

HOOPER CITY AMENDMENT TO GENERAL PLAN FOR AFFORDABLE HOUSING

19 January 2023

INTRODUCTION

Housing affordability became a serious issue in Utah in the 1990's. In response, the Utah Legislature has required communities to include a plan for moderate income housing as an element in their General Plans. The plan for moderate income housing (referred to herein as an affordable housing plan), must provide an assessment of the demand for affordable housing within a community as well as the supply. If a need exists, the community must determine why the need exists and take steps to ensure a supply of affordable housing is provided within the community.

The State of Utah defines affordable housing as housing occupied or reserved for occupancy by households with a gross household income equal to or less than 80% of the median gross income of the metropolitan statistical area (MSA) for households of the same size. In other words, affordable housing is a function of the particular circumstances and income levels of particular communities rather than a type of housing. Hooper lies within the Ogden MSA, which has a median household income of \$49,338 and a median family income of \$53,806.

Hooper incorporated as a city on November 30, 2000. Prior to that time, Hooper was listed as a Census Designated Place (CDP) by the United States Census Bureau. The boundaries of Hooper as it now exists roughly correspond the boundaries of the CDP area used by the Census Bureau. All the statistics used in this document are based upon numbers provided by the 2020 Census for the Hooper CDP and are the most current available as of this writing. The median income last reported for a household in the CDP was \$62,043 and the median income for a family was \$65,682. According to DataUSA and the 2020 Census, the 2020 Median Household income was \$100,347.

NEEDS ANALYSIS

Income

To define affordable housing in Hooper the median household income of \$100,347, as reported in the 2020 Census, was used as the baseline figure to calculate "moderate income."

Table 1 shows the breakdown of the affordable housing categories of 80%, 50%, and 30% of the median household income as well as the maximum purchase price of a dwelling and maximum monthly rent. According to the United States Department of Housing and Urban Development (HUD), housing costs should not exceed 30% of monthly income.

Table 1			
Income Limits and Affordable Housing Payments Based upon a median household income of \$100,347			
Affordable housing category	80%	50%	30%
Household income	\$80,278	\$50,174	\$30,104
Maximum monthly housing payment	\$2,007	\$1,254	\$753
Maximum purchase price	\$358,573	\$224,108	\$134,465
Source: US Census Bureau; Based on Census estimates July 1, 2021			

The maximum purchase price of a house was based upon a 30-year mortgage at 7 percent interest rate with 5 percent down. It also includes payments for insurance and property taxes equal to 0.2 percent of the purchase price. According to Table 1, housing available to moderate income households would have a monthly mortgage (including insurance & taxes) or rent payment of \$2,007 or less. This translates to a house with a maximum purchase price of \$470,630 and paying \$2,508 per month.

According to DataUSA, the 2020 median property value is \$334,200. According to the US Census Bureau Quickfacts the median value of homes in Hooper City is \$371,900.

Table 2 provides a breakdown of income by household in Hooper.

Table 2			
Household Income			
Income	Number	Percent	
< \$10,000	18	0.7	Affordable Housing Target
\$10,000 to \$14,999	71	2.7	
\$15,000 to \$19,999	14	0.5	
\$20,000 to \$24,999	0	0.0	
\$25,000 to \$29,999	35	1.3	
\$30,000 to \$34,999	114	4.4	
\$35,000 to \$39,999	23	0.9	
\$40,000 to \$44,999	121	4.7	
\$45,000 to \$49,999	17	0.7	
\$50,000 to \$59,999	120	4.6	
\$60,000 to \$74,999	174	6.7	
\$75,000 to \$99,999	591	22.7	
\$100,000 to \$124,999	508	19.5	
\$125,000 to \$149,999	355	13.6	
\$150,000 to \$199,000	279	10.7	
\$200,000 +	161	6.2	
TOTAL	2,601	100	
Source: US Census Bureau, 2020 Census			

According to this data, there are 707 households or 27.1% of households in Hooper that make less than the earmarked 80% of the median annual income of \$74,999 and are considered moderate income. Note that the data provided breaks at \$75,000 to \$99,999, so the prior tier was used to report moderate income.

Housing and Population

The 2020 Census lists the population of the Hooper as 8,850 people and the total housing units as 2,601 being occupied. Of these, 2,491 (95.8%) are owner-occupied and 110 (4.23%) are renter-occupied. Table 3 details housing occupancy and in Hooper.

	Number	Percent
Occupied Housing Units	2,601	
Owner Occupied Housing Units	2,491	95.8
Renter Occupied Housing Units	110	4.2

Source: US Census Bureau, 2020 Census

Hooper has traditionally been a farming community and the residents want to maintain the rural-farming feel. Most of the homes in Hooper are lived in by their owners. Besides farming and home businesses, there are minimal amounts of commerce happening in Hooper. There is a very low draw for people to come into Hooper for work and according to the 2020 Census data, most residents drive approximately 34 minutes out of Hooper for employment. Hooper is a bedroom community, and because of its geographic location, it should be considered a back-bedroom community. Residents of neighboring cities do not drive through Hooper to get to their destinations. Hooper is at the west end of the line. In fact, several years ago, UTA removed all bus routes from Hooper as they were not profitable routes.

Although like other cities along the Wasatch Front, Hooper is unique as it maintains a large area, but still has a small population. Table 4 depicts data to compare Hooper to the surrounding cities in regard to home ownership and renter occupied units.

	Clinton	Farr West	Roy	West Haven	West Point	Hooper	Weber County
Total Households	6,258	2,291	12,767	4,661	2,979	2,601	87,531
Owner Occupied Units	5,533	2,128	10,740	3,418	2,684	2,491	65,834
% Owner Occupied	88.4%	92.9%	84.1%	73.3%	90.1%	95.8%	75.2%
Renter Occupied Units	725	163	2,027	1,243	295	110	21,697
Renter Occupied	11.6%	7.1%	15.9%	26.7%	9.9%	4.2%	24.8%

Source: Point2Homes.com

The graphs below give a better visualization of the data found in Table 4. Figure 1 shows the number of owner and renter units in each city. Figure 2 breaks down the amount of owned and rented units per city so that it is easy to see the breakdown of the units.

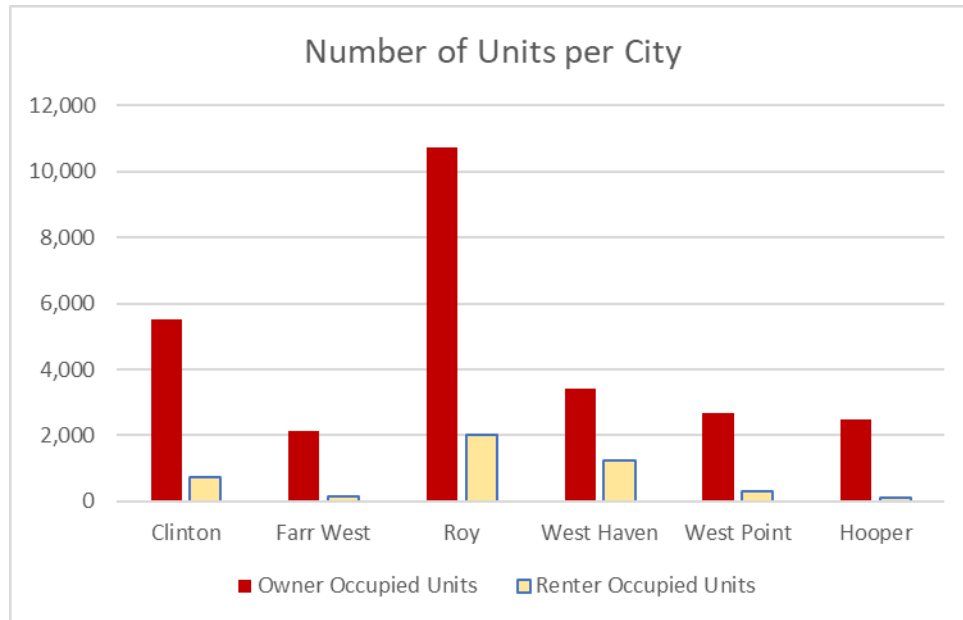


Figure 1: Number of Units per City

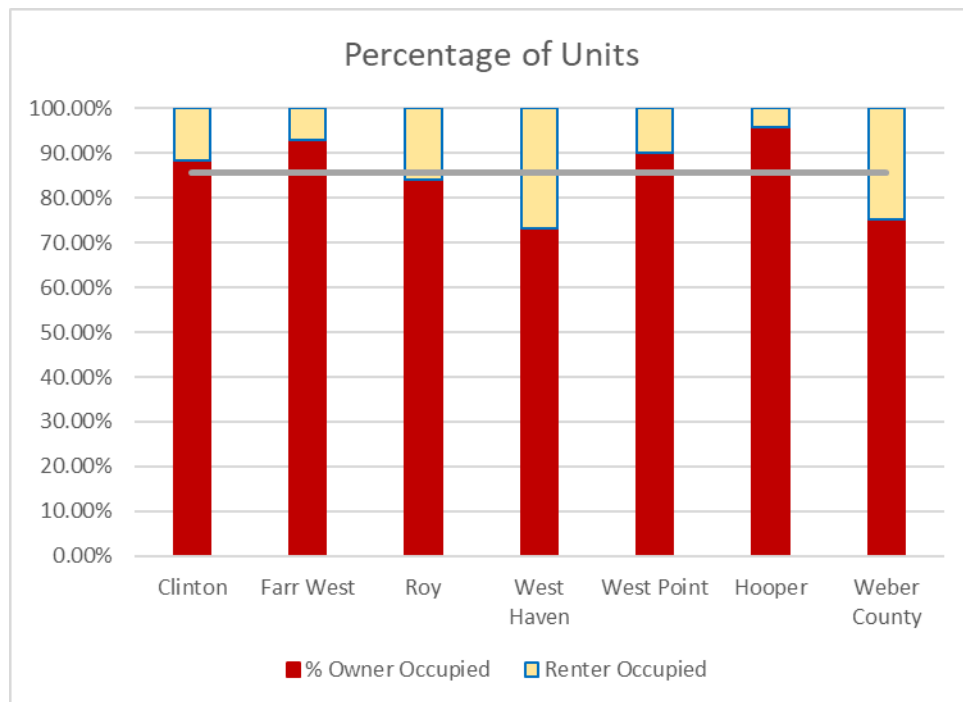


Figure 2: Percentage of Units

From these figures, it can be seen that Hooper is similar to the surrounding Cities that are also more western and are generally thoroughfares (Farr West, West Haven and West Point). Even though Roy City has vastly more units than any other city, its ratio of owner owned units to rented units is similar to the surrounding area.

Table 5 shows more statistics that help depict the costs associated with home ownership and rent in the areas surrounding Hooper. The renter median household income and the average monthly rent were not available in Hooper and Weber County. This was taken from 2022 Census Quickfacts.

	Clinton	Farr West	Roy	West Haven	West Point	Hooper	Weber County
Median Value of Home with Mortgage	\$265,400	\$357,500	\$235,000	\$359,300	\$307,200	\$354,300	\$269,700
Monthly Housing Costs	\$1,377	\$1,446	\$1,182	\$1,389	\$1,460	\$1,633	\$1,098
Renter Median Household Income	\$67,596	\$68,125	\$54,301	\$64,017	\$77,426	NA	NA
Average Monthly Rent	\$1,436	\$1,344	\$1,492	\$1,458	\$1,436	NA	NA
People below Poverty Level	526	157	2,740	737	390	275	21,530

Source: Point2Homes.com

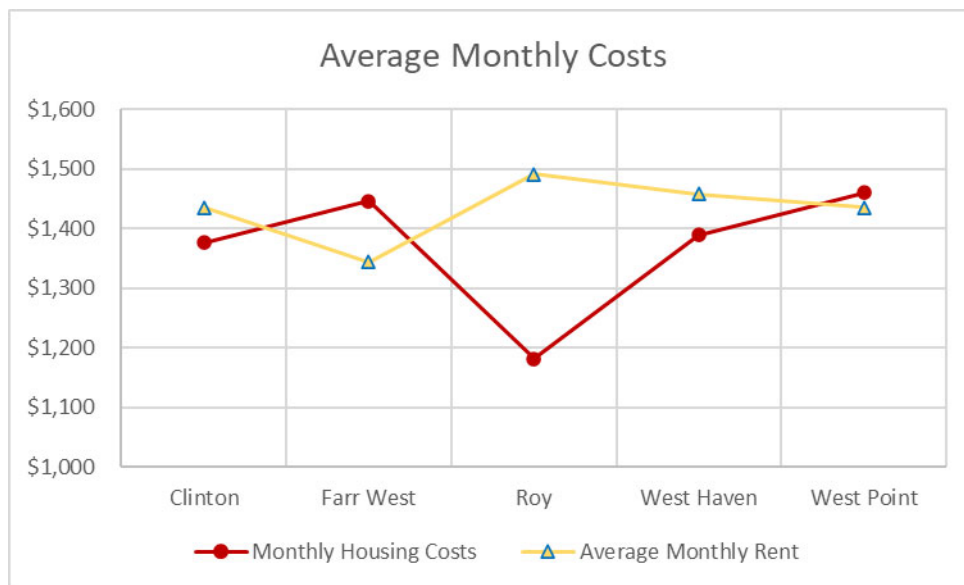


Figure 3: Average Monthly Costs

Data from Table 5 was graphed to see the average monthly cost. It can be seen that for home owners, the costs are relatively similar and average of \$1,369. For renters, the average cost is \$1,366. The cost of home ownership compared to renting is statistically similar in the area.

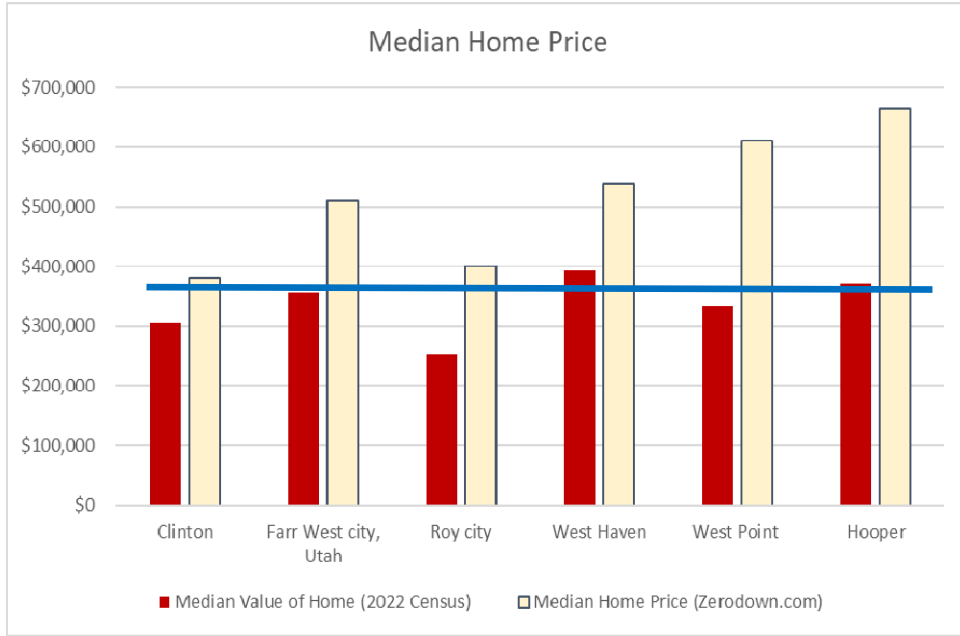


Figure 4: Median Home Price

Data was taken from the 2022 Census and compared to reports of home prices from zerodown.com to give a view of the cost of homes in the area. A large discrepancy is noticed between the data sets. Either set of data depicts higher than affordable cost based on the 80% of the median household income of hooper (\$358,573; depicted by the blue line).

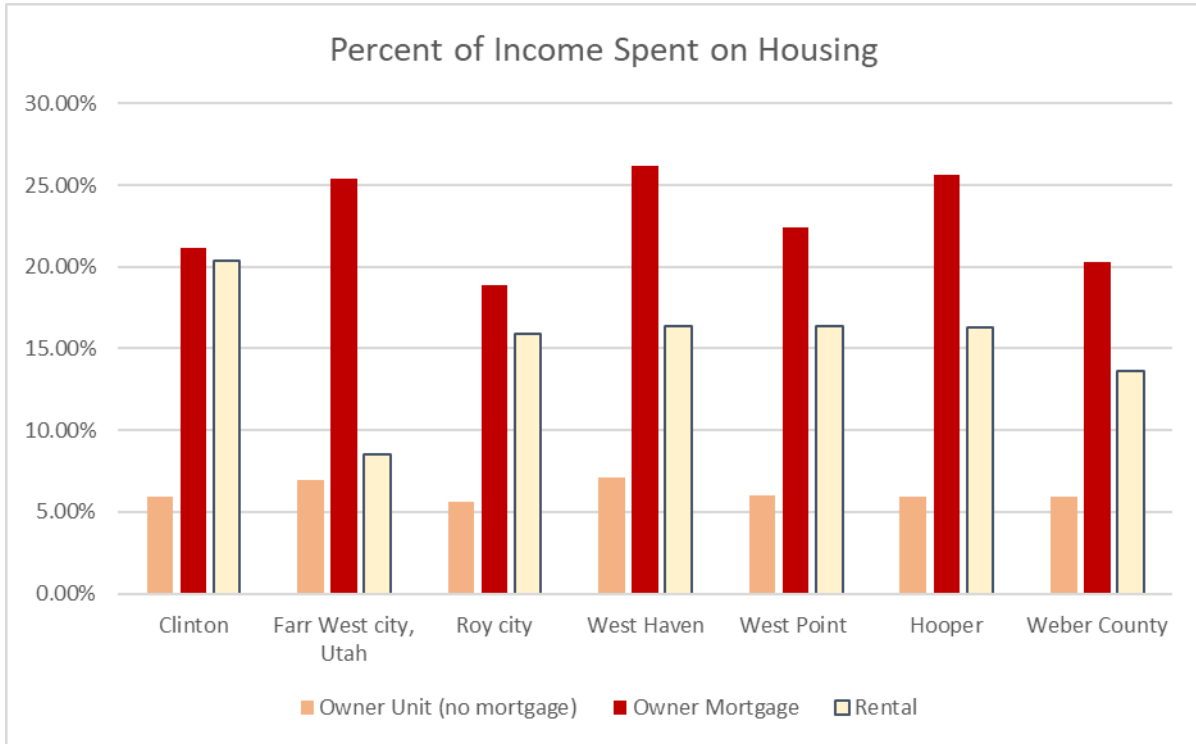


Figure 5: Percent of Income Spent on Housing

It has been said that housing costs should not be any more than 25% of a person’s income. Figure 5 shows that housing in the area is on average 6.21% for those who do not have a mortgage, 22.84% for those who do not have a mortgage and 15.34% for those who rent. Even though Figure shows that the average monthly cost to rent is similar to the average cost to own a house, it can be seen in Figure 5 that home ownership is not as attainable as renting.

Housing Stock

The housing stock in Hooper is overwhelmingly comprised of detached, single-family dwellings. In fact, most of all dwellings in the city fit this description. This lack of multi-family housing is due in large part to Hooper’s traditional rural development pattern of single family dwellings on relatively large agricultural parcels and the lack of a central sewer system. Table 9 shows the number of homes built during a period of time.

Table 9		
Age of Housing stock		
Year Built	Number	Percent
1939 or earlier	219	8.42%
1940 to 1949	55	2.11%
1950 to 1959	44	1.69%
1960 to 1969	97	3.73%
1970 to 1979	338	13.00%
1980 to 1989	190	7.30%
1990 to 1999	370	14.23%
2000 to 2009	907	34.87%
2010 or Later	381	14.65%
TOTAL	2,601	
Source: US Census Bureau, 2000 Census		

AFFORDABLE HOUSING

The City of Hooper is in a unique position relative to affordable housing. The data show that the city is currently meeting its obligation under the provisions of the State Statutes relative to affordable housing. However, the data also show that very little, if any, affordable housing has been created in Hooper and that none is likely to be built under current conditions. The City recently approved Country View Estates for the development of a subdivision that had higher densities. The smaller-than-average lots were developed, and large homes were built on these lots. The homes were valued and sold much higher than the \$358,573 for moderate income. The ReMax website in December showed the cheapest home costing \$530K. Although the City did its part and approved smaller-than-traditional-lots with higher densities to create affordable housing, the market/economy placed these homes out of reach for the median Hooper resident.

Furthermore, at the first of December 2022, there were only three homes listed for sale in Hooper under \$500K (see Figure 7) but all were above the city’s moderate-income amount. At the same time, there were ninety homes listed for sale between \$500K and \$1M (see Figure 8), which is significantly higher than the moderate-income amount. At the first of December 2022, there were no homes for sale that could be considered affordable housing according to the State’s standards.

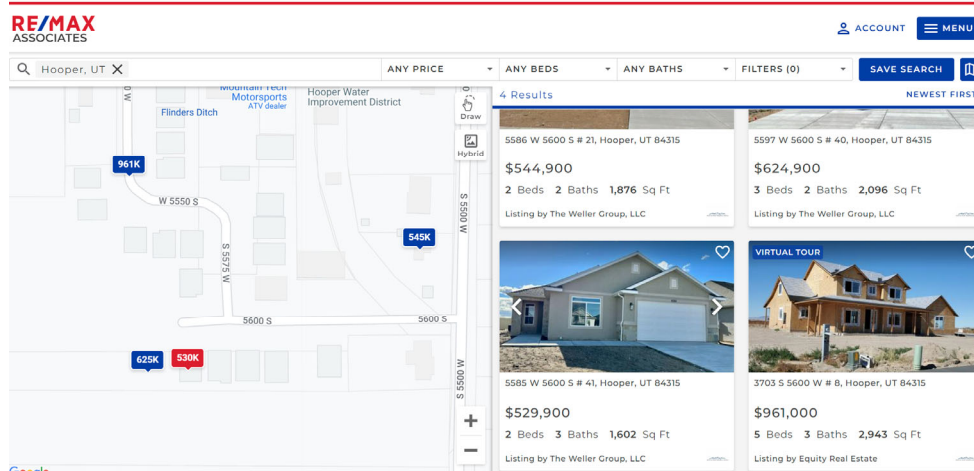


Figure 6: Screenshot of ReMax for Country View Estates

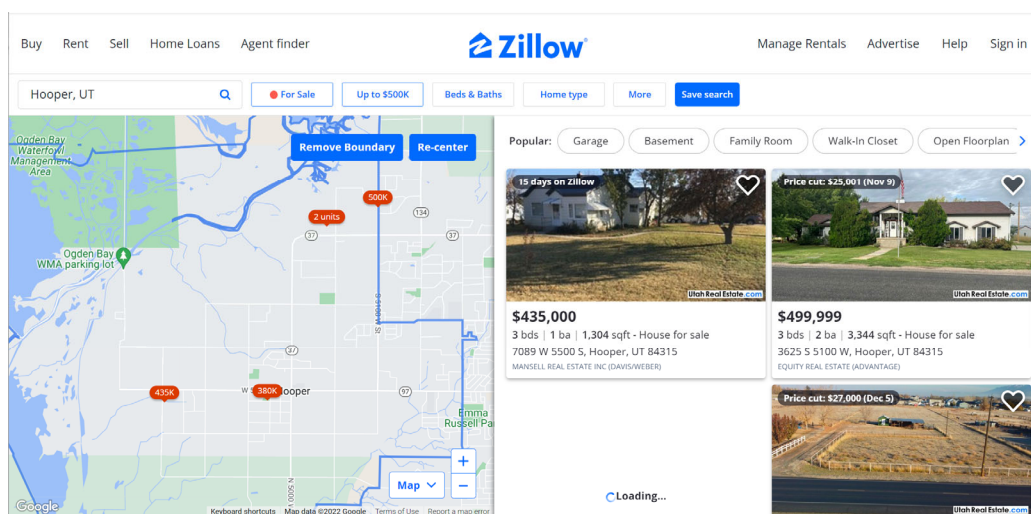


Figure 7: Homes in Hooper Listed for Sale < \$500

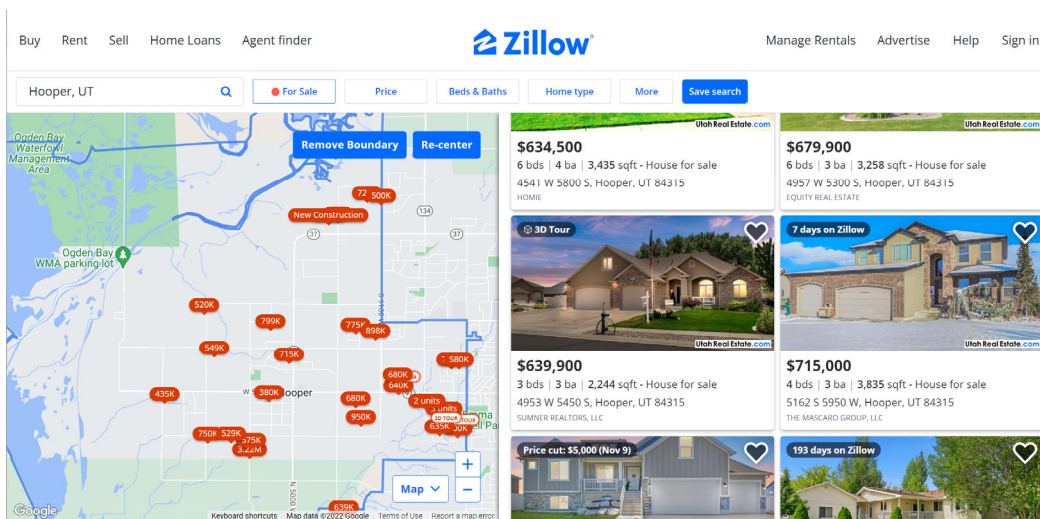


Figure 8: Homes in Hooper Listed for Sale > \$500K

AFFORDABLE HOUSING PLAN STRATEGY

At a minimum, the City of Hooper plans on taking the following three strategies to encourage the provision of affordable housing within the community:

STRATEGY 1			
(E) Create or allow for, and reduce regulations related to, internal or detached accessory dwelling units in residential zones;			
Milestone / Task / Activity	Planned Start Date	Planned Completion Date	Current Status
Review current City zoning ordinance in relation to accessory dwelling units	June 2019	Dec 2019	Completed
Draft new ordinance(s) to accommodate ADU	June 2019	Dec 2019	Completed
Present ordinance for ADU to City Council	Oct 2019	Nov 2019	Completed on 21 Nov 2019
Adopt ordinance for ADU	Oct 2019	Nov 2019	Completed on 21 Nov 2019
Accept applications for ADU	Dec 2019	NA	The City has received 5
Zoning ordinance review	May 2022	June 2022	Completed
Annual Tracking of ADU	Jan 2023	Feb 2023	5 Approved
Zoning ordinance annual review	Feb 2023	June 2023	
Annual Tracking of ADU	Jan 2024	Feb 2024	
Zoning ordinance annual review	Feb 2024	June 2024	
Annual Tracking of ADU	Jan 2025	Feb 2025	
Zoning ordinance annual review	Feb 2025	June 2025	
Annual Tracking of ADU	Jan 2026	Feb 2026	
Zoning ordinance annual review	Feb 2026	June 2026	
Annual Tracking of ADU	Jan 2027	Feb 2027	
Zoning ordinance annual review	Feb 2027	June 2027	
Future ADU		Dec 2027	City projects > 50 by 2027

STRATEGY 2			
(F) zone or rezone for higher density or moderate-income residential development in commercial or mixed-use zones near major transit investment corridors, commercial centers, or employment centers;			
Milestone / Task / Activity	Planned Start Date	Planned Completion Date	Current Status
Review current City code for residential zones	June 2019	Dec 2019	Completed, but ongoing
Amend Chapter 2 of 10-2B zoning regulations and ordinances	June 2019	Oct 2019	Completed
Present amendments of Chapter 2 of 10-2B to City Council	Oct 2019	Nov 2019	Completed
Adopt amendments to Chapter 2 of 10-2B	Nov 2019	21 Nov 2019	Completed
Amend Section 4-7 to allow multi-family dwellings	July 2019	Dec 2019	Completed
Present amendments of Section 4-7-11.5 to City Council	Nov 2019	Dec 2019	Completed
Adopt amendments to 4-7-11.5	Dec 2019	19 Dec 2019	Completed
Amend Chapter 2 of 10-1A zoning ordinances to create a new low-medium density residential zone	April 2022	June 2022	Completed
Present amendments of Chapter 2 to City Council	May 2022	June 2022	Completed
Adopt amendments to Chapter 2	June 2022	June 2022	Completed, 2 June 2022
Work to provide sewer service to areas zoned R2 and R3	Nov 2022	Dec 2024	
Review of zoning; include residential zoning in all zones	Feb 2023	June 2023	
Request bus line(s) from UTA	July 2023	Dec 2023	
Annual review of zoning	Feb 2024	June 2024	
Annual review of zoning	Feb 2025	June 2025	
Annual review of zoning	Feb 2026	June 2026	
Annual review of zoning	Feb 2027	June 2027	

STRATEGY 3			
(G) amend land use regulations to allow for higher density or new moderate income residential development in commercial or mixed-use zones near major transit investment corridors;			
Milestone / Task / Activity	Planned Start Date	Planned Completion Date	Current Status
Review current City code for residential zones	June 2019	Dec 2019	Completed, but ongoing
Amend Chapter 2 of 10-2B zoning regulations and ordinances	June 2019	Oct 2019	Completed
Present amendments of Chapter 2 of 10-2B to City Council	Oct 2019	Nov 2019	Completed
Adopt amendments to Chapter 2 of 10-2B	Nov 2019	21 Nov 2019	Completed
Amend Section 4-7 to allow multi-family dwellings	July 2019	Nov 2019	
Present amendments of Section 4-7-11.5 to City Council	Nov 2019	Dec 2019	Completed
Adopt amendments to 4-7-11.5	Dec 2019	19 Dec 2019	Completed
Amend Chapter 2 of 10-1A zoning ordinances to create a new low-medium density residential zone	April 2022	June 2022	Completed
Present amendments of Chapter 2 to City Council	May 2022	June 2022	Completed
Adopt amendments to Chapter 2	June 2022	June 2022	Completed, 2 June 2022
Work to provide sewer service to areas zoned R2 and R3	Nov 2022	Dec 2024	
Review of Chapter 2 and City code for residential zoning	Feb 2023	June 2023	
Annual review of Chapter 2 and City code for residential zoning	Feb 2024	June 2024	
Annual review of Chapter 2 and City code for residential zoning	Feb 2025	June 2025	
Annual review of Chapter 2 and City code for residential zoning	Feb 2026	June 2026	
Annual review of Chapter 2 and City code for residential zoning	Feb 2027	June 2027	