

## Hooper, Utah 2018

### Housing Stock

As of the 2010 U.S. Census, there were 2,156 housing units in Hooper. Of those units, 2,082 (96.6 percent) are occupied and 74 (3.4 percent) are vacant. Owner-occupied units make up the majority (94.2 percent) of the city's housing stock, while renter-occupied units account for 5.8 percent of the city's housing stock.

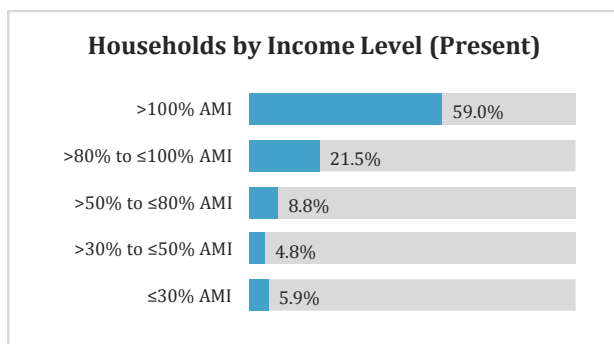
Hooper's housing stock consists of 2,294 (99.4 percent) single-unit detached homes, and 14 (0.6 percent) single-unit attached homes. Given that 99.4 percent of the city's housing stock is made up of single-unit detached homes, Hooper may want to consider whether a more diversified housing stock would benefit current and future residents.

In terms of unit size, Hooper's housing stock consists of 18 units with no bedrooms, 892 units with two or three bedrooms, and 1,398 units with four or more bedrooms.

An assessment of structure age can, in some cases, reveal whether there is a need for housing rehabilitation. In Hooper, 12 percent of residential structures were built in 1959 or earlier, 17.4 percent were built between 1960 and 1979, 16.5 percent were built between 1980 and 1999, and 54.2 percent were built in the year 2000 or later. With 29.4 percent of the city's housing stock constructed before 1979, the city may want to determine its role in rehabilitation efforts and consider performing a windshield survey to evaluate housing conditions.

### Household Income and Needs [UCA 10-9a-408(1)(b) and UCA 17-27a-408(1)(b)]

The median household income in Hooper is \$87,965, which is \$16,665 above the area median income (AMI) for Weber County (\$71,300).



Households that earn a moderate income (80 percent of AMI) or less make up **19.5 percent** of Hooper's population. 5.9 percent of the households in Hooper earn less than or equal to 30 percent of AMI, 4.8 percent earn between 30 and 50 percent of AMI, 8.8 percent earn between 51 and 80 percent of AMI, 21.5 percent earn between 81 and 100 percent of AMI, and 59 percent earn more than 100 percent of AMI.

Housing is considered affordable when households—regardless of their income—spend no more than 30 percent of their monthly income on housing expenses. Therefore, cost-burdened households are those households whose housing expenses exceed 30 percent of their monthly income. Based on this definition, 50 percent of Hooper's renter households that earn a moderate income or less and 47.5 percent of the city's owner households that earn a moderate income or less are cost burdened, which indicates that Hooper's residents would benefit from additional affordable rental and ownership options.

## Summary of Affordability

Household Income	Maximum Monthly Income for Housing Expenses	Maximum Mortgage Loan Amount
<i>≤30% AMI</i>	\$535	\$41,239
<i>&gt;30% to ≤50% AMI</i>	\$891	\$102,510
<i>&gt;50% to ≤80% AMI</i>	\$1,426	\$194,416
<i>&gt;80% to ≤100% AMI</i>	\$1,783	\$255,687

### Population Change and Affordable Housing Demand [UCA 10-9a-103(41)(b) and UCA 17-27a-103(44)(b)]

The population of Hooper is expected to increase from 7,218 in 2010 to 9,245 by 2020 and 14,096 by 2030. These additional residents amount to an additional 584.3 households by 2020 and an additional 1982.1 households by 2030, based on the city's current average household size (3.47).

#### Affordable Housing Need (Demand) Summary

Based on population change, observed income levels, and existing vacancies, it is projected that Hooper will need an additional 510 housing units by 2020. Of those 510 units, 34 will need to be affordable to extremely low-income (≤30% AMI) households, 28 will need to be affordable to low-income (>30% to ≤50% AMI) households, and 50 will need to be affordable to moderate-income (>50% to ≤80% AMI) households, for a total of **112** new affordable housing units by 2020.

By 2030, Hooper will need an additional 1,890 housing units. Of those 1,890 units, 117 will need to be affordable to extremely low-income (≤30% AMI) households, 94 will need to be affordable to low-income (>30% to ≤50% AMI) households, and 173 will need to be affordable to moderate-income (>50% to ≤80% AMI) households, for a total of **384** new affordable housing units by 2030.

## Hooper's Affordable & Available Rental Housing Deficit, 2009-2013

Figure 1: Renter Households by Income Level, 2009-2013

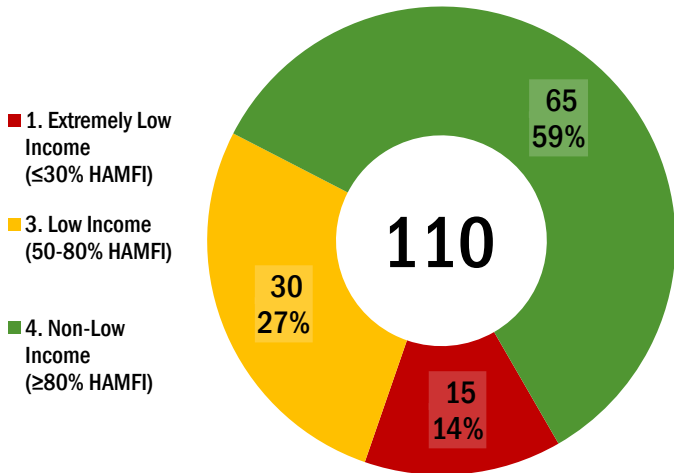


Figure 2: Proportion of Cost Burdened Renter Households, 2009-2013

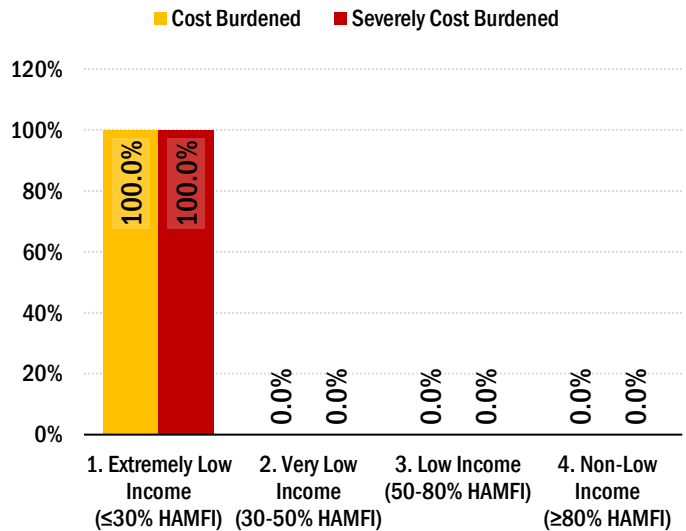


Figure 3: Affordable & Available Rental Housing Gap, 2009-2013

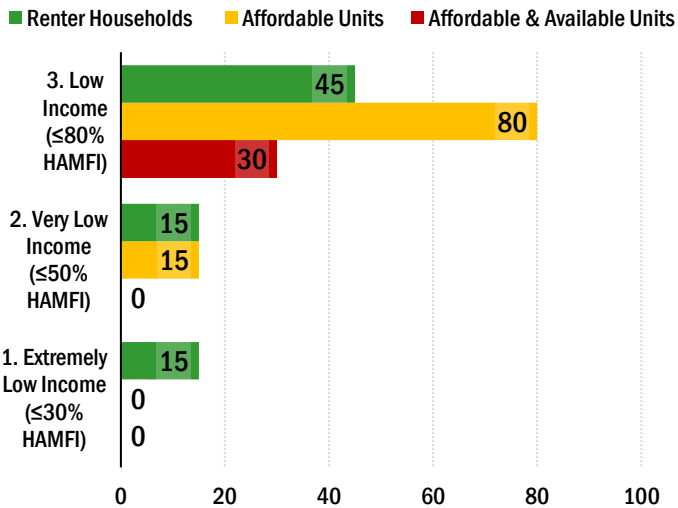
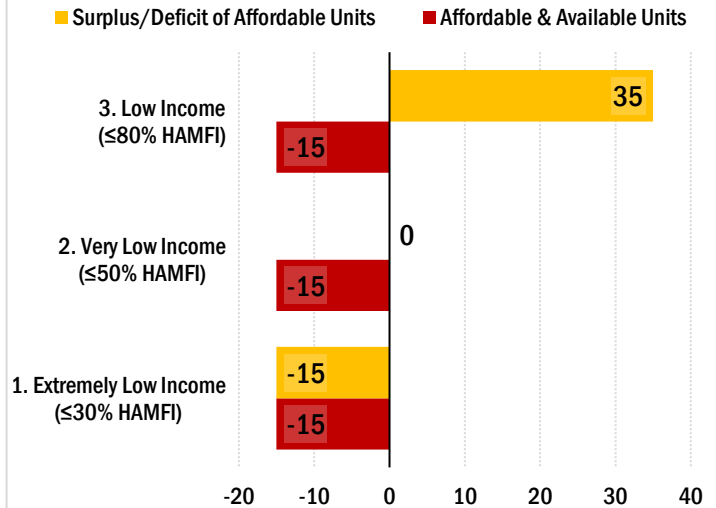


Figure 4: Affordable & Available Rental Housing Deficit, 2009-2013



**Source:** U.S. Dept. of Housing & Urban Development. (2016). Comprehensive Housing Affordability Strategy [Data]. Available at: [https://www.huduser.gov/portal/datasets/cp.html#2006-2013\\_data](https://www.huduser.gov/portal/datasets/cp.html#2006-2013_data)

**Note 1:** A household is cost burdened if it expends more than 30% of its gross income on housing and utility costs. A household is severely cost burdened if it expends 50% or more of its gross income on housing and utility costs.

**Note 2:** An affordable unit is one which a household at the defined income threshold can rent without paying more than 30% of its gross income on housing and utility costs. 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 income threshold.

**Efforts made by Hooper to reduce, mitigate, or eliminate local regulatory barriers to moderate income housing [UCA 10-9a-408(2)(a) and UCA 17-27a-408(2)(a)]:**

A lack of central sewer and the zoning regulations have been the chief regulatory barriers to affordable housing in the past. Simply put, lack of sewer results in large lots (at least one acre in size) that accommodate larger homes and are less affordable. Zoning that does not accommodate a mix of lot size and housing type may also restrict the possibility to develop housing that is affordable.

In recent years, increased sewer availability and capacity to new subdivisions as well as changes to the zoning ordinance have reduced regulatory barriers and have provided opportunities for a mix of lot sizes and housing type. Single-family, detached homes still comprise approximately 99% of housing units in Hooper. Land costs typically comprise about 25% of a total finished home price. In Hooper, quarter-acre, higher density residential lots in new subdivisions result in single-family, detached, and finished home prices well above the moderate income threshold of \$194,416 (homes on 1/4 acre or less in Hooper have a current average value of approximately \$251,000).

Additions to the zoning ordinance also include a zone for patio style homes in a High Density Residential (HDR) zone as well as the Planned Unit Development (PUD) zone that provides for increased density in exchange for other amenities such as parks and open space. Increased services in PUDs may result in an increase in home prices, however an increase in the availability of smaller lots is a step in the right direction, resulting in home prices that are less than those typically available on large lots.

Hooper has reduced local regulatory barriers by increasing the availability and capacity of water and sewer services and by developing a zoning ordinance that provides opportunities for a mix of lot sizes and housing types. The zoning ordinances developed to date are consistent with the residential policies of the Hooper City General Plan (see below).

**Actions to encourage preservation of existing moderate income housing and development of new moderate income housing [UCA 10-9a-408(2)(b) and UCA 17-27a-408(2)(b)]:**

The Hooper City General Plan contains Residential Land Policies that encourage new moderate income housing and development, including to:

- Encourage a variety of residential building types (e.g., single-family, multi-family, townhomes, etc.) within appropriately zoned areas for the purpose of providing the city with a range of housing opportunities.
- Encourage new affordable housing through land development ordinances.
- Consider a new, single-family residential zone district that allows lot sizes that encourage more affordable housing.

**Progress made within the City to provide moderate income housing, as measured by permits issued for new units of moderate income housing [UCA 10-9a-408(2)(c) and UCA 17-27a-408(2)(c)]:**

Of the 94 residential, single-family dwelling units approved in 2016 and 2017, eight (8), or 8.5% of the total, would be considered moderate income house (valuation of less than \$194,416).

**Efforts to coordinate moderate income housing plans and actions with neighboring local governments [UCA 10-9a-408(2)(d) and UCA 17-27a-408(2)(d)]:**

Hooper participates in the Wasatch Choice Vision Workshops and the Ogden-Layton Area Technical Advisory Committee for the Regional Growth Committee as part of the regional planning effort put on by the Wasatch Front Regional Council. Hooper participates in discussions regarding population growth and housing demand from a regional perspective and has worked with neighboring local governments at these meetings to address the moderate income housing demand in their areas of the region, particularly the West Weber/North Davis and the North Weber County areas including Roy, Clinton, and West Haven.

Portions of this report were generated using the Moderate Income Housing Forecast Tool developed by the Department of Workforce Services: Housing & Community Development Division (Version 2.4 Oct. 13<sup>th</sup>, 2016).