BOX ELDER COUNTY
MODERATE INCOME HOUSING PLAN

2019 UPDATE

EXECUTIVE SUMMARY

The home is the foundation to which every person builds their lives. It is fundamental to one's sense of safety, security and stability. When people have their basic needs met they have the ability to improve not only their own wellbeing but that of their community's. Without affordable housing options the school teachers, police officers, sales clerks, young couples, and older adults, that are the underpinning of a healthy functioning community, suffer. Households are forced to spend more of their income on housing and less on other basic needs, such as food, clothing, health insurance, education, transportation and leisure. Below are some of the social, environmental and economic benefits that occur when people can live in housing that fits within their budget:

- Children are more likely to **thrive in school, attend college** and **earn more** as adults[1]
- 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 alone[4]

Investing in housing is an investment in the social, cultural and economic wellbeing of communities. Due to the importance of housing for the success of individuals and communities, this plan is intended to examine Box Elder County's role in supporting moderate income housing options for its current and future residents. This plan outlines the changing character of Box Elder 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.

Note: While this plan addresses moderate income housing needs for Box Elder County its focus is on the unincorporated areas which they govern. Because most moderate income housing in the county is concentrated within incorporated cities and towns, the county acts more as a coordinating body working to encourage affordable housing across cities and towns.

KEY FINDINGS

Box Elder County's population is on the rise. From 2000 to 2010, Box Elder County gained over 7,200 new residents. This 17 percent growth rate has been occurring since 1990. Estimates anticipate growth will continue at 17 percent into 2030 adding an additional 14,000 residents. As of 2017, Box Elder County's population was 54,079 people consisting of 17,444 households. The average household includes 3.1 people, with 80 percent of households being comprised of families.
Sources: Hansen, Allen & Luce, 2017; U.S. Census Bureau, 1990, 2000, 2010b, 2016b, 2017

Box Elder County is getting older and slightly more diverse. As the population in Box Elder 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 12 percent of the total population in Box Elder County. By 2025 they are expected to make up 16 percent of the total population. Additionally, Box Elder County is slowly become more diverse. Minority groups, which made up 6 percent of the population in 2000 now make up over 13 percent of the population. Latinos are leading all minority groups at 9 percent. Future housing will need to address the unique character of residents including the growing number of older adults and Latinos.
Sources: Kem C. Gardner Policy Institute, 2017; U.S. Census Bureau, 2000, 2016b, 2016f

[1] Newman & Holupka, 2014
[2] March, et al., 2011
[3] Ahrens, et al., 2016
[4] National Association of Home Builders, 2015

Box Elder County is a blue- and pink- collar community. With employers such as Autoliv, Nucor Corporation, Procter and Gamble, and Northrop Grumman Corp., Box Elder County has a strong manufacturing workforce. Approximately 40 percent of the county and 43 percent of the unincorporated area are employed in skilled and unskilled manual labor. Similarly, 40 percent of the county works in pink-collar jobs, such as education, healthcare, administration, retail and food services. A variety of housing options is needed in Box Elder County to support the moderate-income manufacturing worker to the low-income healthcare worker.
Source: U.S. Census Bureau, 2016g

A disparity is growing between wages and housing costs. Gains in employment and wages are not keeping up with increasing housing costs. From 2007 to 2016 the area median income (AMI) in Box Elder County increased **6.1**

percent from $52,305 to $55,514. During that period median gross rent has increased by **41.5** percent and median home values by **21.0** percent. Despite the Great Recession occurring over a decade ago, wages in Box Elder County are not increasing at the same rate as housing costs (see Figure A).
Sources: U.S. Census Bureau, 2016e, 2016g

More renters are becoming cost burdened.
Household that spend 30 percent or more of their income on housing are considered cost burdened. In Box Elder County, 30 percent of renters and 20 percent of homeowners were cost burdened in 2015. Since 2010, an additional 380 or 51.7 percent more renters have become cost burdened. Renters are being hit the hardest from the growing gap between stagnating wages and rising housing costs in Box Elder County.
Source: CHAS, 2014

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

Box Elder County has a deficit of affordable and available rental and owner-occupied units for low and very low income earning households. AMI is used to establish three levels of moderate income housing needs based on household income. In Box Elder County, a moderate income household (80 to 50 percent of AMI) earns between $27,757 and $44,411 annually, a low income household (50 to 30 percent of AMI) earns between $16,654 and $27,757 annually, and a very low income household (30 percent or less of AMI) earns $16,654 or less annually. In the county and unincorporated area there is a surplus of rental housing for moderate-income earning households, but a deficit for low- and very low-income earning households. The same pattern occurs for owner-occupied households, a surplus of moderate-income housing but a deficit of low- and very low-income housing. See Figure B.
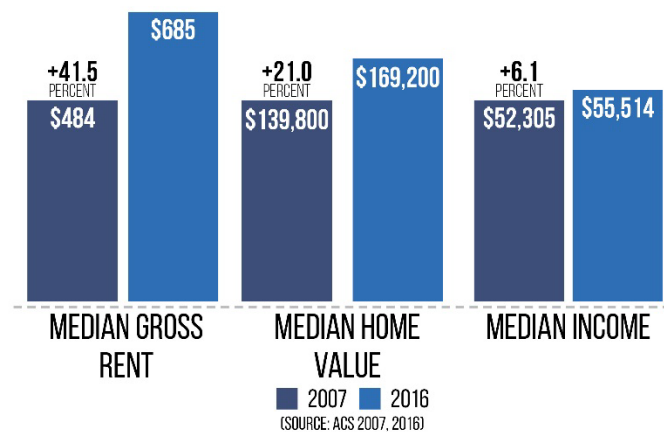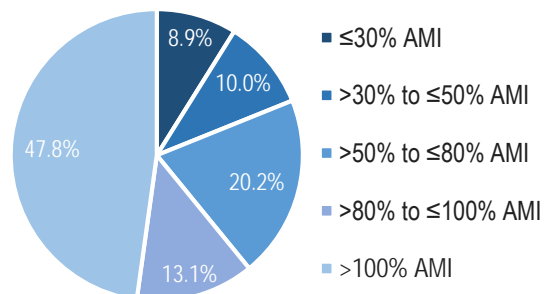*Sources: CHAS, 2014; U.S. Census Bureau, 2016g*

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

An additional 560 to 730 moderate income housing units will be needed by 2022. Accounting for population growth and vacancy rates, the county will need to add approximately 100 to 150 moderate income housing units per year to meet the needs of future residents. This figure does not include the current deficit of housing units. Over half of those housing units will need to be for moderate-income earning households.

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 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 Box Elder County has developed several strategies to increase moderate income housing opportunities in the county.

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1. DEMOGRAPHIC SUMMARY

The demographic characteristics of a community greatly influences housing demand. 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 Box Elder County in order to inform the demand for housing units and the type of housing units.

HIGHLIGHTS

- Between 1990 and 2017 Box Elder County has added 17,600 residents. This is roughly the size of Brigham City. As the population of the county continues to increase, a variety of new housing types will be needed along with the preservation and upkeep of the current housing stock.
  Sources: U.S. Census Bureau, 1990, 2017

- More housing for older adults is needed. As the population in Box Elder 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 (13 percent of the population and are more likely to live at or below the poverty level) and disabled populations (13 percent of the population and often face financial and social hardships).
  Sources: U.S. Census Bureau, 2016b, 2016f

- Since 2007 the median income in the county has not changed much (6.1 percent). This gradual increase was partly due to the Great Recession. Affordable housing is going to be in greater demand in the future because household incomes are rising slowly.
  Sources: U.S. Census Bureau, 2007, 2016g

- Even though most moderate income earning households (80 percent of AMI or $44,411) live in towns and cities, one in five live in the unincorporated area. Unincorporated Box Elder County still needs to support a portion of moderate income housing in the county.
  Sources: CHAS, 2014; U.S. Census Bureau, 2016g

- Box Elder County is a working-class county. The county touts a diversity of job types from manufacturing (typically middle earning) to service sector (typically lower earning) jobs.

HISTORIC AND CURRENT POPULATION LEVELS
Sources: U.S. Census Bureau, 1990, 2000, 2010b, 2017

Box Elder County is a largely rural county with most housing (greater than 80%) located within communities along the eastern border (see Figure 1.1 next page). Since the 1950s, population growth has remained steady at 17% per decade. Between 2000 and 2010, the county grew by 7,422 residents or 17.3% (See Table 1.1).

Table 1.1. Population of Box Elder County, all cities and unincorporated area from 2000 to 2017 (U.S. Census Bureau, 2000, 2010b, 2017).

	2000	2010	% Change	2017
Box Elder County	42,745	50,167	17.3%	54,079
All Cities	34,722	41,047	18.2%	44,171
Unincorporated Area	8,023	9,120	13.7%	9,908
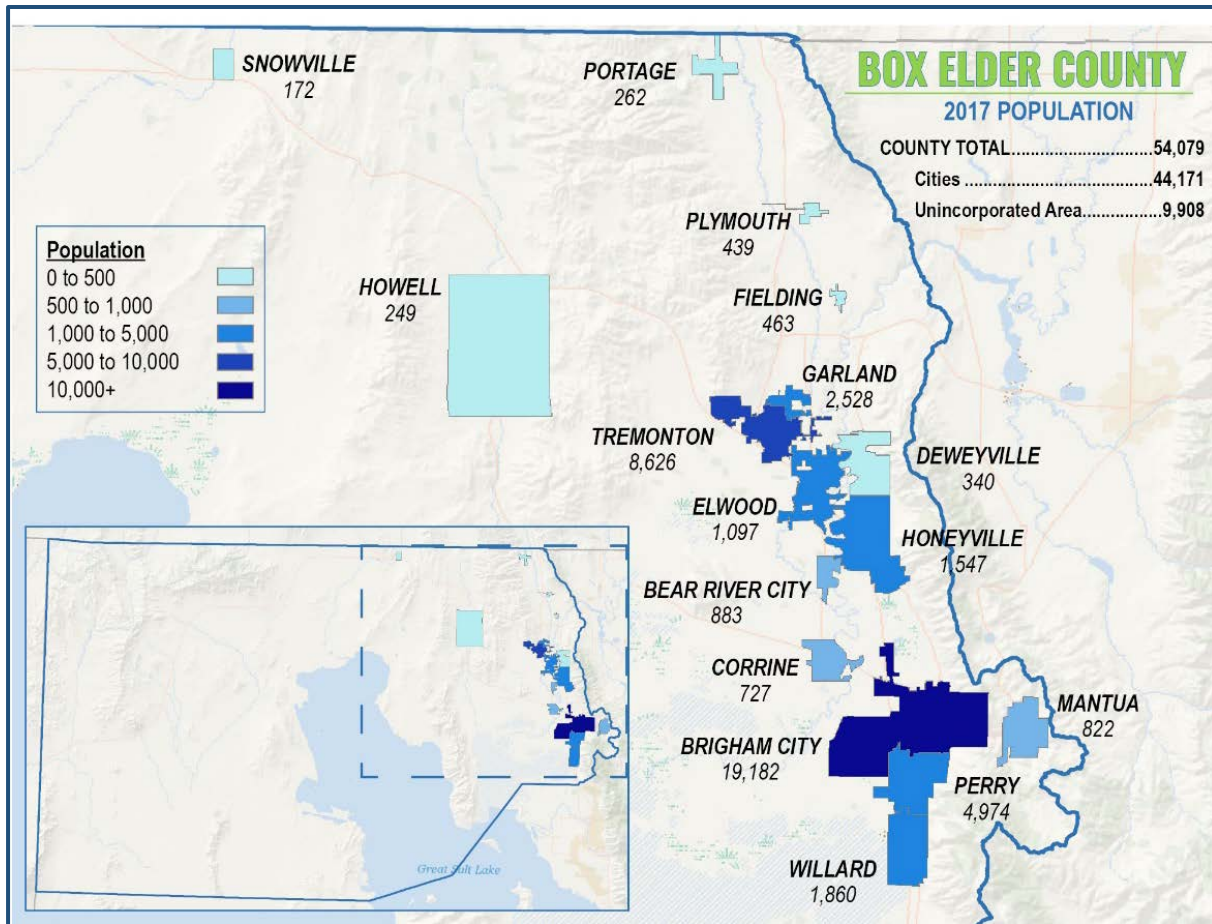
Figure 1.1. *2017 Population estimates for Box Elder County.*

AGE AND HOUSEHOLD SIZE
Source: U.S. Census Bureau, 2016a

Box Elder County has a median age of 32 years old. This was slightly older than other northern Utah counties and the state average of 30 years old (see Table 1.2). The higher median age can partially be attributed to a larger portion of older adults (ages 65 and older). The county also has a slightly higher than average population of children compared to other northern Utah counties at 35% of the population.

Table 1.2. Demographics of Box Elder County and surrounding counties (U.S. Census Bureau, 2016a).

	Box Elder Co.	Cache Co.	Weber Co.	Tooele Co.	Utah
Household (HH) Size	3.08	3.41	3.09	3.36	3.27
Median Age	32.1	25.0	32.1	30.9	30.3
% of HH with Children under 18	32.6%	30.9%	29.1%	34.2%	30.5%
% of Total Population 19 and Under	35.3%	35.5%	31.2%	36.5%	33.0%
% of Total Population 65 and Older	12.5%	8.6%	12.1%	9.1%	10.9%

Age Distribution
Source: Kem C. Gardner Policy Institute, 2017

According to the Kem C. Gardner Policy Institute, children (ages 0 to 17) made up 33 percent of the total population in the county in 2015 (see Figure 1.2). By 2025, the portion of children in the county is expected to decline by 3 percent to 30 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 12 percent of the total population. By 2025, older adults will increase by 4 percent to 16 percent of the population. This upward trend of older adults is projected to continue into 2050.
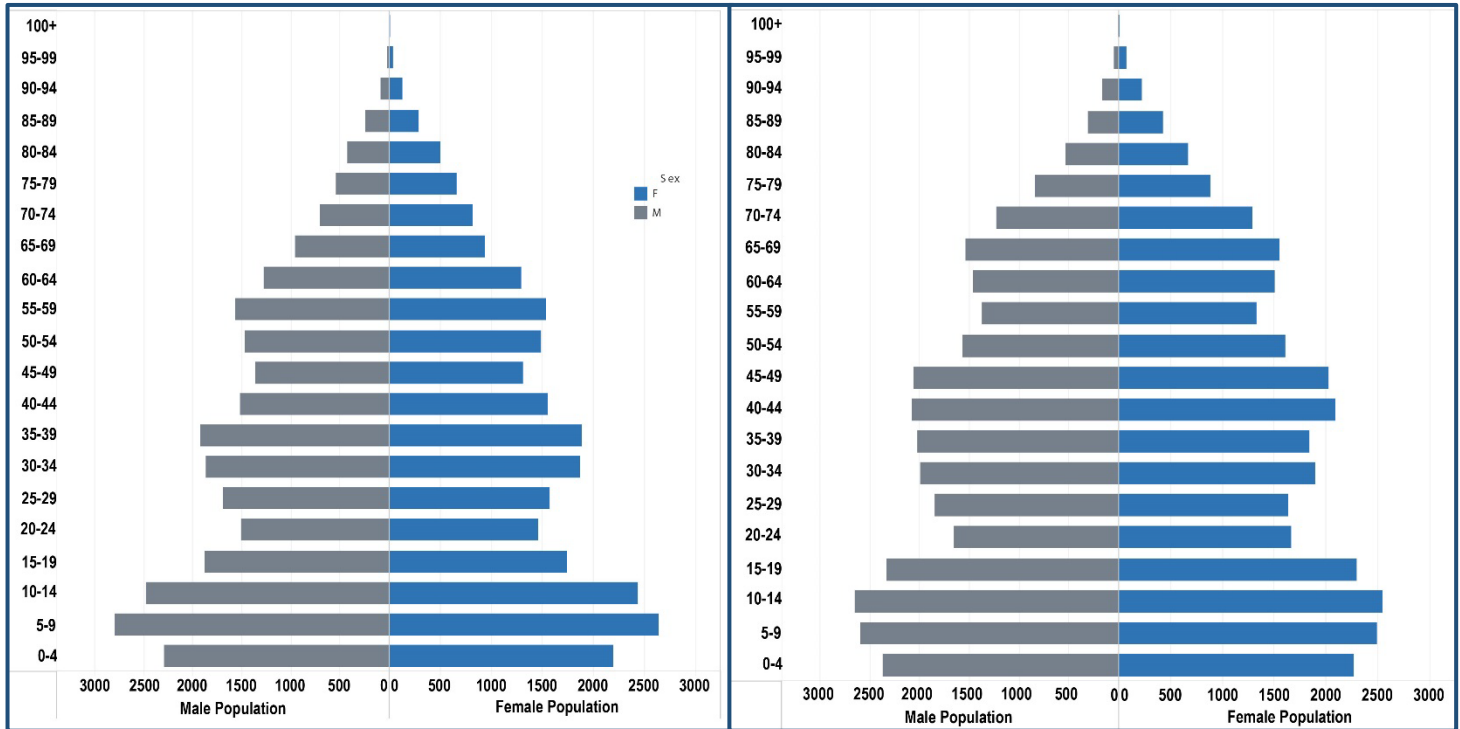
Figure 1.2. 2015 (left) and 2025 (right) age distribution of Box Elder County (Kem C. Gardner Institute, 2017).

INCOME
Sources: CHAS, 2014; U.S. Census Bureau, 2007; 2016b, 2016g

The county median income or area median income (AMI) was $55,514 in 2016 (see Table 1.3). Since 2007, Box Elder County's AMI has increased 6.1 percent. Compared to other northern Utah counties, Box Elder County has a lower AMI (see Figure 1.3 on next page).

Table 1.3. Median household income in Box Elder County from 2007 to 2016 (U.S. Census Bureau, 2007, 2010a, 2013, 2016g).

Year	Median Income
2007	$52,305
2010	$55,135
2013	$57,292
2016	$55,514
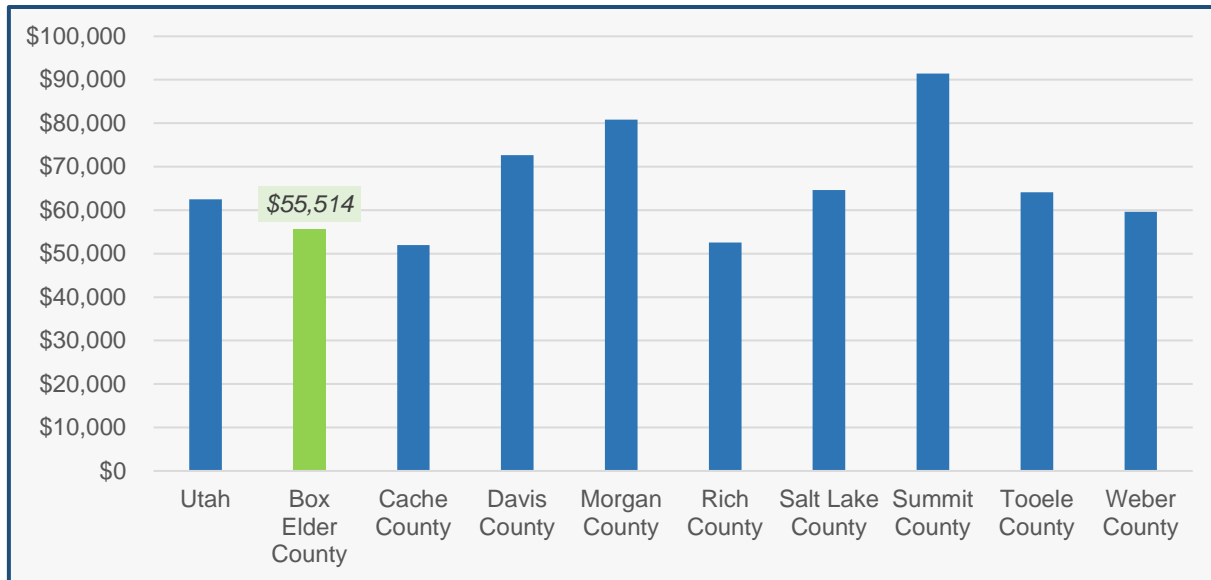
Figure 1.3. Median household income for Box Elder and other northern Utah counties (U.S. Census Bureau, 2016g).

Despite having less residents, a significant portion of households in the unincorporated area make $200,000 or more per year (see Figure 1.4). Approximately one third of households earning $200,000 or more in Box Elder County live in the unincorporated area. More than 65 percent of households earn greater than $50,000 a year in the unincorporated area meaning most moderate income earning households (80 percent of AMI or $44,411) live in cities. Approximately 36 percent of households in the county earned under $35,000 a year and 21.5 percent or 1 in 5 households in the unincorporated area.
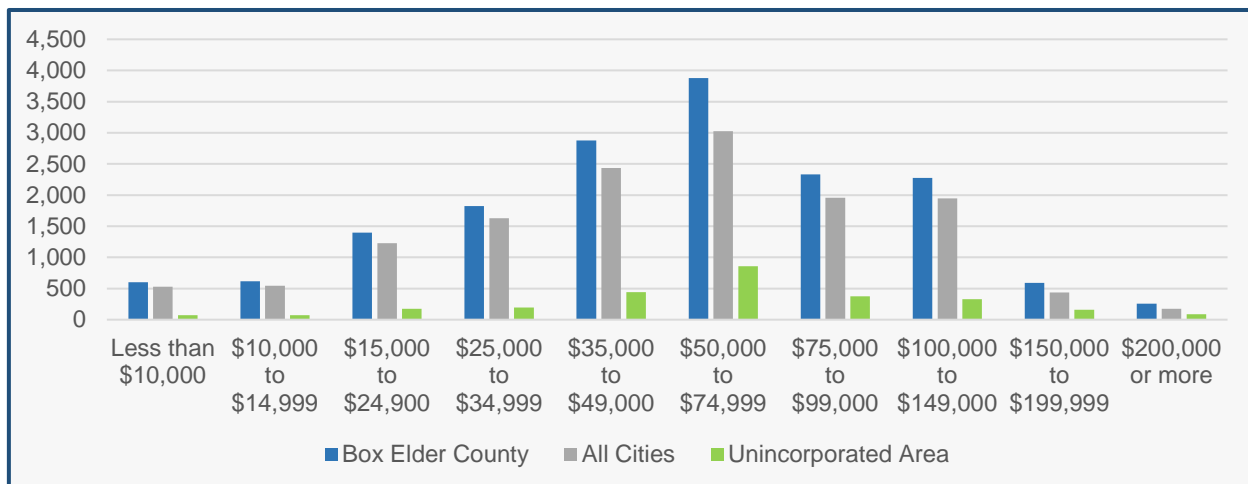
Figure 1.4. Household incomes in Box Elder County, all cities, and unincorporated area (U.S. Census Bureau, 2016g).

EMPLOYMENT
Sources: U.S. Census Bureau, 2016g; Utah Dept. of Workforce Services, 2016.

Box Elder County has stable employment at 1.29 jobs per household (see Table 1.4 on next page). This was slightly lower than the countywide ratio for other northern Utah counties. This in part could be due to those counties attracting more employment from outside their own.

Table 1.4. Jobs per household in Box Elder and other northern Utah counties (U.S. Census Bureau, 2016f).

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

Nearly 1 out of 4 residents were employed in manufacturing making it the largest employment sector in the county (see Table 1.5). In the unincorporated area manufacturing was also the largest employment sector followed by retail trade at 10.1 percent, health care/social assistance at 9.7 percent, educational services at 8.9 percent, and agriculture/forestry/fishing/hunting at 8.4 percent.

Table 1.5. Percentage of total employment by sector in Box Elder County, all cities and unincorporated area (U.S. Census Bureau, 2016g).

	Box Elder Co.	All Cities	Unincorporated Area
Agriculture/Forestry/Fishing/Hunting	3.5%	2.3%	8.4%
Mining/Quarrying/Oil and Gas Extraction	0.5%	0.6%	0.4%
Construction	6.0%	6.0%	6.0%
Manufacturing	25.5%	26.5%	21.6%
Wholesale Trade	2.3%	2.1%	3.1%
Retail Trade	12.8%	13.5%	10.1%
Transportation/Warehouse	4.1%	3.4%	6.8%
Utilities	0.4%	0.3%	0.5%
Information	1.3%	1.6%	0.3%
Finance/Insurance	2.5%	2.3%	3.2%
Real Estate/Rental/Leasing	0.8%	0.7%	1.1%
Professional/Scientific/Technical Services	2.9%	2.7%	3.9%
Management of Companies/Enterprises	0.1%	0.1%	0.0%
Admin. & Support/Waste Mgt./Remediation	3.5%	3.9%	2.1%
Educational Services	8.3%	8.2%	8.9%
Health Care/Social Assistance	9.0%	8.8%	9.7%
Arts/Entertainment/Recreation	1.3%	1.4%	0.8%
Accommodation/Food Services	5.3%	5.9%	2.8%
Other Services	3.6%	3.5%	3.6%
Public Administration	6.4%	6.3%	6.8%

Box Elder County's employment is driven largely by manufacturing, including the companies Autolive, Northrop Grumman Corp., West Liberty Foods, Nucor Steel and Vulcraft.

Table 1.6. Largest employers in Box Elder County (Utah Dept. of Workforce Services, 2016).

Company	Sector	Employee Range	Location
Autoliv Asp, INC	Manufacturing	1,000 to 1,999	Multiple locations
Box Elder School District	Education	1,000 to 1,999	Box Elder Co.
Wal-Mart	Retail Trade	1,000 to 1,999	Corrine, Perry
Kirkco, Inc.	Help Services	500 to 999	Brigham City
Northrop Grumman Corp.	Manufacturing	500 to 999	Box Elder Co.
West Liberty Foods	Manufacturing	500 to 999	Tremonton
Associated Brigham Contractors	Construction	250 to 499	Brigham City
Nucor Steel	Manufacturing	250 to 499	Box Elder Co.
Vulcraft	Manufacturing	250 to 499	Brigham City

EDUCATION
Source: U.S. Census Bureau, 2016d

Box Elder County was above average for percentage of residents with at least a high school degree or higher (see Table 1.7). For residents with a bachelor's degree or higher, the county was lower than most other northern Utah Counties at 21.4 percent of the population.

Table 1.7. Education level in Box Elder and other northern Utah counties (U.S. Census Bureau, 2016d).

	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 AND ETHNICITY
Source: U.S. Census Bureau, 2016a, 2016b

Nearly 90 percent of the county and unincorporated area was made up of the race "white" (see Table 1.8). The largest minority race was "Hispanic or Latino" followed by "American Indian" and "Asian." Fifteen percent of minority races live in the unincorporated portions of the county.

Table 1.8. Racial makeup of Box Elder County and the unincorporated area (U.S. Census Bureau, 2016b).

	Box Elder County		Unincorporated Area	
	Value	*Percentage*	*Value*	*Percentage*
Total Population	51,528	-	9,618	-
White	45,066	87.5%	8,637	89.9%
Hispanic or Latino	4,622	9.0%	737	7.7%
Black or African American	167	0.3%	22	0.2%
American Indian or Native Alaska	473	0.9%	59	0.6%
Asian	429	0.8%	44	0.5%
Native Hawaiian & other Pacific Islander	41	0.1%	0	0.0%
Some other race	2	0.0%	0	0.0%
Two or more races	728	1.4%	119	1.2%

Nearly 20 percent or one in five people of a minority race were considered below the poverty line in Box Elder County. Of the minority races, 40 percent of "Hispanic or Latino" live at less than 125 percent of the poverty level and 25 percent of "American Indian and Alaska Native" live at less than 125 percent of the poverty level. This is

compared to the race "white," where 15 percent of the population lives at or below 125 percent of the poverty level. Minority populations were disproportionately more likely to live at or below 125 percent of the poverty level.

SENSITIVE POPULATIONS

Older Adults
Source: Kem C. Gardner Policy Institute, 2017; U.S. Census Bureau, 2016c

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 Box Elder County, approximately 40 percent or 2,584 older adults live with a disability. 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
Source: Kem C. Gardner Policy Institute, 2017; U.S. Census Bureau, 2016c

Approximately 13 percent of residents in the county have a disability or 6,643 residents as of 2016 (see Table 1.9). This was an increase of about 600 residents since 2014. If this trend continues, approximately 14 percent of residents will have a disability by 2020. About 1.4 percent of people under 18 live with a disability, 6.6 percent for ages 18 to 65, and 5.0 percent for those 65 and over.

Table 1.9. Population with a disability in Box Elder County (U.S. Census Bureau, 2016c).

	Under 18	18 to 64	65+	Total
Population with a Disability	10.7%	50.4%	38.9%	6,643
With a Hearing Difficulty	5.7%	33.4%	60.9%	2,304
With a Vision Difficulty	9.2%	50.0%	40.7%	1,205
With a Cognitive Difficulty	17.6%	56.8%	25.6%	2,535
With an Ambulatory Difficulty	1.5%	45.5%	53.0%	2,930
With a Self-Care Difficulty	14.2%	39.1%	46.7%	916
With an Independent Living Difficulty	N/A	53.2%	46.8%	1,488

Twenty three 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.

Veterans
Source: U.S. Census Bureau, 2016h

Over 2,300 veterans lived in Box Elder County in 2016, including 2,000 in the cities and over 300 in the unincorporated area. Of those veterans, 528 or one in four had a service-connected disability rating, with 470 in cities and 58 in the unincorporated area.

Homeless
Source: Personal interview with Stephanie Jones, Bear River Association of Governments on June, 5th 2018.

Between January 2018 and April 2018 a total of 11 people were considered homeless in Box Elder County. Using that as a four month average, about 33 people could be considered homeless in Box Elder County per year. However, homeless counts often underestimate the true number of homeless due to many errors in the estimating process. Therefore, it should be assumed that the 11 people counted in the first four months of 2018 as an under

representation of the true number of homeless people in Box Elder County. Despite inaccuracies in estimating the true number of homeless people in the county, there was a need to develop and/or promote programs designed to help homeless individuals become stably housed. Current homeless populations are sent to Ogden or Salt Lake City for temporary housing.

2. 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 Box Elder County.

HIGHLIGHTS

- Box Elder County residents prefer to own their home. Seventy six percent of housing units in the county and 80 percent in the unincorporated area were owner-occupied. Although homeownership is widespread in Box Elder County, rental housing units are important for providing a balanced housing stock.
  Source: U.S. Census Bureau, 2016f

- Over 88 percent of housing in the unincorporated area were single family housing units and almost 6 percent were multifamily housing units.
  Source: U.S. Census Bureau, 2016f

- The value of homes is continuing to rise. From 2007 to 2016, home values grew by 21 percent. During this period gross rent has also increased by 41.5 percent.
  Source: U.S. Census Bureau, 2016f

- About 63 percent of homes in the county were more than 30 years old. Homes older than 30 years generally require more rehabilitation than newer homes. In the unincorporated area 57 percent of the housing stock was older than 30 years. Moderate to very low income earning households will need assistance to provide ongoing maintenance to the aging housing stock.
  Source: U.S. Census Bureau, 2016f

HOUSING OCCUPANCY
Source: U.S. Census Bureau, 2016f

Housing in Box Elder County was primarily made up of owner-occupied housing with a limited supply of renter-occupied housing (see Table 2.1). As of 2016, the county had 16,555 occupied housing units, 12,698 owner-occupied units (or 76.7 percent of all housing units), and 3,957 renter-occupied units. In the unincorporated area, there were 2,896 occupied units, 19.7 percent were renter-occupied and 80.3 percent owner-occupied housing units.

Table 2.1. Housing unit occupancy in Box Elder County, cities and unincorporated area (U.S. Census Bureau, 2016f).

	Occupied Housing Units	Owner-Occupied Housing	Renter-Occupied Housing
Box Elder County	16,555	76.7%	23.3%
Cities	13,659	75.2%	24.8%
Unincorporated Area	2,896	83.7%	16.3%

HOUSING UNITS
Source: U.S. Census Bureau, 2016f

Nearly 83 percent of the current housing stock in Box Elder County was single family homes. The county also included a limited supply of multi-family housing units (2 or more housing units) and mobile homes (see Table 2.2 on the next page). Of the 18,086 housing units in the county, 2,439 were multifamily homes and 719 were mobile homes. In the unincorporated area, of the 3,430 housing units, only 4.1 percent of housing was multifamily or 142

units. Of those multifamily units, 41 were 2-units, 101 were 3 to 4 units, and none were greater than 5 units. All large multifamily housing (5 or more units) occurred largely in cities, including Brigham City, Tremonton and Garland.

Table 2.2. Housing units by type in Box Elder County, cities and unincorporated area (U.S. Census Bureau, 2016f).

	Total Housing Units	Single Family	Multi-Family	Mobile Home
Box Elder County	18,086	14,928	2,439	719
Cities	14,656	11,880	2,297	479
Unincorporated Area	3,430	3,048	142	240

NUMBER OF BEDROOMS
Source: U.S. Census Bureau, 2016f

A range of bedrooms per housing unit (studio, one-bedroom+) is needed to support individuals, couples, and large families. In Box Elder County the majority of the housing stock consists of 4 or more bedrooms (see Table 2.3). Studio or no-bedroom units and one-bedroom units totaled 4.7 percent of all housing units. The unincorporated area followed the same pattern. Just under 4 percent of all housing units were studio and one bedroom units and the majority of housing units consisted of 4 or more bedrooms.

Table 2.3. Number of bedrooms per housing unit in Box Elder County, cities and unincorporated area U.S. Census Bureau, 2016f).

	Total	Studio, No Bedroom	1 Bedroom	2 Bedrooms	3 Bedrooms	4 or More Bedrooms
Box Elder County	18,097	117	736	3,251	6,019	7,974
Cities	14,656	96	646	2,545	4,896	6,473
Unincorporated Area	3,441	21	90	706	1,123	1,501

VALUE OF HOMES
Source: U.S. Census Bureau, 2016f

The median value of homes in Box Elder County in 2016 was $169,200 (see Figure 2.1). Since 2007 the median value of a home has risen 21 percent or by $30,000. Eighty percent of homes in the county and 87 percent of homes in the unincorporated area were valued between $100,000 and $300,000.
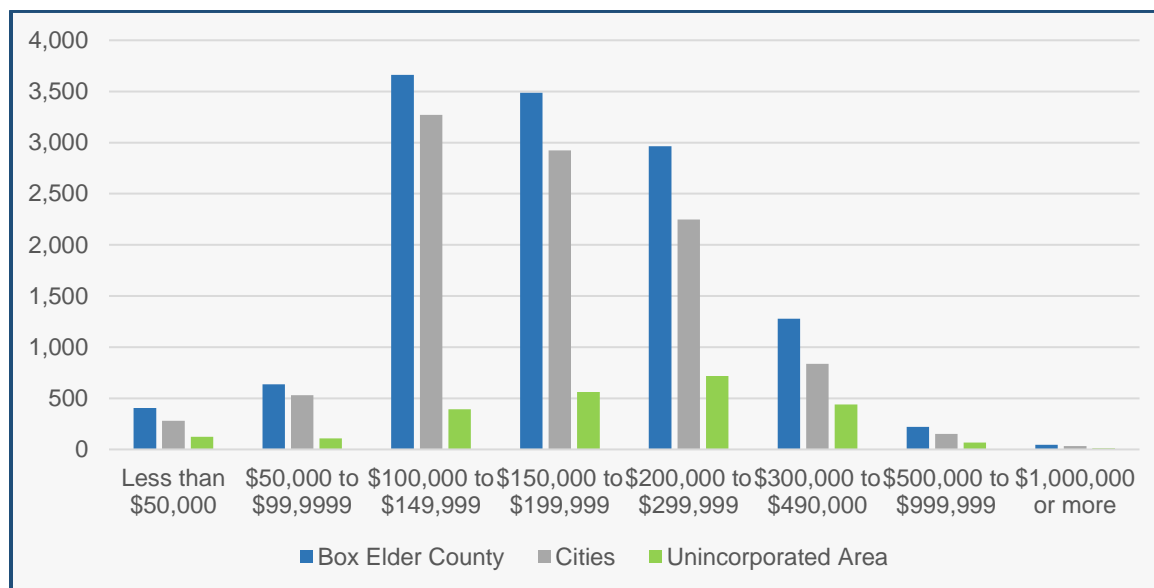

Figure 2.1. Home values in Box Elder County, cities and unincorporated area (U.S. Census Bureau, 2016f).

GROSS RENT
Source: U.S. Census Bureau, 2016f

The median gross rent in Box Elder County was $685 in 2016. This was a 41.5 percent increase from 2007 when the median gross rent was $484. Over 65 percent of gross rents in the county and 81 percent in the unincorporated area was between $500 and $999 per month (see Figure 2.2).
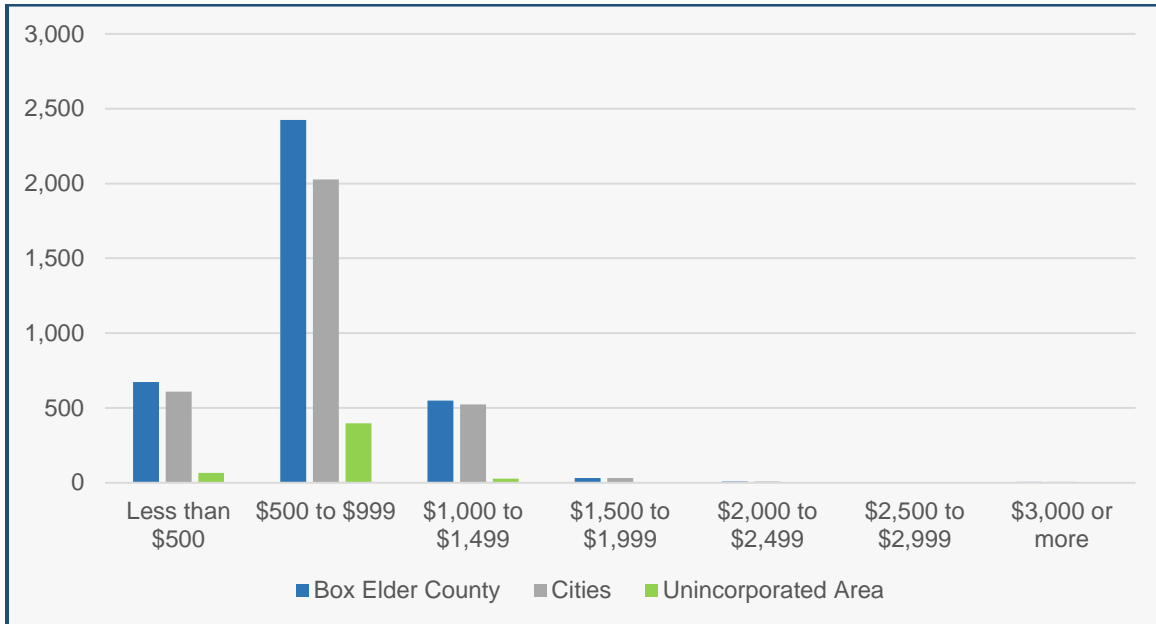
Figure 2.2. Home values in Box Elder County, cities and unincorporated area (U.S. Census Bureau, 2016f).

AGE OF HOUSING STOCK
Source: U.S. Census Bureau, 2016f

Approximately 54 percent of the housing stock in Box Elder County was built prior to 1980, and 18 percent built prior to 1950 (see Figure 2.3 on the next page). Less than 4.4 percent of the county were new homes (2010 or later). In the unincorporated area 47 percent of the housing stock was built prior to 1980, and 22.1 percent built prior to 1950. Only 2.3 percent of the unincorporated area were newer homes (2010 or later). Housing older than 30 years typically requires more rehabilitation than newer homes. Homes older than 30 years in the county and unincorporated area total 63 percent and 57 percent respectively.
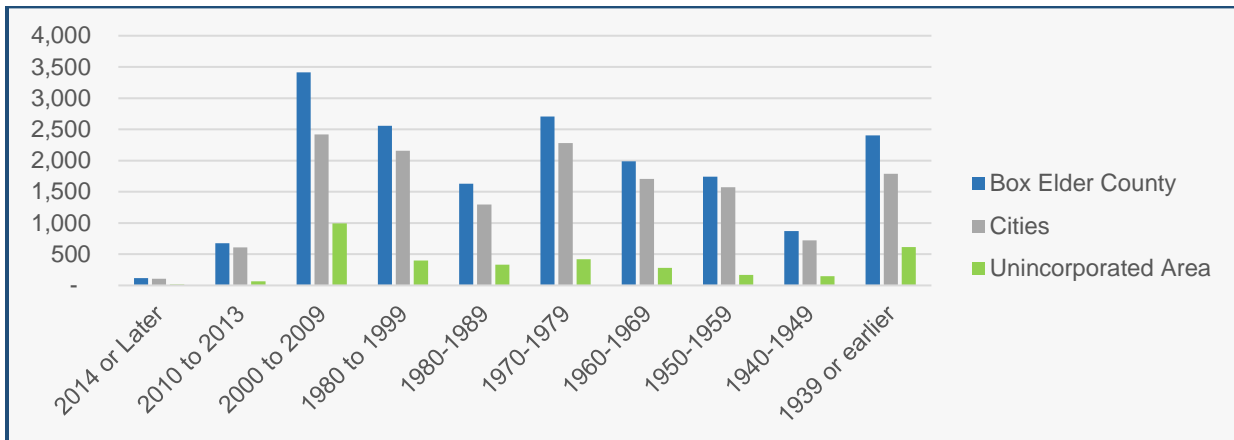

Figure 2.3. Age of housing stock in Box Elder County, cities and unincorporated area (U.S. Census Bureau, 2016f).

3. EXISTING MODERATE INCOME HOUSING

HIGHLIGHTS

- Almost 40 percent of households in Box Elder County earned a moderate income (80 percent AMI or $44,411) or lower.
  Source: CHAS, 2014, U.S. Census Bureau, 2016g

- Households that earn 30 percent of the AMI level cannot afford the median rent ($484) or a mortgage for a median valued home ($169,200) in the county.
  Source: CHAS, 2014; U.S. Census Bureau, 2016g

- In the unincorporated area, there was a deficit of affordable and available rental housing for households at the 30 and 50 percent AMI levels. At the 80 percent AMI levels there is a surplus of 11 rental housing units.
  Source: CHAS, 2014; U.S. Census Bureau, 2016g

- In the county, there was a surplus of affordable housing units for owners at the 80 percent AMI level. Almost 37 percent of houses in the county were affordable to homeowners at the 80 percent AMI level. However, there currently is a low supply of housing units that are affordable and available in the county.
  Source: CHAS, 2014; U.S. Census Bureau, 2016g

TARGETED INCOME LEVELS
Sources: CHAS, 2014; U.S. Census Bureau, 2016g

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 Box Elder County. The AMI for Box Elder County was $55,514. Eighty percent of that amount is $44,411. Therefore, for the purpose of this plan, moderate income housing in Box Elder County during the year 2016 is defined as those housing units that were affordable to households that earn $44,411 or less annually. Approximately 42.7 percent of all households in the county earn $44,411 or less annually.

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 3.1 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 $27,757 annually, can afford to spend $693 monthly on rent, and can afford a home priced up to $82,270.

Table 3.1. Household income and maximum affordable rent and mortgage loan by AMI level (CHAS, 2014; U.S. Census Bureau, 2016g).

Targeted AMI Level	Annual Household Income	Maximum Affordable Rent[1]	Maximum Affordable Mortgage Loan[2]
≤30% AMI	$16,654	$416	$34,086
>30% to ≤50% AMI	$27,757	$693	$82,270
>50% to ≤80% AMI	$44,411	$1,110	$154,546

[1]Maximum affordable gross rent included utilities.
[2]Maximum affordable mortgage loan assumed a monthly utility expense of $220. 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.

HOUSEHOLDS AND AMI LEVELS
Sources: CHAS, 2014; U.S. Census Bureau, 2016g

In Box Elder County 39.1 percent of households were moderate income earning or lower (see Table 3.2). Households that earn 50 to 80 percent of the AMI were the largest group of moderate income households.

Table 3.2. Number of households by AMI level (CHAS, 2014; U.S. Census Bureau, 2016g).

AMI Level	Number of Households	Percentage of Total Households
≤30% AMI	1,445	8.9%
>30% to ≤50% AMI	1,625	10.0%
>50% to ≤80% AMI	3,275	20.2%
>80% to ≤100% AMI	2,125	13.1%
>100% AMI	7,755	47.8%
TOTAL	16,405	100%

AFFORDABLE AND AVAILABLE RENTAL HOUSING UNITS
Sources: CHAS, 2014; U.S. Census Bureau, 2016g

Of the 16,655 occupied housing units in Box Elder County, approximately 23.8 percent or 3,957 housing units were renter-occupied in 2016. In the unincorporated area, 571 units or 19 percent of housing units were renter-occupied. A unit is affordable when a household (3.1 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 Box Elder County were located in cities (see Table 2.3, 2.4 and 2.5).

Table 3.3. Affordable and available rental housing units at the 30 percent AMI level (CHAS, 2014; U.S. Census Bureau, 2016g).

≤30%AMI Level (Maximum Affordable Monthly Rent)	Box Elder County	Cities	Unincorporated Area
Affordable Units	920	759	164
Renter Households	880	786	94
Affordable & Available Units	565	531	34
Surplus/Deficit of Affordable Units	40	-30	70
Surplus/Deficit Affordable & Available Units	-315	-255	-60

Table 3.4. Affordable and available rental housing units at the 50 percent AMI level (CHAS, 2014; U.S. Census Bureau, 2016g).

≤50% AMI Level (Maximum Affordable Monthly Rent)	Box Elder County	Cities	Unincorporated Area
Affordable Units	2,930	2,405	525
Renter Households	1,470	1,324	146
Affordable & Available Units	1,525	1,392	133
Surplus/Deficit of Affordable Units	1,460	1,081	379
Surplus/Deficit Affordable & Available Units	55	68	-13

[Table 3.5 on next page]

Table 3.5. Affordable and available rental housing units at the 80 percent AMI level (CHAS, 2014; U.S. Census Bureau, 2016g).

≤80% AMI Level (Maximum Affordable Monthly Rent)	Box Elder County	Cities	Unincorporated Area
Affordable Units	3,875	3,278	597
Renter Households	2,435	2,125	310
Affordable & Available Units	2,725	2,404	321
Surplus/Deficit of Affordable Units	1,440	1,153	287
Surplus/Deficit Affordable & Available Units	290	279	11

A unit is affordable and available only if that unit is both affordable and vacant, or is currently occupied by a household at or below the defined AMI level. In Box Elder County, there were 290 affordable and available rental units for households at the 80 percent AMI level (see Figure 3.5). In the unincorporated area, only 11 units were affordable and available to households at the 80 percent AMI level. In general, there was enough affordable and available units in cities and the county at the 50% AMI level. However, there was a deficit of 13 affordable and available housing units for renting households in the unincorporated area. At the 30 percent AMI level there was a deficit of 315 affordable and available units for the county, 60 in the unincorporated area and 255 in the cities. Therefore, there was not enough affordable and available housing for households earning 30 percent of the AMI in the county. There is a need for additional rental housing units for low-income earning households.

COST BURDENED RENTER HOUSEHOLDS
Sources: CHAS, 2014; U.S. Census Bureau, 2016g

In addition to the lack of affordable and available housing for households at the 30 percent AMI level, over 70 percent of renting households were cost burdened (spending 30 percent or more on housing) in the county, cities and unincorporated area (see Table 3.6). Nearly 45 percent off all renting households in Box Elder County were severely cost burdened (spending 50 percent or more on housing) (see Table 3.7). Severely cost burdened households were found more in the cities and towns than in the unincorporated area where 34 percent were severely cost burdened.

Table 3.6. Percentage of cost burdened renters (household spends 30% or more on housing).

Cost Burdened	Box Elder County	Cities	Unincorporated Area
>50% to ≤80% AMI	11%	13%	0%
>30% to ≤50% AMI	57%	62%	2%
>30% AMI	73%	73%	69%

Table 3.7. Percentage of severely cost burdened renters (household spends 50% or more on housing).

Severely Cost Burdened	Box Elder County	Cities	Unincorporated Area
>50% to ≤80% AMI	0%	0%	0%
>30% to ≤50% AMI	23%	25%	0%
>30% AMI	44%	45%	34%

AFFORDABLE OWNER HOUSING UNITS

Sources: CHAS, 2014; U.S. Census Bureau, 2016g

Of the 16,655 occupied housing units in Box Elder County, approximately 76.2 percent or 12,698 housing units were owner-occupied in 2016. In the unincorporated county, 81 percent or 2,423 housing units were owner-occupied. About 37 percent of owner-occupied households were moderate income (80 percent of AMI) or below (see Table 3.8). According to Realeaste.com and Zillow.com there were no units for sale at the 30 percent AMI level and 1 unit at the 50 percent AMI level (data collected June of 2018) in the county. At the 80 percent AMI level there were 11 units listed for county.

Table 3.8. Number of owner-occupied households by targeted AMI level, and available and affordable housing units (CHAS, 2014; U.S. Census Bureau, 2016g).

Targeted AMI Level (Maximum Affordable Mortgage)	Value of Owner-Occupied Housing	Number of Affordable House Units (% of total housing)	Available and Affordable Housing Units (from Zillow.com and Realator.com)
≤30% ($34,086)	$0 to $34,999	387 (3%)	0
>30% to ≤50% ($82,270)	$35,000 to $79,999	230 (2%)	1
>50% to ≤80% ($154,546)	$80,000 to $149,999	4,089 (32%)	11

Not only was there a shortfall of affordable housing at the different AMI levels, but nearly 40 percent of moderate income (80 percent of AMI) owner-occupied households are cost burdened (see Figure 3.1). At the 30 percent AMI level almost 85 percent of households were cost burdened and 62 percent were severely cost burdened.
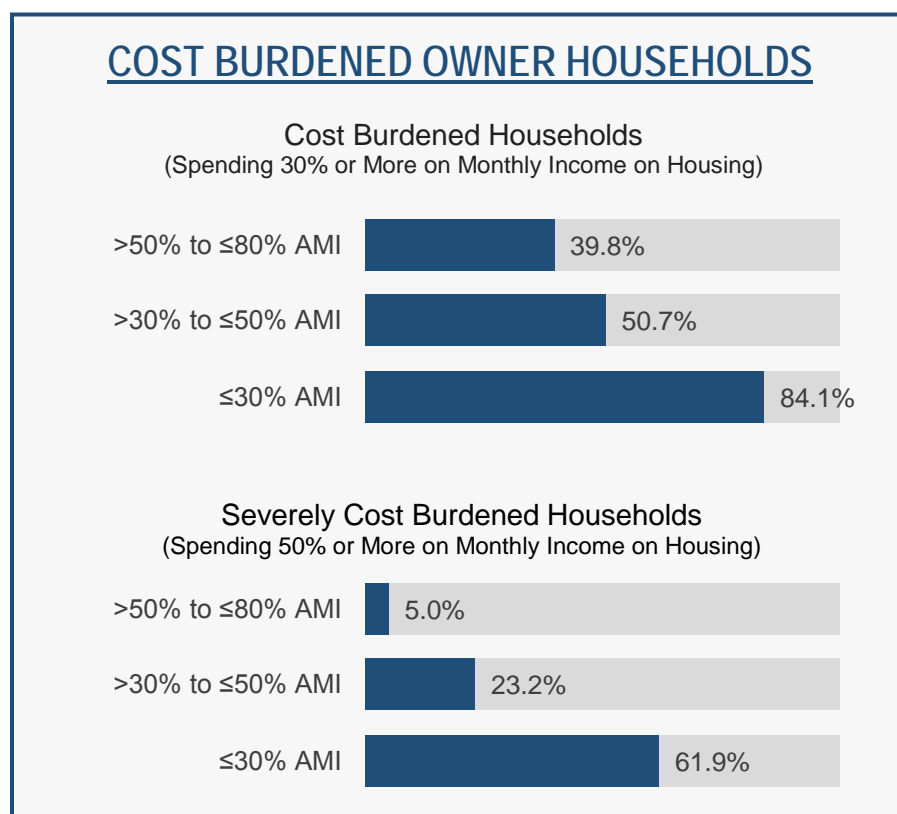

Figure 3.1. Percentage of cost burdened and severely cost owner households (CHAS, 2014; U.S. Census Bureau, 2016g).

5. FUTURE MODERATE INCOME HOUSING NEED

HIGHLIGHTS

- The population of Box Elder County is expected to grow between 9 and 17 percent over the next decade. In the unincorporated area, the population is expected to slow from 17 percent per decade to 16 percent. *Sources: Kem C. Gardner Policy Institute, 2017*

- Between 2017 and 2022 the unincorporated area will need an additional 100 to 125 moderate income housing units. Between 2022 and 2027 the unincorporated area will need an additional 60 to 90 housing units.

COUNTYWIDE PROJECTED GROWTH
Sources: Kem C. Gardner Institute, 2017; Hansen, Allen & Luce, Inc, 2017; U.S. Census Bureau, 2000, 2010b, 2017

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 moderate income housing needs for the next five to ten years in the county.

Population projects by the Kem C. Gardner Policy Institute were used for the low growth rate. The Kem C. Gardner Policy Institute projected the population of Box Elder County to slow over the next four decades from 15 percent growth per decade between 2020 and 2030 to 9 percent from 2040 to 2050 (see Figure 5.1 and Table 5.1) (Kem C. Gardner Institute, 2017). Population projections prepared by Hanson, Allen & Luce, Inc. for the Bear River Water Conservancy "District Drinking Water System Master Plan" were used for the high growth rate. In the plan, the engineering firm identified a rapid growth scenario where population growth would remain at 17 percent per decade until 2030 and then increase to 25 percent for the following two decades.
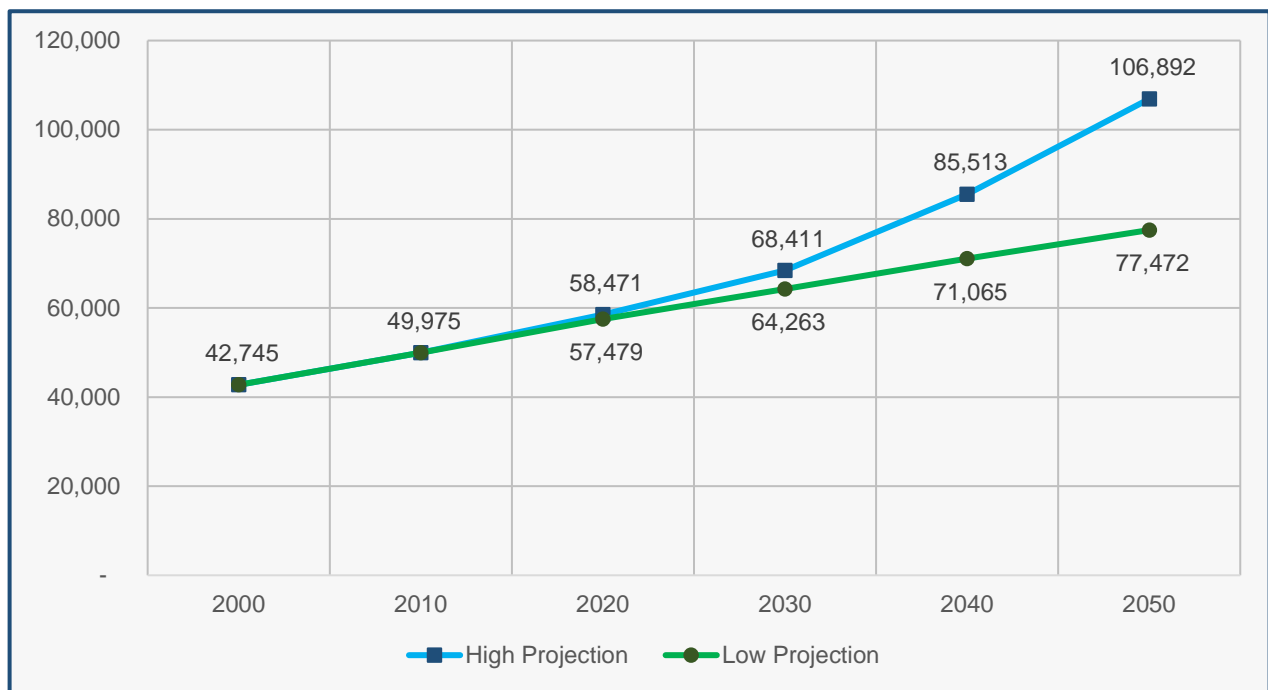

Figure 5.1. Historic and projected population levels for Box Elder County 2000 to 2050 (Kem C. Gardner Institute, 2017; Hansen, Allen & Luce, Inc, 2017; U.S. Census Bureau, 2000, 2010b, 2017).

Table 5.1. Historic, current and future population levels in Box Elder County (Kem C. Gardner Institute, 2017; Hansen, Allen & Luce, Inc, 2017; U.S. Census Bureau, 2000, 2010b, 2017).

	2000	2010	2020	2022	2027	2030	2040	2050
High Projection	42,745	49,975	58,471	60,459	65,429	68,411	85,513	106,892
Low Projection			57,479	59,042	62,258	64,263	71,065	77,472

UNINCORPORATED AREA PROJECTED GROWTH

Sources: Kem C. Gardner Institute, 2017; Hansen, Allen & Luce, Inc, 2017; U.S. Census Bureau, 2000, 2010b, 2017

Population levels were also projected for the unincorporated area of the Box Elder 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 and estimates developed by the Kem C. Gardner Policy Institute. Their estimates assumed the portion of the population in the unincorporated area will decline over the next thirty years due to annexation by nearby cities and towns. The portion of Box Elder County that was unincorporated in 2000 was 18.7 percent of the total population of the county (see Table 5.2). In 2010, that percentage fell to 18.3 percent. The Kem C. Gardner Policy Institute projected the percentage of population living in the unincorporated area to slowly decline from 17 percent in 2020 to 13 percent by 2050. This would result in the unincorporated area remaining near 10,000 people over the next 3 decades (see Figure 5.2).

Table 5.2. Historic, current and future population levels in Box Elder County (Kem C. Gardner Institute, 2017; Hansen, Allen & Luce, Inc, 2017; U.S. Census Bureau, 2000, 2010b, 2017).

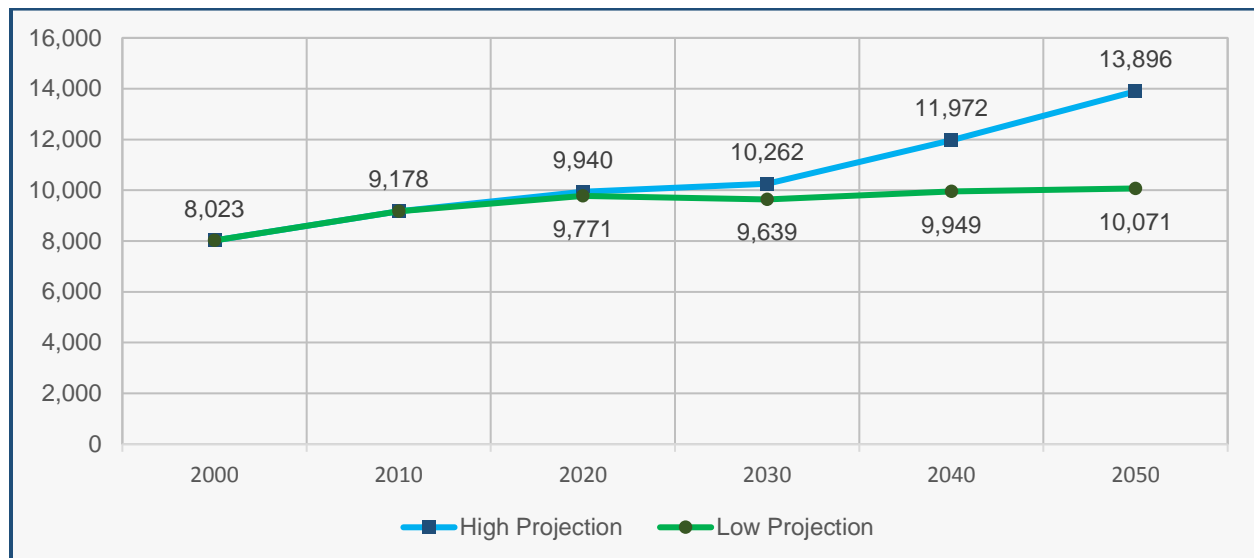|	2000	2010	2020	2022	2027	2030	2040	2050
High Projection	8,023	9,178	9,940	10,278	10,468	10,262	11,972	13,896
Low Projection			9,771	10,037	9,961	9,639	9,949	10,071
Percentage of Entire County	18.7%	18.3%	17%	17%	16%	15%	14%	13%

Figure 5.2. Historic and projected population levels for Unincorporated Area of Box Elder County from 2000 to 2050 Kem C. Gardner Institute, 2017; Hansen, Allen & Luce, Inc, 2017; U.S. Census Bureau, 2000, 2010b, 2017.

FUTURE MODERATE INCOME HOUSING NEED FOR THE NEXT 5 AND 10 YEARS
Sources: Kem C. Gardner Institute, 2017; Hansen, Allen & Luce, Inc, 2017; U.S. Census Bureau, 2000, 2010b, 2016g, 2017

Box Elder County will likely grow by approximately 5,000 to 6,400 residents over the next five years (2017-2022). This will require an additional 1,600 to 2,060 housing units. These figures were based on the low and high population projections for Box Elder County, and the county's current average household size of 3.1 people. Between 2022 and 2027 Box Elder County will need an additional 1,000 to 1,600 housing units.

Based on the projected high and low population increases, the existing vacancy rate (1.8 percent), and the current percentage of moderate income households (see Table 4.1), it is projected that Box Elder County will need an additional 566 to 728 moderate income housing units by 2022, and 367 to 567 between 2022 and 2027 (see Table 5.3). The majority of moderate income housing units will be needed at the 50 percent to 80 percent AMI level. An estimated 20 percent of all new housing developments will need to be moderate income. In the unincorporated area this translates to about 19 to 24 per year from now until 2022 and an additional 12 to 18 per year between 2022 and 2027.

Table 5.3. The range of moderate to very low income housing needed in Box Elder County in the next 5 and 10 years.

Targeted AMI Level	By 2022	By 2027
Box Elder County		
≤30%	126 to 162	81-126
<30% to ≤50%	141 to 182	92-142
<50% to ≤80%	299 to 384	194-299
TOTAL	**566 to 728**	**367 to 567**
Cities		
≤30%	105 to 134	68 to 106
<30% to ≤50%	117 to 151	77 to 119
<50% to ≤80%	248 to 319	163 to 251
TOTAL	**470 to 604**	**308 to 476**
Unincorporated Area		
≤30%	21 to 27	13 to 20
<30% to ≤50%	24 to 31	15 to 23
<50% to ≤80%	51 to 65	31 to 48
TOTAL	**96 to 124**	**59 to 91**

6. BARRIERS TO MODERATE INCOME HOUSING

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

HIGHLIGHTS

- The three main types of barriers to moderate income housing in Box Elder County are regulatory, economic and social.
- Most moderate income housing occurred in the unzoned portion of the county and mostly included single family housing units.

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 Box Elder County because they are considered the most common barrier to affordable and moderate income housing.

Type of Housing Units by Zone
Sources: Box Elder County, 2017a, 2017b

Box Elder County contains approximately 4.2 million acres of land with just under 50 percent zoned (see Table 6.1 on the next page). Thirteen zones, including unzoned areas, contain 2,830 housing units of either single family, secondary single family, and/or multi-family. According to 2017 land use data only one zone, "Agriculture District 20 Acres," contains a multi-family housing unit, although multi-family, three-family and two-family units are permitted and/or conditionally allowed in other zones.

As of 2018, Box Elder County contains 6 multifamily parcels, including apartments and 4-plexes. These parcels occurred in the Rural Residential 1 zone in South Willard and unzone portion of Riverside. In addition, the county contained 3 accessory dwelling units, one in Collinston, Harper Ward and between Bear River City and Honeyville.

[Table 6.1 on next page]

Table 6.1. Residential housing type by zone in Box Elder County (Box Elder County, 2017a).

CURRENT RESIDENTIAL UNITS BY ZONE BY TYPE							
Zone	PSF*	% PSF	SSF*	% SSF	MF*	% MF	Acres
Ag District 1-2 Acre	0	0.0%	0	0.0%	0	0.0%	16,932.0
Ag District 20 Acre	67	2.5%	0	0.0%	1	100.0%	24,890.1
Commercial Enterprise	1	0.0%	0	0.0%	0	0.0%	15.9
General Commercial District	8	0.3%	0	0.0%	0	0.0%	234.0
General Industrial District	0	0.0%	0	0.0%	0	0.0%	973.3
Highway Commercial District	2	0.1%	0	0.0%	0	0.0%	39.7
Manufacturing Food Products	0	0.0%	0	0.0%	0	0.0%	44.4
Mining Quarry Sand Gravel Excavation	0	0.0%	0	0.0%	0	0.0%	981.3
Multi-Use District 160 Acres	32	1.2%	10	8.8%	0	0.0%	1,821,038.6
Multi-Use District 40 Acres	48	1.8%	23	20.4%	0	0.0%	135,271.3
Multi-Use District 80 Acres	1	0.0%	0	0.0%	0	0.0%	240.0
Residential District 20,000 Sq. Ft.	491	18.1%	1	0.9%	0	0.0%	2,646.9
Residential District 8,000 Sq. Ft.	27	1.0%	0	0.0%	0	0.0%	24.9
Rural Residential District 1 Acre	57	2.1%	3	2.7%	0	0.0%	5,009.0
Rural Residential District 10 Acres	0	0.0%	0	0.0%	0	0.0%	13.6
Rural Residential District 2 Acres	129	4.7%	1	0.9%	0	0.0%	2,945.1
Rural Residential District 20,000 Sq. Ft.	285	10.5%	2	1.8%	0	0.0%	17,121.7
Rural Residential District 5 Acres	257	9.5%	2	1.8%	0	0.0%	17,162.6
Solid Waste	0	0.0%	0	0.0%	0	0.0%	2,028.7
South Willard Neighborhood Commercial	0	0.0%	0	0.0%	0	0.0%	2.0
Unzoned	1,311	48.3%	71	62.8%	0	0.0%	2,195,980.4
ZONE UNIT TOTALS	2,716	100.0%	113	100.0%	1	100.0%	4,243,595.5
TOTAL UNINCORPORATED UNITS	2,830.00						

PSF - Primary Single Family, SSF - Secondary Single Family, MF - Multi-Family. Sources: Box Elder County, BRAG 2017 GIS

Moderate Income Housing per Residential Zone
Sources: Box Elder County, 2017a, 2017b

The majority of moderate to very-low income housing is in the unzoned portions of the county (see Table 6.2 on the next page). Sixty three percent of housing units at the 30 percent AMI level, 71 percent at the 30-50 percent AMI level, and 55 percent at the 50-80 percent AMI level were found in the unzoned portions of the county. The most and lowest income housing (0-50 percent AMI) were largely located in the zone "Multi-Use District 40 Acres". Most moderate to high income housing (50 to 100 percent AMI) occurred in the zones "Residential District 20,000 Sq. Ft.", "Rural Residential District 20,000 Sq. Ft.", and "Rural Residential District 5 Acres." Most moderate income housing in the unincorporated area consisted of single family housing. Please note this analysis is based on 2017 land use data and excludes any properties built since 2017.

[Table 6.2 on next page]

Table 6.2. Moderate income housing by zone (Box Elder County, 2017a).

NUMBER OF EXISTING RESIDENTIAL UNITS PER ZONE - UNINCORPORATED BOX ELDER COUNTY (GIS Data Only)										
Zone	Targeted AMI Level									
	≤30% AMI	%	>30% to ≤50% AMI	%	>50% to ≤80% AMI	%	>80% to ≤100% AMI	%	100%+ AMI	%
Ag District 1-2 Acre	0	0%	0	0%	0	0%	0	0%	0	0%
Ag District 20 Acre	0	0%	4	2%	14	2%	19	3%	31	3%
Commercial Enterprise	0	0%	0	0%	1	<1%	0	0%	0	0%
General Commercial District	0	0%	0	0%	3	<1%	3	1%	2	<1%
Highway Commercial District	1	1%	0	0%	0	0%	1	1%	0	0%
Manufacturing Food Products	0	0%	0	0%	0	0%	0	0%	0	0%
General Industrial District	0	0%	0	0%	0	0%	0	0%	0	0%
Mining Quarry Sand Gravel Excavation	0	0%	0	0%	0	0%	0	0%	0	0%
Municipal Solid Waste	0	0%	0	0%	0	0%	0	0%	0	0%
Multi-Use District 160 Acres	8	9%	4	2%	6	1%	6	1%	18	1%
Multi-Use District 40 Acres	22	24%	12	7%	14	2%	6	1%	17	1%
Multi-Use District 80 Acres	0	0%	0	0%	0	0%	0	0%	1	<1%
Residential District 20,000 Sq. Ft.	0	0%	0	0%	59	8%	57	10%	376	30%
Residential District 8,000 Sq. Ft.	0	0%	0	0%	18	2%	7	1%	2	<1%
Rural Residential District 1 Acre	3	3%	9	6%	17	2%	13	2%	18	1%
Rural Residential District 10 Acres	0	0%	0	0%	0	0%	0	0%	0	0%
Rural Residential District 2 Acres	0	0%	6	4%	37	5%	33	6%	54	4%
Rural Residential District 20,000 Sq. Ft.	0	0%	4	2%	78	11%	72	12%	133	11%
Rural Residential District 5 Acres	0	0%	9	6%	43	6%	47	8%	160	13%
South Willard Neighborhood Commercial	0	0%	0	0%	0	0%	0	0%	0	0%
Unzoned	58	63%	117	71%	449	61%	315	54%	443	35%
TOTALS	92	100%	165	100%	739	100%	579	100%	1,255	100%

***The following zoning districts contained no data: Ag District 1 Acre, Commerical Neighborhood, Shopping Commercial, Mobile Home Parks, Master Planned Community, Residential Distict 6,000 Sq. Ft., Residential District 12,000 Sq. Ft., Multiple Residential 7 units/Acre, Multiple Residential 15 Units/Acre, and Rural Residential District 5 Acres – Modified.

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.

7. PLANS TO MEET MODERATE HOUSING NEED

FAIR HOUSING

By consent of the people of Utah, Box Elder County lawfully exercises planning, zoning, and land use regulation authority to promote the health, safety, and welfare of its residents. Box Elder 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. Box Elder 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. Box Elder County upholds the Utah Fair Housing Act and complies with federal requirements that affirmatively further fair housing. Box Elder County promptly reports housing discrimination to the Utah Antidiscrimination and Labor Division (UALD) and assists in its investigations of claims in a timely manner. Box Elder 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 Box Elder County with continuing feedback for making improvements. Box Elder County has set forth the following goals in accordance with its commitment to eliminate barriers to fair and affordable housing:

Goal 1: Continue to conduct biannual reviews of Box Elder County's Moderate-Income Housing Plan and its implementation; and update its five-year moderate income housing needs estimates.
- Work with 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 data and strategies for updating housing needs.
- Review and evaluate land use codes and regulations to ensure they are not imposing barriers to developing low- to moderate-income housing units.

Goal 2: Review and modify land use and zoning regulations and associated maps.
- Routinely update zoning, land use ordinances and assessor data to ensure consistency between records.
- Continue to provide a diverse range of residential zones to encourage a range of housing options.

Goal 3: Support cooperation between the cities and towns of Box Elder County in advancing affordable housing.
- 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.
- Encourage development of affordable housing near transit sites, along significant transportation corridors, and commercial centers (*Strategy G, SB 34).

Goal 4: Create and promote a countywide housing rehabilitation program.
- Due to the amount of older homes on the market, assist low- to moderate-income households rehabilitate and maintain moderate-income housing through Bear River Association of Governments (*Strategy L, SB 34).
- Encourage energy efficient housing that reduces resident's costs.
    - o Continue to support and advertise low income homeowners to participate in Bear River Region Weatherization Program and BRAG's HEAT utility assistance 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 housing units.
- Support and provide information and referrals to local affordable housing resources, including (*Strategies S,T & V, SB 34):
  - Bear River Housing Authority
  - Home Buyer Programs
    - BRAG's First Time 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
  - Other Programs
    - Bear River Association of Governments Crown Homes and Crown Village Apartments

Goal 5: Continue to support farm labor housing
- Provide assistance to farms in applying to Farm Labor Housing Direct Loans & Grants through the U.S. Department of Agriculture, Rural Development (*Strategy E, SB 34).

Goal 6: Encourage lower cost development
- Continue to sponsor the Bear River Regional Housing Authority (*Strategy T, SB 34).
- Continue to work towards keeping property taxes lower for residents.
- Prohibit by accounting procedures the placement of any portion of the building permit fees into the general funds, cutting the permit fees to a level that meets just the costs of providing the permit and building inspections.
- 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 manufactured homes, accessory dwelling units (ADUs), and mobile homes as an alternative to site-built homes (*Strategy E, SB 34).

*Complies with SB 34

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