

Chapter 6 Housing

Community Goal Statement: *Encourage and support safe and decent housing opportunities for all economic segments of the community.*

Housing Objectives:

Objective 1: *Encourage developers to provide a balance of quality housing to allow persons with all income levels to benefit from and to fully participate in all aspects of neighborhood and community life opportunities in Naples.*

Objective 2: *Increase community pride by improving the appearance of all residential areas.*

Objective 3: *Encourage existing housing facing Hwy 40 to be supportive of Naples image as a vital and dynamic community.*

Introduction

Housing is one of the most important elements in a community. Housing provides shelter, privacy, environmental amenities, and investment opportunities. Although Naples City provides no housing directly, its policies and programs can have significant impact on neighborhood vitality, and the development of housing to serve all segments of the community.

The goals, objectives and policies of the Housing Element guide the development of housing in Naples City. The overall goal of the Housing Element is to provide safe and decent housing for all economic segments of the community. Housing in the City ranges from single-wide mobile homes to large single-family homes. The city is committed to providing a balance of affordable housing; special needs housing, and middle-income housing. (This housing element includes a needs assessment, goals, objectives and policies relative to the maintenance and improvement of housing, and a schedule of implementing actions designed to achieve the stated goals and objectives.)

Naples City strives to ensure that, as its housing stock expands, that a quality standard of housing is encouraged.

This element of Naples City General Plan broadly addresses current conditions of the housing stock and the housing market and is intended to meet the specific requirements for moderate-income housing planning included in state law.

Residents were interested in meeting affordable housing needs and in programs which could encourage home maintenance, help stabilize neighborhoods, upgrading housing, and seeking to develop a balanced economic diversity in the community.

Summary of Existing Conditions

The housing stock and neighborhood facilities are in fair condition overall. However, older areas located throughout the city exhibit some deterioration of housing structures.

Land Inventory and Site Availability

The General Plan provides sufficient land to accommodate an additional 200 new housing units through the year 2020.

New Housing Units Built Since 1990	
Manufactured Housing	52
Stick-Built Housing	16
Total Housing	68
Source: Naples City Building Department	

Naples City Population and Household Characteristics

Population Growth

In 1990, Naples had a total population of 1,334 persons. By 1999, Naples population had grown to approximately 1,600. The Governor's Office of Planning and Budget projects that the population of Naples will grow to 1,750 by the year 2010 and by 2020 to grow to 2,190 by adding another 590 persons.

The table below summarizes the general population characteristics.

Naples City Population Characteristics				
	1990	1999	2004	2020
Population	1,334	1,600		2,190
Average Household Size	3.3	3.39		3.0
Households	450	472		690
Household Increase		22		218
Household Income - Median	\$ 23,886	\$ 30,188	\$ 38,023	
Household Income - Per Capita	\$ 9,343	\$ 12,628	\$ 16,391	
Median Age Total Population	27.5	29.5	30.2	
Source: U.S. Bureau of Census, Bonneville Research				

Supply of Housing in Naples City

The supply and other characteristics, cost and affordability of housing, are described by the existing supply of the housing stock located within Naples City.

Housing Stock				
	Total in 1990	Persons Per Unit	Owner Occupied	Rental
Naples	450	3.3	238	63
Percent			74%	20%
Source: 1990 U.S. Bureau of Census, Bonneville Research				

The age of the housing stock located within Naples City is as follows:

Housing Age - Naples		
	Total	Percent
Built 1990-99	68	13%
Built 1985-89	14	3%
Built 1980-84	173	34%
Built 1970-79	122	24%
Built prior to 1969	136	27%
Source: 1990 U.S. Bureau of Census, UBAG and Naples City Note: This totals 513 housing units, which is more than the Bureau of Census estimate for 1999 of 470.		

The bedrooms of the housing stock located within Naples City in 1990 was as follows:

Naples - Bedroom Count		
Number of Bedrooms	# Houses	Percent
1 Bedroom	15	4%
2 Bedroom	85	19%
3 Bedroom	189	42%
4 Bedroom	121	27%
5 or more Bedrooms	32	7%
Source: 1990 U.S. Bureau of Census, UBAG		

The source of house heating fuel of the housing stock located within Naples City in 1990 was as follows:

Source of Heating Fuel - Naples		
	Total	Percent
Utility Gas	52	12%
Bottled, LP or Tank	92	21%
Electricity	46	10%
Oil, kerosene, coal or coke	20	4%
Wood	173	39%
None	3	1%
Source: 1990 U.S. Bureau of Census, UBAG		

The source of culinary water of the housing stock located within Naples City in 1990 was as follows:

Naples Source of Culinary Water		
	Total	Percent
Public system or private company	441	99%
Individual drilled well	1	.02%
Individual dug well	3	1.0%
None	0	0%
Source: 1990 U.S. Bureau of Census, UBAG		

The source of sewage disposal for the housing stock located within Naples City in 1990 was as follows:

Naples - Sewage Disposal		
	Total	Percent
Public Sewer	200	45%
Septic tank or cesspool	245	55%
Other	0	0%

Preservation of Existing Housing Stock

Conservation of the existing housing stock is important to Naples City. Housing preservation programs include maintaining proper residential zoning, maintaining the physical condition (quality) of existing housing. Enforcement of building codes is an important tool for combating housing deterioration.

New Housing

New housing construction in for the past five years was as follows:

Naples City New Housing Construction						
	1995	1996	1997	1998	1999	5 Year Total
Single Family Units			3	3	1	7
Manufactured Units	8	11	1	5	7	32
Two-family Units	0	0	0	0	0	0
Multi-Family Units	0	0	0	0	0	0
Total	8	11	4	8	8	39

Source: Naples City Building Department

Trends

The number of households is increasing, as is income, and population. Household size, the number of persons residing in the household, is declining. Housing trends anticipated for are as follows:

Low – Moderate Income Housing Needs

Low to moderate-income housing relates to those people who have a family income of less than those income definitions established by the U.S. Department of Housing and Urban Development (HUD). HUD uses several benchmarks for its housing programs. Medium income households are those falling below 80% of the median income in the area, low income households are those at or below 60% of median income, and very-low-income households are those at or below 50% of median income.

Naples City Household Income

In 1990, the median household income was \$30,188 up from \$23,886 in 1989, and is expected to grow to \$38,023 in 2003.

1998 Naples City Household Income		
Income Level	Number of Households	Percent
HH Income <\$15,000	108	22%
HH Income \$15,000 - \$24,999	89	18.1
HH Income \$25,000 - \$34,999	80	16.3
HH Income \$35,000 - \$49,999	105	21.5
HH income \$50,000 - \$74,999	74	15.2
HH Income \$75,000 - 99,999	21	4.3
HH Income \$100,000+	13	2.6
Total	490	100%
Source: CACI, Bonneville Research		

Further, as the following table shows, 40% of the population has a household income of less than \$25,000 per year.

Household size is also a determinant, and for the purposes of this plan the figure of \$38,560, the gross annual income for a household of four will be used to determine moderate income.

Typically, total housing costs should not exceed thirty percent (30%) of monthly income. With this guideline therefore, the maximum monthly housing cost outlay would be \$964, including utility payments. Using estimated utility payments of \$130 per month; the maximum monthly housing payment for a moderate-income household is \$834.

Naples City Income				
	Moderate Income	80%	60%	50%
Family of Four	\$ 38,560	\$ 30,848	\$23,136	\$19,280
Monthly Equivalent	\$3,213	\$2,571	\$1,928	\$1,607
Monthly Housing at 30%	\$964	\$771	\$578	\$482
Estimated Utility Payments	\$130	\$130	\$130	\$130
Affordable Payments	\$834	\$641	\$448	\$352
Source: UHFA, Bonneville Research				

Home Ownership Option – A monthly payment of \$834 will allow, based on a 30 year standard loan with a 7% interest rate and a 5% down payment a maximum mortgage of \$131,638.

Rental Option – There is currently no multi-family housing (apartments) available in Naples.

Special Housing Needs

Special housing relates to those people who, as a group, have difficulty finding suitable housing.

Future Needs

The estimate of the need for moderate income housing in Naples City for the next five years is as follows:

Naples City Future Housing Needs			
	1999 Estimate	2010 Projection	2020 Projection
Total Households	513	610	808
Household Population	1,600	1,690	2,190
Average household Size	3.12	2.77	2.56
Source: GOPB, Bonneville Research			

Naples City Future Housing Needs		
	10 Year Need	20 Year Need
Total New Households	97	295
Source: GOPB, Bonneville Research		

In ten years, Naples City will therefore need to provide housing for 1,690 persons or approximately 97 new homes, in twenty years 2,190 persons and approximately 295 new homes. This is roughly nine to fourteen new homes per year, or about double the current rate of new housing construction.

Housing Objectives and Implementation Strategies

Objective 1: *Encourage developers to provide a balance of quality housing to allow persons with all income levels to benefit from and to fully participate in all aspects of neighborhood and community life opportunities in Naples.*

Implementation Strategies:

1.1 Establish an estimate of the need for housing in Naples City for the next five years.

1.2 Target 50% of the new housing to households earning between 80% and 100% of the Uintah County Medium Income.

1.3 Target 50% of the new housing to households earning greater than 100% of the Uintah County Medium Income.

1.4 Conduct a five-year review of targets and accomplishments.

1.5 Establish zoning policies, which provide for clustering of residences and preservation of open space.

1.6 Encourage infrastructure development and rehabilitation, which will facilitate the construction of new housing.

Objective 2: *Increase community pride by improving the appearance of all residential areas.*

Implementation Strategies:

2.1 Establish educational and financial incentives to clean up junk and trash.

2.2 Building codes will be aggressively enforced to prevent housing deterioration.

2.3 Utilize redevelopment, state or federal funds or tax incentives to promote the rehabilitation of existing housing.

2.4 Utilize programs offered by the Utah Housing Finance Agency within that agency's funding capacity; and

2.5 Utilize affordable housing programs administered by the Department of Community and Economic Development to promote the rehabilitation of existing housing.

Objective 3: *Encourage housing facing Hwy 40 to be supportive of Naples image as a vital and dynamic community.*

Implementation Strategies:

- 3.1** Incorporate landscape buffers, berms, walls, and fences where necessary to minimize land use conflicts between residential uses and non-residential uses.
- 3.2** Establish zoning policies, which provide for clustering of residences and preservation of open space.
- 3.3** Develop Infrastructure expansion and rehabilitation that will facilitate the construction of new housing in the designated areas.