

Chapter Four

Housing

Introduction

The term housing is defined as a dwelling, or dwellings in the collective sense, in which people live. In analyzing and projecting future housing needs for Provo City, it serves the community well to keep an obvious, but easily disregarded, fact in mind: every family or individual needs a place to live. In Provo, housing is an especially important concern because of low vacancy rates, rising land values that affect housing costs, and a steady growth in population. As the centralized location of many public assistance services for Utah County residents, Provo also has a significant population with a need to live in close proximity to those services. These factors can create challenges in providing sufficient affordable housing while maintaining the framework of strong and diverse neighborhoods. Strategies to meet housing needs and a process for the ongoing monitoring of needs and supply are tools for managing those challenges.

Provo's primary housing goal is to provide adequate housing that meets population demands and supports the health, safety, and welfare of the public. To help achieve this goal, and to comply with Utah Code, a moderate income housing plan is provided.

Definition of Moderate Income Housing

As defined in the Utah Code, "moderate income housing," "means housing occupied or reserved for occupancy by households with a gross household income equal to or less than 80% of the median gross income for households of the same size in the county in which the city is located." (Utah Code 10-9a-103(25))

The information in this chapter of the Provo City General Plan also serves as the City's Moderate Income Housing Plan in compliance with the requirements of Utah Code 10-9a-403.

The average household size for the Provo/Orem Metropolitan Statistical Area (MSA) (includes all of Utah County) is 3.63 persons, with this number being rounded to four (4) for statistical purposes¹. The median gross income for a family of four in the Provo/Orem MSA is \$62,900 for the year 2009, 80% of which equates to \$50,300². A household earning under 80% (\$50,300) of the Provo/Orem MSA median income is considered to be in need of moderate-income housing. Provo City's actual median household income may be only as much as 67 to 70% of Utah County household income.

¹ U.S. Census Bureau. *Utah County, Utah, Selected Characteristics in the United States, 2005-2007* American Community Survey 3-Year Estimates. Retrieved 30 Mar 2009 <<http://factfinder.census.gov/>>.

² U.S. Department of Housing and Urban Development. *Fiscal Year 2009 Income Limits*. 19 Mar 2009. Retrieved 30 Mar 2009 <<http://www.huduser.org/datasets/il/il09/index.html>>.

This lower median household income corresponds with the estimated 28% of the city’s population being 18 to 24 year old and enrolled in college. Additionally, 37% of persons 18 years and older within Provo are enrolled in college.³ Examining year 2000 Census data, median household income increased to 93% of Utah County Median Income when 18 to 24 year olds were excluded from the calculations. For the purposes of this analysis we will assume that the median household income excluding full-time college student more closely resembles the median county household income.

The cost of housing includes mortgage or rent payments, utilities, interest, home owners' insurance, mortgage insurance, property taxes, and other applicable fees, such as homeowners association fees. The entire sum of these costs should not exceed 30% of a household's gross income in order for the housing to be considered affordable for that household. Table 4.1, Maximum Recommended Monthly Housing Expenditure and Purchase Price for Moderate Income Households in 2009, gives a breakdown of the maximum purchase price or monthly rental cost that households at 100%, 80%, 50%, and 30% of median income could afford for housing in 2009 without exceeding 30% of the household's gross income.

TABLE 4.1 MAXIMUM RECOMMENDED MONTHLY HOUSING EXPENDITURE AND PURCHASE PRICE FOR MODERATE INCOME HOUSEHOLDS IN 2009				
	100% of Median Income	80% of Median Income	50% of Median Income	30% of Median Income
Household Income	\$62,900	\$50,300	\$31,450	\$18,870
Maximum Monthly Housing Expenditure	\$1,573	\$1,258	\$786	\$472
Maximum Purchase Price*				
4.75% interest on loan	\$212,817	\$176,623	\$109,545	\$63,057
5.5% interest on loan	\$199,231	\$165,348	\$102,552	\$59,031
6.25% interest on loan	\$186,871	\$155,090	\$91,952	\$55,369

*Based on the following assumptions: 30 year mortgage term and 10% down payment. Utilities, property tax, private mortgage insurance and homeowners insurance rates adjusted to keep the total of all housing costs at the Maximum Monthly Housing Expenditure (30% of household income).

³ U.S. Census Bureau. *Provo, Utah, S1401. School Enrollment*. 2005-2007 American Community Survey 3-Year Estimates. Retrieved 30 Mar 2009 <<http://factfinder.census.gov/>>.

Moderate Income Housing Plan

The Moderate Income Housing Plan as defined by Utah Code must contain the following:

1. An estimate of the existing supply of moderate income housing located within the municipality;
2. An estimate of the need for moderate income housing in the municipality for the next five years, monitored annually;
3. A survey of total residential zoning;
4. An evaluation of how existing zoning densities affect opportunities for moderate income housing;
5. A description of the municipality's program to encourage an adequate supply of moderate income housing.

The following Moderate Income Housing Plan will examine each of the five requirements and discuss policies and techniques designed to meet these requirements.

An Estimate of Existing Supply of Moderate Income Housing Located Within Provo City

An analysis was performed from Census 2009, and other data sources, of Provo's existing housing stock that could potentially be purchased or rented by people in need of moderate income housing. The number of households and housing units in Provo defined into income groups of 80% to 51%, 50% to 31%, and 30% to 0% of median income were tallied according to data in Table 4.2, Estimate of Available Affordable Housing in 2009.

This data shows that there are more housing units than households in the 80% to 51% and the 50% to 31% income groups. There is a shortage of moderate-income housing in the 30% to 0% income group, but this is to be expected as it is difficult to find any housing in the nation within this income bracket. Many of the people within this income category receive housing through federal, state and local housing assistance programs. It would be difficult to find a significant amount of housing for purchase lower than \$63,057 or for rent at less than \$472 a month. Options for moderate-income housing for this income range usually include manufactured homes, which are likely to account for the majority of purchase units in this category. As this category represents the most vulnerable in our community, it is anticipated that the City will work to more comprehensively audit the housing options available to this group.

TABLE 4.2 ESTIMATE OF AVAILABLE AFFORDABLE HOUSING IN 2009			
	80 to 51 Percent	50 to 31 Percent	30 to 0 Percent
Households	6,176-6,938	4,822-5,739	7,519-8,307
Rentals ⁴	3,007	8,902	3,341
Owner-Occupied ⁵	3,874-5,462	396 -1,115	94 - 156
Deficiency	0 (0%)	0 (0%)	3,497 (42.1% - 46.5%)

According to this analysis, there is a sufficient supply of moderate-income housing. It is recognized, however, that a shortage may still occur with the likely occurrence of excess housing stock in the 80% and 50% groups being inhabited by families exceeding 80% of median income or falling below 30% of median income. Fifty-eight percent of households in need of moderate income housing are estimated to be allocating more than 30% of the household income to housing costs.⁶ The analysis seems to reasonably indicate, however, that a sufficient supply of moderate-income units are available in Provo.

Rental assistance programs are available for those households that truly are unable to escape the 30% to 0% income range, or for those who fall within this or other income groups below 80% of median income and must also devote more than 30% of the household income to housing. These programs are discussed in a later section of this chapter, entitled *Programs to Encourage Moderate Income Housing*.

⁴U.S. Census Bureau. *Provo, Utah, B250656. Contract Rent - Universe: Renter-Occupied Housing Units. 2005-2007 American Community Survey 3-Year Estimates*. Retrieved 30 Mar 2009 <<http://factfinder.census.gov/>>.

⁵ Based on Utah County Association of Realtors (UCAR) statistics, Utah County 2008 median sales price was 20% less than median list price. UCAR reported that Provo City had a median sales price of \$195,000 for 2008. If it is assumed that the median listing for homes available for sale in Provo is 20% higher than median sales price, then the median list price for Provo is \$234,000. Home buyers in need of affordable housing options could start looking at homes listed as high as 20% higher than their maximum purchase price in hopes that it could sell within their income range. Considering this assumption, moderate income housing may list as high as \$212,000. Based on a survey of listings on www.realtor.com, 50% of Provo housing listed may be within the moderate income limits if purchasers are able to negotiate a 20% reduction or less for homes listed between \$212,000 and \$176,000. According to the Census Bureau’s American Community Survey, there is an estimated 13,777 owner-occupied households. Fifty percent of those owners, or approximately 6,888 householders, may have housing available within the affordability range should they choose to sell.

⁶U.S. Census Bureau. *Provo, Utah, B25074. Household Income by Gross Rent as a Percentage of Household Income In the Past 12 Months - Universe: Renter-Occupied Housing Units. 2005-2007 American Community Survey 3-Year Estimates*. Retrieved 30 Mar 2009 <<http://factfinder.census.gov/>>.

Students account for a significant proportion of Provo’s residents and could reasonably expect to spend more than 30% of the collective income for the household (for example, multiple single students sharing a dwelling, but not sharing an income) for housing, in exchange for the benefits of an education. Housing costs are typically figured into the overall cost of obtaining higher education, particularly when incomes at this stage of life are often low due to limited working hours while studying and attending classes. These populations can reasonably expect to rise above these income levels after leaving the educational system and often have options for adjusting the balance between their employment and school workloads when the need arises. This capability distinguishes them from many others in these income brackets.

An Estimate of the Need for Moderate Income Housing in Provo City for the Next Five Years

In order to project housing needs for the next five years, the anticipated population should be considered. The number of housing units necessary to accommodate the population is derived by dividing the total population by **3.35** (the average number of occupants per housing unit in Provo). The results of these two projections are shown in Table 4.3, Total Estimate of Housing Units.

TABLE 4.3 TOTAL ESTIMATE OF HOUSING UNITS		
Year	Population⁷	Housing Units
2010	122,115	36,452
2011	123,921	36,991
2012	125,754	37,539
2013	127,614	38,094
2014	129,502	38,657
2015	131,417	39,229

Excluding households with the householder under 25 years of age and enrolled in school, 38.7% of Provo households are in need of moderate-income housing.⁸ Whereas between 44 to 51% of housing units are affordable, and only 39% of households are in need of moderate income housing, supply is 5% to 13% greater than demand. Those within the 0-30% of median income can find housing through federal, state and local housing assistance programs. This suggests that no additional moderate income housing is currently needed within Provo.

⁷ From Chapter 3, Population

⁸ U.S. Census Bureau. *Provo, Utah, B19037. Age of Householder by Household Income in the Past 12 Months (in 2007 Inflation-Adjusted Dollars - Universe: Households. 2005-2007 American Community Survey 3-Year Estimates*. Retrieved 30 Mar 2009 <<http://factfinder.census.gov/>>.

Housing costs in Provo are increasing due to population growth and the finite amount of developable land. The already-high housing costs in Provo are expected to generally increase due to land scarcity. Even with land use policies and regulations that limit growth, the population is projected to reach 155,571 by 2030. Without special provisions, many residents may no longer be able to afford to live in Provo. Anticipated higher-density redevelopment for student housing near the Brigham Young University campus may, however, help to make other units – currently occupied by students – available to meet some of these needs. This shift in student housing to the immediate south campus “student village” area is also expected to help stabilize land values in neighborhoods near BYU as the demands for student housing are shifted away from these areas.

Within Provo, owner occupancy has remained fairly stable over the last thirty years. As shown in Table 4.4, the percentage of owner-occupied housing stock has risen 4% – from 40.0% in 1990 to 44% in 2007.⁹

TABLE 4.4 HOUSING OCCUPANCY, 1940 - 2009		
Year	Owner	Renter
1940	58%	42%
1950	62%	38%
1960	60%	40%
1970	49%	51%
1980	41%	59%
1990	40%	60%
2000	43%	57%
2007	44%	56%

Data from US Census Bureau **Decennial Census and American Community Survey 2005-2007 three-year estimates.**
***Margin of Error +/- 2.2%**

Owner occupancy is encouraged because it contributes to preserving neighborhood integrity. It will continue to be encouraged through a number of tools, including the purchase and rehabilitation of homes for resale, the use of zoning to stabilize areas with structures that are – or could be – returned to one-family use, the use of home mortgage programs, and other strategies to increase the desirability of homes and neighborhoods for home ownership and long-term residency. One tool that continues to have value is use of accessory apartments in appropriate locations. These are

⁹ U.S. Census Bureau. *Provo, Utah, B25003. Tenure - Universe: Occupied Housing Units. 2005-2007 American Community Survey 3-Year Estimates.* Retrieved April 14, 2009<<http://factfinder.census.gov/>>.

located primarily in the R1.6A (One-Family Residential, Accessory Apartment Overlay) Zone, applied primarily to properties previously zoned for two-family development. Other locations allowing accessory apartments are the RC (Residential Conservation) Zone, applied to properties previously zoned for higher-density, multiple-family development, and the S-overlay to certain R1 zones, which recognizes student-oriented accessory apartments within owner-occupied dwellings east of the BYU campus. These zones allow an accessory apartment to be established on the condition of owner occupancy in either unit and the ability to meet certain building codes and parking standards. This policy is further discussed under “*Programs to Encourage Moderate Income Housing.*”

The current housing supply inhabited by renters is estimated to comprise 56% of all housing units. With the creation of the RC (Residential Conservation) zone and limitations of other zones regarding apartments, this percentage is unlikely to increase in established one-family residential neighborhoods. Options are, however, available for zoning to create higher-density, multiple-family development in appropriate areas, such as downtown and the transit-oriented development district, with most available land requiring redevelopment; there has been some trend for these to develop for one-family owner occupancy (condominium dwellings). These units, whether rentals or owner-occupied, are also expected to relieve pressures on central area neighborhoods and allow some structures currently owned by off-site landlords to be made more attractive and affordable for one-family owner occupancy, thereby improving the balance of rental versus ownership in the City and providing greater neighborhood stability while increasing options for more moderately priced homes.

Table 4.5, Survey of Provo City's Total Residential Zoning, represents a survey of residential zoning within Provo and the approximate number of acres allocated to each zone. At the time of this survey, the Project Redevelopment Option (PRO) was a new zoning tool; the number of acres converted, primarily from the RC (Residential Conservation) Zone, to the PRO zone will shift as properties are approved for redevelopment.

TABLE 4.5 SURVEY OF PROVO CITY’S TOTAL RESIDENTIAL ZONING		
Zone	Minimum Lot Size	Total Acres Zoned
RA	One-half Acre	325
RAPD	Not Applicable	54
A1.1	1 Acre	410
A1.5	5 Acres	3,354
A1.10	10 Acres	389
A1.20	20 Acres	977
A1.40	40 Acres	7,718

TABLE 4.5 SURVEY OF PROVO CITY'S TOTAL RESIDENTIAL ZONING		
Zone	Minimum Lot Size	Total Acres Zoned
R1.6	6,000 Square Feet	241
R1.6A	6,000 Square Feet	461
R1.6APD	Not Applicable	0.5
R1.6PD	Not Applicable	57
R1.7	7,000 Square Feet	15
R1.8	8,000 Square Feet	1286
R1.8A	8,000 Square Feet	16
R1.8PD	Not Applicable	246
R1.8S	8,000 Square Feet	185
R1.9	9,000 Square Feet	0
R1.10	10,000 Square Feet	2648
R1.10PD	Not Applicable	199
R1.15	15,000 Square Feet	0
R1.20	20,000 Square Feet	95
R2PD	Not Applicable	133
R2.5PD	Not Applicable	16
R3	6,000	9
R3PD	Not Applicable	114
R4	6,000	3
R4PD	Not Applicable	9
RC	None	1041
RM	4,500 Square Feet	119
PRO	Various	81.5
CBD	5,000 Square Feet	219
SDP	Various	47

TABLE 4.5 SURVEY OF PROVO CITY’S TOTAL RESIDENTIAL ZONING		
Zone	Minimum Lot Size	Total Acres Zoned
ITOD	1 Acre	72

An Evaluation:

How Existing Zoning Densities Affect Opportunities for Moderate Income Housing

Current zoning allows moderate income housing to exist in Provo City. Moderate income housing opportunities may be found in all zones in which there is housing. Each zone may have existing moderate income housing units if the maximum selling price is within the affordability range of those making less than 80% of median income, as defined in the Utah Code.

Certain zones are more likely to have moderate income housing. These zones include the RM, RC, PRO, R1.6, and R1.8 zones and Performance Developments (PD Overlay applied to an underlying Residential zone to accomplish certain desired design standards). The RM (Residential Manufactured) zone, which also includes mobile homes, offers many affordable housing choices. This moderate income housing option is a necessary component of Provo’s ability to provide housing for households making 30% to 0% of median household income. The RC zone and many of the R1 zones encompass numerous apartments and smaller homes that are within the affordability range of households earning 80% to 30% of median household income.

Provo City’s Program to Encourage an Adequate Supply of Moderate Income Housing

Due to market demand and limited buildable acreage in areas designated for possible moderate income housing, housing costs will continue to increase on a community-wide basis, although new student-oriented housing south of campus should help to bring down artificially-inflated land prices that have made neighborhood homes cost-prohibitive for families in recent years. New moderate income housing may be located within the R1, RC, CBD, PRO and ITOD zones.

Moderate income housing will continue to be encouraged by using a variety of tools, such as the Project Redevelopment Option (PRO), accessory apartments, manufactured homes, cluster development patterns, housing assistance programs, and special housing for the elderly, disabled, and other special groups.

Central Business District Zone

The Central Business Commercial District (CBD) zone allows for the construction of high-density mixed-use projects. The only limitation on residential density is that ground floor level must contain a commercial component and that the number of residential units is dictated by the amount of available parking. Coupled with provisions that allow for reductions in required parking, the CBD zone provides a significant option to produce affordable housing options within 221 acres of Provo’s core district.

Interim Transit Oriented Development (ITOD) Zone

In February 2009, the Provo City Council adopted an Interim Transit Oriented Development (ITOD) zone. The 200+ acre zone, if enacted, would be centered around the proposed UTA intermodal hub at 600 South 100 West. This intermodal hub will house facilities for FrontRunner Commuter Rail, UTA Bus-Rapid Transit (BRT) and local bus service by 2012. The ITOD zone is tailored to allow for significant high-density residential development within walking distances of the intermodal hub. A significantly reduced parking requirement per unit coupled with less need for residents to provide personal transportation alternatives may greatly decrease cost-of-living expenses and increase affordability of housing options within the proposed district within the goal of accommodating a broad spectrum of income levels, including higher-end units.

Project Redevelopment Option (PRO) Zone

The Project Redevelopment Option (PRO) process will allow new, one-family and multiple-family, moderate-income housing to be built in residential and mixed-use settings when determined to be in conformance with the City's goals and objectives. Since 2003 up to 429 new units may be available to moderate income housing through PRO zone projects.

TABLE 4.6 PROJECT REDEVELOPMENT OPTION ZONES THAT MAY INCLUDE AFFORDABLE HOUSING OPTIONS*

Year	Project	Units
2003	Franklin Commons (PRO-R-1)	17
2004	Pinetree Place (PRO-R-3)	4
2004	Taylor Place (PRO-R-4)	6
2004	Canyon Village (PRO-R-5)	38
2005	Historic Maeser Neighborhood (PRO-R-6)	56
2005	Huntington Condominiums (PRO-A-8)	61
2005	Bayview Manor (PRO-R-9)	6
2005	Pioneer Neighborhood (PRO-R-9)	2
2005	Twin Home at 300 North (PRO-R-9)	2
2006	Independence Avenue (PRO-A-12)	159
2006	Place on Ninth (PRO-R-14)	5
2006	Brentwood Condominiums (PRO-A-16)	28
2007	Century Town Homes (PRO-A-18)	4
2007	McClellan Court (PRO-A-19)	15
2008	Del Coronado (PRO-A-20)	2
2008	Franklin Fields (PRO-A-21)	2
2008	Franklin Heights (PRO-R-23)	20
2009	Brimhall Estates (PRO-R-24)	2
	TOTAL	429

*PRO zones that have been created for the purpose facilitating student or higher end housing have been excluded from this list.

Accessory Apartments

An accessory apartment is a subordinate, semi-independent living area created within a one-family home. The home maintains its one-family character by including a physical interior connection between the home and the accessory apartment.

Accessory apartments were originally allowed in certain areas adjacent to BYU to accommodate a growing student population. In recent years, former high-density areas were down-zoned to encourage home ownership, as called for in the previous General Plan. The new zones were structured to allow accessory apartments to be established in recognition of the many multiple-unit dwellings allowed under the earlier zones on these affected properties.

Established A and S overlay zones will continue to meet a need in the housing supply. There were established, however, as a means to help stabilize neighborhoods that were being adversely impacted by conversion of one-family structures to higher-density uses and a growing trend for off-site ownership. Conversion of existing R1 areas to allow accessory apartments would not meet the same objectives for restoring one-family use, as that use is already established by virtue of the existing R1 zone. 1,700 acres of the city are zoned to accommodate accessory/supplemental living units in owner-occupied one-family dwellings.

Elderly Persons - Extra Living Space

In September 2008, the Municipal Council enacted the Elderly Persons - Extra Living Space ordinance. This act authorizes persons age 65 or older to allow up to two adults and their minor children to use extra living space in a one-family dwelling located in an A1, RA, R1 or RC zone. This ordinance provides an option for elderly home owners to reduce existing mortgage/rent burdens by leasing extra living space to two (2) additional persons over eighteen (18) years old and their minor children. Additionally the ordinance may also provide those living within the extra living space with an affordable housing option. This opens affordable housing options on this limited basis throughout most residential areas of the City.

Manufactured Homes

Manufactured homes (or mobile homes) are factory-built, one-family dwellings which are built on a permanent chassis. Each home is designed to be used as a dwelling, with or without a permanent foundation, when connected to the required utilities. Manufactured homes include plumbing, heating, air conditioning, and electrical systems and are constructed in accordance with building codes specific to this type of housing. Provo City considers manufactured homes to be one-family dwellings.

As manufactured homes and modular homes are typically less expensive than site-built one-family homes, they are included in the Provo City zoning and development ordinances to provide additional affordable housing options. Modular homes may be placed on any lot within a zone where one-family units are permitted, provided that they meet the CC&R's (conditions, covenants and restrictions) of the subdivision. At present, placement of a manufactured / modular home is subject to the Community Development Director's approval. A change in this approval authority from the Community Development Director to the Design Review Committee has been suggested as a means

to help ensure the compatibility and harmony of manufactured homes with existing structures in the vicinity; this proposed change warrants further study.

Cluster Development Patterns

To reduce the costs of one-family homes, land needs to be developed with economy. One way to develop land economically is through efficiency. Clustering housing on smaller lots with common driveways is one way to accomplish this. The linear feet of roads, asphalt, concrete, water lines, and sewer lines are reduced, thereby lowering development costs. Patterns that, today, would be innovative need to become the norm rather than the exception. Ordinances regulating land development should facilitate such innovations by making this type of development as simple and low risk as possible. Land consumption patterns resulting in high improvement costs should be made more difficult to approve.

Elderly Housing

Elderly housing is considered to be housing units that can be afforded by older or retired persons living on fixed incomes and which sometimes incorporate design elements that address some of the physical constraints or social preferences that may be more common in an elderly population. The number of elderly housing units currently available in Provo does not satisfy demand. Rising housing costs cause the elderly's fixed incomes to become increasingly inadequate for their housing needs. Federally subsidized housing is in great demand. The Provo Housing Authority currently manages 138 housing units for the elderly. Those permitted to inhabit the units must have an income below 80% of the median household income. The rents paid by tenants are based on a percentage of their fixed monthly income after adjusting for monthly medical costs – a sum not to exceed 30%.

The Provo Housing Authority reports that subsidies typically account for 1/4 to 1/3 of total operating expenses for elderly housing. The Housing Authority also reports that its waiting list is always filled and that demand continues to rise. The Provo Housing Authority has actively pursued opportunities to construct another low-cost housing development for Provo's elderly population. The Housing Authority sponsored the adaptive reuse of the historic Maeser School building, purchased from the Provo School District, in a conversion project to provide senior housing. This 44-unit project significantly helps to meet low-cost housing unit needs for the elderly.

Incentives and tax breaks could be given to developers to encourage them to build quality, low-cost housing targeted for special populations, such as the elderly. Another alternative would be to establish a committee to create a non-profit organization that would accumulate funds for a portion of the cost to construct new, low-cost housing developments. In the case of the Maeser School conversion, the grounds of the former school have been subdivided for one-family lots, which will be sold to help finance the senior housing project. Purchased by the Rural Housing Development Corporation, these one-family units are being developed for households in need of affordable housing. As more elderly housing becomes available and inhabited by qualifying elderly persons, individual private housing units currently occupied by elderly residents will be vacated, increasing the housing stock available for the growing demand of one-family residences for the general population.

Disabled Housing

Housing for disabled adults is needed in Provo City. A number disabled adults live below the poverty line, making it difficult for them to rent an apartment on their own; many live with aging parents or with roommates. As with able individuals, disabled individuals often need roommates to be able to pay their rent, but may have a desire or particular need to live independently. As the practice of concentrating disabled housing within an area may limit the desirable process of integrating the disabled into the community and may not meet the desires of an individual to select a neighborhood with particular attributes, such housing should be dispersed throughout the city. The location of disabled housing is important. It should be located near bus routes to provide transportation alternatives for access to shopping, health services, and agency offices where support services for this population can be obtained.

To help disabled persons obtain quality, affordable housing, Provo City seeks funds which are available for housing disabled persons from the federal government, State government, and private agencies. To encourage the construction of low-cost housing for the disabled, incentives and tax breaks for developers may be tools for the City to investigate. Neighborhood Housing Service of Provo has completed work on a development of universally-accessible, one-family homes using the Project Redevelopment Option to accommodate these homes, which are clustered within a smaller land area for increased density and easier management of the outdoor landscaped yards. Construction of these homes was funded, in part, through a program that requires that at least one resident in each dwelling meet the program requirement of having a disability or age-related limitation that would enable the person to benefit significantly from a universally-accessible dwelling.

Housing for Special Groups

As housing needs arise for special groups, the City should continue to pursue the capabilities to house these populations with public funds. Such housing should be dispersed, rather than concentrated, to the degree possible while considering public transit routes and ease of access to medical and social services, in order to mitigate perceived or actual negative impacts of public housing on the surrounding neighborhoods. The concentration of group housing or other housing for individuals that would be otherwise homeless, that are involved in substance abuse programs, or that struggle with mental illness, has created difficulties for some neighborhoods that feel overwhelmed in accommodating populations that provide often difficult behavioral challenges. Provo City should seek any funds which are available for public housing for special groups from federal and State agencies and private foundations. Housing for this demographic should not be concentrated in one development but rather should be interspersed through typical residential neighborhoods.

Rental Assistance

The Provo Housing Authority, the Neighborhood Housing Service of Provo, and the Provo Redevelopment Agency offer – collectively – over sixteen various programs to assist households in low-income to moderate-income situations in their ability to purchase or rent housing. A list of current housing programs can be obtained through the following contacts:

Housing Authority of Provo

650 West 100 North

Provo, Utah 84601

(801) 852-7080

<http://www.haprovo.com/index.htm>

Provo City Redevelopment Agency

425 West Center, Lower Floor

Provo, Utah 84601

(801) 852-6160

<http://www.provo.org/redev/index.html>

Neighborhood Housing Services of Provo, Inc.

39 West 300 North

Provo, Utah 84601

(801) 375-5820

<http://www.nhsoprovo.org>

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