Residential uses allowed per zone in the unincorporated area.²⁷

Zone	Zone Abbrev.	Single-Family Residential Allowed?	Accessory Apartment Allowed?	Multi-Family Residential Allowed?
Agricultural	A10	ZC	ZC	N
Commercial	C	ZC	N	N
City jurisdiction	n/a	n/a	n/a	n/a
Forest Recreation	FR40	N	N	N
Industrial	I	ZC	N	N
Resort Recreation	RR	ZC	ZC	C
Rural 2	RU2	ZC	ZC	N
Rural 5	RU5	ZC	ZC	N

* Y – Allowed with Zoning Clearance; N - Prohibited; C - Conditional Use Permit; "-" - Overlay zones do not impose any additional requirements on use beyond base zone requirements.

In the unincorporated area, it appears that over 76 percent of the current moderate income (80 percent of AMI or lower) housing stock is located in the FR40 Zone (see Table 30), and that all very low income housing units occurred in the FR40 zone. However, dwellings in this area are limited to a maximum occupancy of 180 days per year. It is more realistic to recognize that while the A10 Zone appears to have 23 percent of the moderate income housing in the unincorporated area, the majority of actual dwellings without limited occupancy are located in the A10 Zone.

Table 30. Number of existing moderate income housing units per zoning district in the unincorporated area.²⁷

Zone	AFFORDABLE HOMES PER ANNUAL MEDIAN INCOME (AMI) CATEGORY*									
	0-30% AMI	%	30-50% AMI	%	50-80% AMI	%	80-100% AMI	%	100%+ AMI	%
Agricultural	0	0.0%	6	4.1%	81	39.7%	235	90.4%	1,641	93.5%
Commercial	0	0.0%	1	0.7%	0	0.0%	0	0.0%	3	0.2%
City jurisdiction	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.3%
Forest Recreation	23	100.0%	139	95.2%	122	59.8%	23	8.8%	60	3.4%
Industrial	0	0.0%	0	0.0%	1	0.5%	0	0.0%	1	0.1%
Resort Recreation	0	0.0%	0	0.0%	0	0.0%	0	0.0%	2	0.1%
Rural 2	0	0.0%	0	0.0%	0	0.0%	1	0.4%	40	2.3%
Rural 5	0	0.0%	0	0.0%	0	0.0%	1	0.4%	4	0.2%
TOTALS	23	100.0%	146	100.0%	204	100.0%	260	100.0%	1,751	100.0%

*Mortgages (Per AMI Range): *0-30% AMI = \$0-\$27,690; 30-50% AMI = \$27,691-\$72,768; 50-80% AMI = \$72,769-\$140,384; 80-100% AMI = \$140,385-\$185,462; 100%+ AMI = \$185,463 +

Analysis of Zoning Districts and Land Use Codes

A variety of housing types are important to providing a balanced housing stock that meets the needs of different household income level. The unincorporated area of Cache County does not contain or allow a variety of housing types beyond single family residential or accessory apartments. However, unincorporated rural areas present a unique situation where development can be hindered due to the ability of the county to provide services and the physical constraints of the land. For example, the treatment of wastewater in the unincorporated county is through septic systems. Due to the processes of

septic systems, the Bear River Health Department, in accordance with Utah Administrative Code R317, established that the smallest lot size a residential septic system can sit on is ½ acre and more consistently due to soil type, 1 acre or more. Because of these constraints, smaller lot sizes and multiple housing units on a lot are not allowed in the unincorporated area. This reduces the ability of the county to encourage or allow different housing types.

ECONOMIC BARRIERS

Developers incur a variety of costs when building new housing in rural areas, including building cost, transportation of materials, and proximity to community resources. The additional costs of building moderate income housing in rural areas discourages developers from constructing such housing.

SOCIAL BARRIERS

Stigmas, whether accurate or not, surrounding moderate income or affordable housing can often lead to neighborhood resistance. Community perceptions can directly and significantly impact the success or failure of new development. Community assumptions surround concerns of high traffic, less parking, more crime, and additional costs to schools and other government services. Education, well designed housing and good management can reduce, if any, the negative impacts of moderate income housing on property values.

IMPLEMENTATION STRATEGIES

FAIR HOUSING

By consent of the people of Utah, Cache County lawfully exercises planning, zoning, and land use regulation authority to promote the health, safety, and welfare of its residents. Cache County is committed to the equal protection and equitable treatment of all members of its community and anyone seeking to rent, lease, or purchase real property within its boundaries. Cache County does not condone housing related practices that intentionally or indirectly discriminate on the basis of color, disability, ethnicity, familial status, gender identity, national origin, race, religion, sex, sexual orientation, source of income, or other suspect classifications. Cache County upholds the Utah Fair Housing Act and complies with federal requirements that affirmatively further fair housing. Cache County promptly reports housing discrimination to the Utah Antidiscrimination and Labor Division (UALD) and assists in its investigations of claims in a timely manner. Cache County also systematically identifies and eliminates unfair encumbrances that impede its ability to promote and maintain an adequate supply of moderate-income targeted housing within its boundaries.

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 disparate impacts and adverse effects within the community. Regular performance reviews of implemented housing plans, policies, and ordinances provide Cache County with continuing feedback for making improvements. Cache County has set forth the following goals and strategies in accordance with its commitment to facilitate a reasonable opportunity for a variety of housing, including moderate income housing, that meets the needs of people with various income levels, and allows them to benefit from, and fully participate in, all aspects of neighborhood and community life:

GOALS & STRATEGIES

Goal 1: Protect agriculture and open space, and preserve and protect the rural atmosphere of non-urban areas of Cache County.

Strategies:

- Conduct an Urban and Rural Area Assessment and Cost of Service Plan to help direct where future growth in the county may occur.
- Encourage and plan for development of affordable housing near transit sites, along significant transportation corridors, and commercial centers.
- Promote centralized infrastructure through zoning and incentives to eliminate costly extensions of services to outlying areas.

Goal 2: Conduct annual reviews of Cache County's Moderate-Income Housing Plan and its implementation; and update its five-year moderate income housing needs estimates.

Strategies:

- Partner with the Bear River Association of Governments and the Housing and Community Development Division of the Utah Department of Workforce Service to provide the most up-to-date and accurate data and strategies for updating housing needs.
- Estimate the existing supply of moderate-income housing located within the municipalities and unincorporated county.

- Estimate and revise annually the need for moderate-income housing in the municipalities and unincorporated county for the next five years
- Review and evaluate land use codes and regulations to ensure they are not imposing barriers to developing low-to-moderate income housing units.
- Routinely update zoning, land use ordinances and assessor data to ensure consistency between records.

Goal 3: Partner with and support cooperation between the various jurisdictions within Cache County in advancing affordable housing.

Strategies:

- Complete a Regional Collaboration Plan to establish more effective methods of communication between the various jurisdictions in the county.
- Guide and advocate for developing affordable housing in existing incorporated areas near existing infrastructure.
- Provide education to cities and towns on the benefits of affordable housing.
- Create opportunities to form public/private partnerships in an effort to create affordable housing.

Goal 4: Create and promote a countywide housing rehabilitation program.

Strategies:

- Encourage energy efficient housing that reduces resident’s costs. Support and encourage low income homeowners to participate in Bear River Region Weatherization Program.
- Encourage low income residents to participate in Single Family Rehabilitation and Reconstruction Program and Emergency Home Repair Programs through Bear River Association of Governments.
- Promote residential educational workshops regarding restoring, rehabilitation, and maintenance of existing housing units.
- Partner with, support, and provide information and referrals to local affordable housing resources, including:
 - Bear River Housing Authority
 - Home Buyer Programs
 - First Home Buyer Program
 - Neighborhood Housing Solutions Programs
 - Habitat for Humanity
 - Rehabilitation Programs
 - Single Family Rehabilitation and Reconstruction Program
 - Emergency Home Repair Program
 - Weatherization Program
 - Neighborhood Housing Solutions Home Rehab and Repair Program

Goal 5: Support farm labor housing

Strategies:

- Provide assistance to farms in applying for Farm Labor Housing Direct Loans & Grants through the U.S. Department of Agriculture, Rural Development.

Goal 6: Encourage lower cost development

Strategies:

- Sponsor and partner with the Bear River Regional Housing Authority.
- Work towards balancing the cost of services with lower property taxes for residents.

- Provision to not require curb, gutter and sidewalks, and use drainage swales in many situations.
- Maintain the county's participation in the national flood insurance program to reduce flood insurance costs to the homeowner.
 - Continue to allow other dwelling types as an alternative to site-built homes.
 - Review the possibility of a lower Property Tax Rate for moderate income home owners.
 - Continue to provide a Building Permit Checklist to speed up the plan approval process.
 - Continue to follow a policy of single approval, rather than a preliminary and final approval for subdivisions, thus speeding up the approval process.

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