

A faded, sepia-toned photograph of Big Ben in London, England, serves as the background for the document. The clock tower is the central focus, with its intricate Gothic architecture and the clock face clearly visible. The image is slightly out of focus and has a soft, hazy quality, blending into the white background of the page.

NAPLES CITY GENERAL PLAN

Naples City Housing Element 2011

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SECTION 1

1. INTRODUCTION

1.1 Demographics

1.1.1 Demographic Analysis

Naples City is experiencing growth and this housing plan takes into account the expected growth of the community. The persons/families desiring to live in Naples will bring with them a variety of different incomes and needs. Naples City has experienced a growth rate above 2%, approaching 2.7% over the last several years. According to the 2010 US Census, the population of Naples is 1,755. Based on GOPB projections, Naples is likely to increase to 2,127 by the year 2020. Due to the recent downturn in the economic conditions, the growth rate may slow somewhat. According to the 2010 US Census, the average household size is 3.29 and the average family size is 3.64.

Table 1 gives a GOPB projection, a city projection, and the Census estimates for planning purposes:

Table 1

Population of Naples City

Year	GOPB Estimate (2% growth rate)	Naples Estimate (2.5% growth rate)	Census Estimate
2000	1,306	-----	1,300
2004	1,436	-----	
2005	1,461	-----	
2006	1,499	-----	
2007	1,562	1900	
2010	1,698	2047	1,755
2020	2,127	2619	

Source: U.S. Census Bureau, Governor's Office of Planning and Budget and Naples City.

Housing needs change as the population ages, progressing from smaller units to larger units and then to smaller units again over time. Housing needs progress from rental housing to homeownership to larger homeownership then to smaller homes and often back to rental properties and even care facilities as aging continues. A variety of housing options available in each community is necessary in order to meet the changing housing demands and the various incomes of the families that live or desire to live in the community. The age breakout of households in Naples is shown in Table 2.

1.1.2 Demographic Analysis

The population of the Naples City is somewhat youthful; 50% of the population is under the age of 30. (See Table 2) The median age is 29.3. Only 11% of the population is over age 65, but a significant number of residents will be turning 65 over the next 5 years. The population growth has typically been cyclic due to the dependence on oil and gas development throughout Uintah County. The population

peaked in 1986 and dropped to a recent low in the early 90's and has now surpassed its historic high population. Significant population growth has been internal.

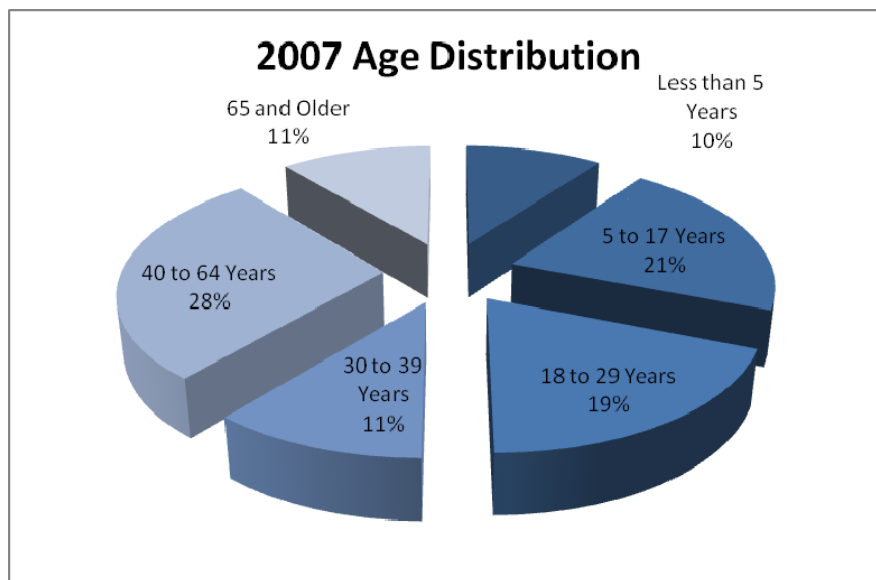
Table 2

Age Distribution 2007

Less than 5 Years	150	10 %
5 to 17 Years	329	21%
18 to 29 Years	303	19%
30 to 39 Years	176	11%
40 to 64 Years	439	28%
65 and Older	166	11%
Total	1,562	100%

Source: U.S. Census Bureau, Governor's Office of Planning and Budget

Chart 1 depicting age distribution of the residents of Naples City in 2007.



1.1.3 Race and Ethnicity

The most significant shift in ethnicity in Uintah County since 2000 has been the increase in the Hispanic population. The number of Hispanics in Uintah County in 2000 was estimated at 894. By 2006 the Hispanic population had grown to 1,130 (Table 3). Hispanic's share of the county's population has increased from 3.5 percent to 4.1 percent. Naples has approximately 2.7% Hispanic persons meaning that there are about 42 persons living in the city currently.

The Native American population in Uintah County remains the largest minority race with a population of 2,405, which represents 8.7 percent of the county's population. However, less than 200 Native Americans live in the Ashley Valley. Table 3 provides race, ethnicity and age distribution for Naples in 2000. The recent increase in population growth has been driven by higher rates of net in-migration. In 2005 migration rates in Uintah County shifted sharply from net out-migration to net in-migration. The level of net in-migration in the county is the highest since the 1979-1983 time period.

The recent population growth in the Ashley Valley is reflected in school enrollments. Since 2005 enrollment in the Uintah County School District has increased by 9.5 percent, which reversed historically stagnant or declining enrollment. The current enrollment in the Uintah School District is 6,064. Demographic estimates and projections can be tenuous in high growth areas, as they are impacted by rapid job growth, high rates of in-migration, “doubling-up” or overcrowding of households and workers living in motels and hotels. All of these characteristics lend toward an undercount of the actual population. It is likely that the official population estimates for Uintah County are 5 to 10 percent lower due to the characteristics of the demographic and economic growth currently experienced by Uintah County and Ashley Valley.*

**Economic Baseline Study of Naples and Ashley Valley*

BUREAU OF ECONOMIC AND BUSINESS RESEARCH 8

Table 3

Ethnic Status (2000 Census)

	Population (One race)	Percent of Total
White	1,287	96.7
African American	0	0
Native American	4	0.3
Hispanic	37	2.7
Asian	0	0
Pacific Islander	0	0
All other races	3	0.3
Total	1331	100%

2000 US Census

1.2 Naples Income Distribution

Based on a recent local survey (Spring 2008), (+/-5% margin of error), performed in connection with the preparation of this plan (See Appendix 2) it was identified that: (1) 28% of all households have 1 employed person, (2) 29% of all households have 2 employed persons, and (3) the remainder actually have 3 or more employed wage earners including teenagers 18 and older. Other findings of the survey included:

- 31% of the current residents have household incomes of less than \$20,000 per year.
- 20% of the current residents have household incomes of less than \$40,000 per year but more than \$20,000.
- 36% of the current residents have household income less than \$80,000 but more than \$40,000 per year.
- 20% of the current residents have household income more than \$80,000 per year.

SECTION 2

2. HOUSING AFFORDABILITY ANALYSIS

2.1 Housing Baseline Statistics

Currently, Naples has approximately 520 housing units. Some new building occurring at this time: There were 17 new residential building permits issued during 2008. Naples City has about 20 vacant housing units at the present. There are just 52 rental units in the area, equivalent to just 10% of all units.

Table 4

Dwelling Units

Vacant Units	20
Owner Occupied Units	448
Rental Occupied Units	52
Total Housing Units	520

Source: Bureau of Economic and Business Research, University of Utah

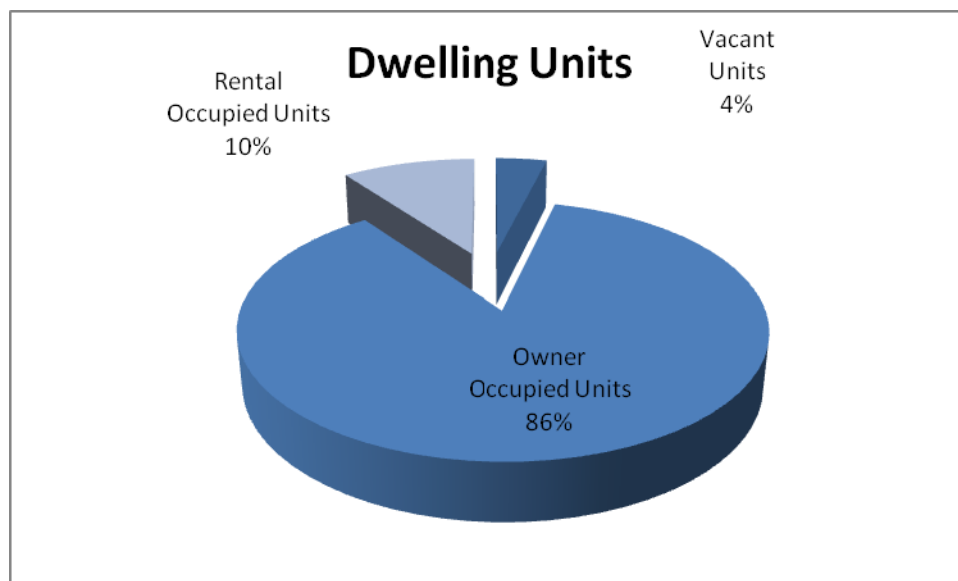


Chart 3 shows the distribution of dwelling units in Naples City

Based on the data of last four years, Naples has seen an average of thirty-one new housing units constructed annually. In 2007, there was a significant spike in the number of housing units built, especially single family units. A very limited number of rental units have been built and even fewer multi-family units for sale. Manufactured housing has steadily dropped off. No new manufactured units were brought in to Naples in 2008.

Table 5**Housing Type (Based on permit authorized residential construction 2005 through 2008)**

Year	Single Family	Duplex/Twins	Condo	Apartments (3 or more Units)	Manufactured/ Mobile Homes	Total Units
2005	8	2	0	16	5	31
2006	19	0	0	0	3	22
2007	47	0	5	0	2	54
2008 (Nov.)	17	0	0	0	0	17

Source: Bureau of Economic and Business Research, University of Utah

Despite the recent recession, incomes are increasing, unemployment is rising only slightly and the economy of the area should remain relatively stable at current levels for the next several years. This assumes only limited fluctuations in oil and gas prices, some new federal exploration leases and a healthy retail and service sector. (*Economic Baseline Study of Naples and Ashley Valley*, BUREAU OF ECONOMIC AND BUSINESS RESEARCH)

The income of households in the area drives the affordability of housing. Based on the types of housing that is available and the housing values, the income of the residents of Naples is somewhat higher than the county average. It was also demonstrated in the community survey completed as part of this study. There appear to be fewer service and retail workers as well as other lower-income persons living in Naples, due to the cost of housing and the youthful age of residents. The legal definition of moderate income in the Utah State code (Section 10-9a-401, 403) is 80% of the area median income as reflected in Table 6. Incomes at or below 50% and 30% of the area median are also listed and are referenced in this plan for working households. Many lower income elderly and disabled households are in this income category.

Table 6**Uintah County Income limits for 2008**

	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
30% of Median	10350	11850	13300	14800	16000	17150	18350	19550
50% of Median	17250	19700	22200	24650	26600	28600	30550	32550
80% of Median	27600	31550	35500	39450	42600	45750	48900	52050

HUD 2008 Income Limits, www.HUD.Gov

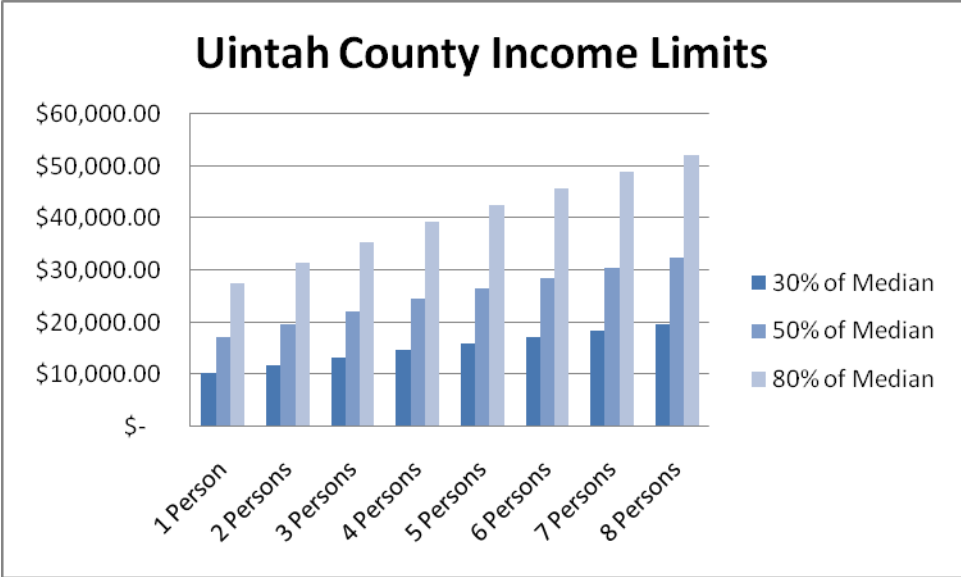


Chart 4 shows Income Limits for Uintah County in 30%, 50%, and 80% increments.

Affordability means that housing costs, either rent or mortgage payments (including principal, interest, taxes and insurance costs (PITI)), cannot exceed 30% of income on a graduated scale based on family size.

Table 7
Housing Affordability for Income Classifications based on Household Size

	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
30% of Median	259/mo.	296/mo.	333/mo.	370/mo.	400/mo.	429/mo.	459/mo.	489/mo.
50% of Median	431/mo	493/mo.	555/mo.	616/mo.	665/mo.	715/mo.	764/mo.	814/mo.
80% of Median	690/mo.	789/mo.	888/mo.	986/mo.	1065/mo.	1144/mo.	1223/mo.	1301/mo.

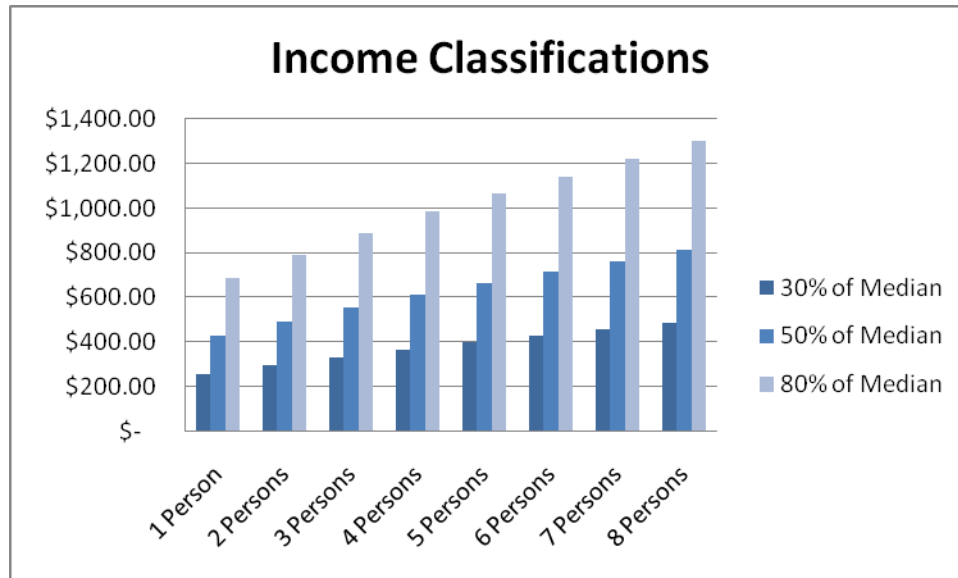


Chart 5 depicts income classifications based on household size.

2.2 Determination of Affordability

Housing that is affordable to vital workforce members will be critical in the Uintah County area and in Naples City. Using 30% of the income of persons making 80% of the area median for a four-person household, the amount of income available for housing for rent or mortgage (PITI) payments would be \$986/month. This translates to a 30 year fixed interest loan on a home at about \$160,000 in value at 5.5% interest plus taxes and insurance. Typical rents in 2008 in the Ashley Valley area were close to \$1,100 per month for a modest two-bedroom apartment, significantly above what a four person, 80% of AMI family can afford. This translates to a gap of 11% for renters in the Naples area, when rental housing can be found. Rents have moderated somewhat during 2009 but very few affordable units have been produced.

2.2.1 Housing Affordability at 100% of AMI

Housing that is affordable to the vital workforce members (public employees, school teachers and other education workers, service and retail workers) is critical to each community. Using 100% of the area median income (**no longer “affordable” under the definition listed above**) as a typical benchmark for a significant portion of the workforce, the income for a three-person household would be \$44,375. **Using 30% of that income for housing purposes, said income could support rent at \$1109/mo., or a mortgage payment (including PITI) of about \$1170 per month for a mortgage of \$185,000.** There are some properties at this level found in Naples and some new homes scheduled to be priced at this level. A small number of the homes at this level are older homes. Additionally, there are a small number of slightly higher density housing types including town-homes, condominiums or twin homes. Several older homes are in need of rehabilitation. Due to the national economic situation, the targeted sales price of new homes is decreasing, albeit slowly in the Naples area. Where new homes have been built to sell closer to \$250,000 or more over the last few years, homes are now essentially targeted closer to

\$200,000.00. Even at this rent level, rental properties are not available, or when they *are* available, these properties have very low vacancy rates, currently at less than 4%. Many potential for-sale products are being rented at this time for a variety of reasons discussed later in this plan.

2.2.2 Housing Affordability at 80% of AMI

The current average household size is 3.29 and the average family size in Naples is 3.64 (2010 US Census). When rounded to a three-person household, this equates to an 80% of AMI income of \$35,500 per year or \$2,958 per month. This means that housing costs must be \$888 per month or less at 30%. Rents in the Naples area are currently slightly higher than this level, reaching closer to \$900/mo. for a two-bedroom apartment and closer to \$1,000/mo. for a three bedroom single-family house. This type of income would allow a monthly payment in support of a mortgage of about \$140,000 based on 5¾% interest rate on a 30 year fixed term including taxes and insurance.

2.2.3 Housing Affordability at the Poverty Level of 30% of AMI

The disadvantaged population living at or below 30% of AMI includes elderly citizens on fixed incomes, disabled persons living on SSDI, some single-female heads of households, the homeless, the underemployed and the increasing number of unemployed households in the community (4.7%). These persons/households need housing that is available at \$333 per month (30% of income) or less and there are an extremely small number of “subsidized” apartments available at these rent levels in the entirety of Ashley Valley. All of these apartments have received limited amounts of below market subsidies through public lending programs. A majority of this housing is set aside for elderly persons and is mostly found in Vernal City. Specifically, they include Ashley Valley Shadows, Golden Age Manor and Spring Meadow Estates along with Beehive Housing in Maeser (16 units), Naples (16 units) and Vernal (42 units). There is only one other Low-income Housing Tax Credit (LIHTC) project in all of Ashley Valley and a few Crown Homes (rent to purchase), also financed with tax credits. There are only a total of 73 Low Income Housing Tax Credit (See Section 6 of this plan) units in all of Ashley Valley.

Vacant Housing in Naples City is very limited. There are only about 20 units vacant currently, which is only 4 percent of the housing stock. Predominately, most Naples residents are homeowners. (Original survey, See appendix 2.) At least 86% of Naples residents are homeowners compared with the Uintah County average of 61% and the Utah State average of 71.5%. The number of renters is just 52, or 10%, which also means that 4% of the population is living in overcrowded conditions or living in some other arrangement.

Of the nearly 2,300 rental units in all of Ashley Valley, only about 300 are affordable based on the previously stated definition. Consequently, most low- or very low-income families are living in high priced market rate units often of sub-standard condition with overcrowding occurring.

2.2.4 Special Needs Housing

Naples City already meets the need for Special Needs Housing. The current number of persons living in the area with these special needs is listed in Table 8 for Uintah County. According to the 2000 US

Census, there were 137 unclassified persons with disabilities. With disabilities come special housing needs. There are other disadvantaged persons with special housing needs living in Naples currently.

Table 8 breaks out the population for Uintah County and then gives the approximate proportion living in Naples (where available) shown in parentheses.

Table 8

Disability and Disadvantaged Populations in Ashley Valley and Naples City

	Ashley Valley	Naples
Persons living with physical disabilities:	1,922	109
Persons living with mental disabilities	1,145	28
Persons over the age of 65		166
Single Female head of households (with children)	118	~15
Persons with incomes below poverty levels	3,215	228
Homeless Persons (annual count)	81 (10 Chronically homeless)	-
Victims of domestic abuse (including children)	211	24
Youth Aging out of foster care	4 (Regional annual average)	----
Persons released from Incarceration (Approximation)	57 (Regional annual average)	----

There are approximately fifteen single female heads of households with children in Naples currently.

Disabled persons and other persons with special needs can be included in the category of persons living with incomes less than 30% of AMI. Persons with physical and/or mental disabilities are particularly vulnerable, often with very low incomes. Many of these individuals are living with fixed disability incomes and are not able to work.

2.3 Special Housing Needs: Credit Issues

One of the most critical issues affecting the housing crisis in Naples City are credit issues including both abuse of credit by lower income households and the debt-to-income ratios being experienced by suddenly wealthy households, especially youth. Persons with significant debt often have higher income, energy related employment and are making payments, but cannot qualify for a housing purchase due to the amount of debt they have. They are not able to meet the debt-to-income ratios mortgage lenders require to make mortgage loans. These individuals then simply rent properties originally intended to be sold. This is occurring despite the fact that incomes are up in the area and unemployment is down due to the energy-based growth.

SECTION 3

3. HOUSING FULFILLMENT STATEMENT

Naples City currently has approximately 520 housing units. Only about 10% of these units are renter occupied, and of these, many of the occupants are expending more than 30% of income for that housing.

3.1 Housing Fulfillment Modeling

Naples has significant housing resources for those households with incomes above 80% of AMI. There is a limited housing price discrepancy between 60% and 80% of the AMI. There are housing gaps for housing priced at above 120% AMI and below 60% AMI. Housing priced between 80% and 120% AMI exists and is satisfactory.

Table 9

5 and 10 Year Housing Needs Projection (Orange numbers are deficits)

	30% AMI	50% AMI	60% AMI	80% AMI	Median	120% AMI	+ 120% AMI
2008	(74)	(40)	(6)	22	116	85	(87)
2012	(81)	(44)	(6)	25	128	93	(96)
2017	(90)	(49)	(7)	27	141	103	(106)

Utah Workforce Housing Estimating Software, 2009

SECTION 4

4. REGULATORY REVIEW AND RECOMMENDATIONS

Table 10

Regulatory Barriers Analysis

Barriers Questionnaire	No	Yes
#1. Active and Adopted Moderate Income Housing Plan? If the answer is no go to question #4 Response: Current plan was created in 1999 and adopted in 2000 and has not been updated since. This is new effort to rewrite and adopt in 2010.		X
#2. Has your community updated your moderate income housing plan with the last two years?	X	
#3. Does your housing plan provide estimates of the projected housing needs for a 5-year period or longer? Response: This new housing plan will identify these needs with locations and deal with density limitations where present. The city will be evaluating various locations for single and multi-family developments.		X (expired in 2005)
#4. Do your housing needs projections specify the type and density of housing needed as well as recommended locations based on zoning? Response: It is suggested that additional density be allowed in the R-3 zone where affordability is provided.	X	
#5. Prepared a comparison of zoning ordinances and development and subdivision regulations. Response: The ordinance requires 750 sq.ft. unit size in all zones.		X (See new plan)
#6. Do your current ordinances set minimum building size stipulations? Response: The City does not use impact fees.		X
#7. Are impact fees calculated based on actual capital investment directly related to the type of project proposed especially moderate-income housing projects? Response: The City does not use impact fees.	X	
#8. Do you provide waivers of impact fees and/or other fees for projects that provide moderate-income housing consistent with this plan? Response: The City does not use impact fees.	X	
#9. Rehabilitation Projects – does the application of building codes make allowances to encourage different levels of rehabilitation to be performed on a voluntary basis? Response: The city currently allows various levels of rehabilitation to be accomplished based on their own allowed rehabilitation policies).		X
#10. Is manufactured housing allowed in residential zones and is subject to the same standards as other housing types? Response: Manufactured housing is available in all residential zones.		X
#11. Has a review been conducted in the past two years of the regulatory barriers currently existing? Response: Naples has not prepared an evaluation since 2000 but is conducting one currently.	X	
#12. Do you provide allowances for the modification of infrastructure standards or new technologies to decrease these costs for moderate-income housing projects? Response: The city will only consider these alternatives through the conditional use options.	X	
#13. Has the city adopted an expedited application and approval process for moderate-income housing projects? Response: Currently no real barrier exists for subdivision approval timing.	X	

#14. Have you adopted a time limit for the review and approval of moderate-income housing? Is there a penalty attached?	X	
Response: There are unrelated time restrictions currently and these do not appear to be a barrier currently.		
#15. Have modified parking requirements been adopted for affordable housing projects?	X	
Response: They will be considered based on housing type and cost.		
#16. Have special public hearing requirements been adopted to educate the public and to expedite the approval process for affordable housing developments.	X	
Response: However, hearings are not a barrier under current statutes.		

4.1 Regulatory Barriers

The Naples City ordinances do not create significant barriers to the creation of workforce housing.

4.2 Current Zoning Requirements

4.2.1 Residential zones

The Naples City land use development ordinance creates six residential zones. The residential zones vary density allowances from about 2 units per acre in the RA-1 up to about 8 units per acre in the R-3 zone with 35 ft. height restrictions. Multiple unit rental properties can be a maximum of four units with limited flexibility.

4.2.2 Planned Commercial C-1 and Commercial C Zones

The C-1 commercial zone allows slight flexibility for residential development with conditional uses. Currently in the C-1 zone some residential is allowed in mixed use concepts. Residential could also be allowed in the C-1 zone especially in mixed use developments where housing is developed in upper floors of multi-story buildings in a live/work environment or for retail workers associated with downtown businesses. The C-1 zone will be focused in the new 200 acre Naples City Downtown Master Plan. Housing is planned to be accommodated in this area including senior housing near planned medical services businesses.

4.2.3 Regional Housing Planning Coordination

Naples coordinates with Vernal and Uintah County in identifying regional affordable housing needs. An example of coordination is the “self-help” housing program facilitated by Uintah Basin Area of Governments (UBAOG).

SECTION 5

5. IMPLEMENTATION

5.1 Housing Goals

Naples City has established the following housing goals to help address the need for workforce housing:

1. Elderly housing in Naples City.
 - A. Assist in establishing 16 units in the next 4 years based on the aging of the population to be located near new downtown master planned area in the southeastern part of the city.
2. Rehabilitation of deteriorated housing for lower income homeowners, especially focusing on older homes with elderly fixed income homeowners.
 - A. Prepare a marketing plan to help identify lower income owners desiring assistance in improving their housing quality.
 - B. Perform a housing quality analysis of housing conditions to help identify housing units in need of rehabilitation.
3. Workforce Housing for families at 80% or less of AMI, focusing on single family homes to purchase
 - A. Identify locations for “self-help” housing developments in consultation with the Uintah Basin Association of Governments and the Uintah Basin Assistance Council.
4. Prepare an updated housing plan in 2013, two years from the preparation and adoption of this plan.
 - A. Submit plan and reports to the State of Utah and to the Uintah Basin Association of Governments.

5.2 Redevelopment

Naples City will work toward developing or vitalizing areas of the city that are important, that currently are underutilized, or that have deteriorated or which have unsightly/antiquated housing or commercial development.

1. Naples City Downtown Master Planned Area
2. Review other areas of the city in need of demolitions and redevelopment

5.3 Downtown Master Plan

Naples City encourages residential development near downtown sites. The Naples City Master-planned downtown area north of the Naples City offices is a prime location for the development of commercial and mixed uses.

Appendix 1

Implementation Strategy

Herein are the details of the implementation strategy concerning the housing element of the Naples City General Plan. Naples City is not legally bound by the goals stated in this appendix or the Housing Plan. Naples City has established the following housing goals:

Goal #1

Objective: Development of a second multi-family rental property for elderly persons with lower cost rents for persons on fixed incomes. The project should have at least 16 units depending upon the completion of a market study. At least 5% of the units will be accessible for elderly persons with disabilities.

Location: Naples City.

Staff Assignment: City Manager, City planner, consultant, development partners

Completion Milestone: By 2014, Naples City will create a development partnership with a third party to help conceive the development plan and identify a parcel of property on which to site the project.

Related Project development steps: Purchase the parcel of property (once located). Issue an RFP for architectural design services and select an architect. Obtain an Olene Walker or bank Predevelopment Loan. Prepare market study to determine feasibility. Submit applications to various lenders, and begin construction.

Goal #2

Objective: Increase the number of housing units that are rehabilitated that are deteriorated and occupied by lower income homeowner's especially elderly fixed income persons or families. Increase the number of units per year to four.

Staff Assignment: City Manager, City planner, consultant and other staff as assigned.

Completion Milestone: Conduct a housing quality analysis of homes in Naples and determine the homes that are deteriorated and occupied by elderly and low income homeowners.

Related Project development: Work with the Uintah Basin Association of Governments to identify funding and staff time to increase housing rehabilitation in Naples City. Create methods to increase the number of units rehabilitated.

Goal #3

Objective: Workforce Housing for families at 80% or less of AMI, focusing on residential lots to purchase. These homes would be built by their owners as a "self-help" housing development in consultation with the Uintah Basin Association of Governments. Increase the number of "self-help" homes by six.

Staff Assignment: Mayor and elected officials, City Manager, consultant and other staff as assigned.

Completion Milestone: Six "self-help" homes to be constructed.

Related Project development: Determine what role Naples City can play in creating and implementing “self-help” housing solutions on a larger scale, and set future goals.

Goal #4

Objective: Prepare a new updated housing plan for Naples City by 2013.

Staff Assignment: City Manager, City planner, consultant and other staff as assigned.

Completion Milestone: Based on the accomplishments of the previous two years, prepare a draft of the new plan with implementation strategies by 2013. Consider the plan with the Planning and Zoning Commission and the City Council. Adopt the new plan in 2013 and send it in to the state and to the Uintah Basin Association of Governments.

Related Project development: Begin assessing other housing-based needs and continue to educate the public about the need and benefits of housing diversification in Naples City.

Appendix 2

HOUSING SURVEY 2008

A detailed evaluation of current age status survey was conducting in Ashley Valley in February and March of 2008 during the study period. The results of the study were aggregated by resident addresses. The responses from Naples residents are listed in the following information.

Naples City: HOUSING SURVEY Tabulation April 2008

Survey taken February through March 2008
(Random survey with a +/-5% Margin of Error)

Survey Size: 1300 Surveys distributed in Ashley Valley based on a random selection process. A random number of addresses were selected and then evaluated based on addresses in Vernal City, Naples City and unincorporated county areas. The survey instrument noted the location of the respondent.

Response: There were 42 surveys returned from Naples City households representing 134 persons. There are 113 families identified in Naples City or 37% of all families surveyed. The total population was 1502 which means that 9% of the population was included in this survey.

Demographics: Elderly persons made up only 8% of the persons surveyed 18 families (43%) have children less than 18 years of age.

There are a small number of minority families living in Naples City currently making up 2% (3) of the population.

There are 43% of households with children under the age of 18.

Employment: There were 13 persons who are currently unemployed (9% of respondents) and 5 of these persons are disabled (4%) and not able to be employed.

Family Size: 3.04 Average Family size (based on actual family sizes listed in responses not simple division of number of people divided by number of responses)

Living Arrangements: 88% of Naples families (37) are single families living with only immediate family members

16% of the population in Naples is single persons living alone and only two persons are living as roommates.

Income: 31% of the current residents have household incomes of less than \$20,000 per year.

20% of the current residents have household incomes of less than \$40,000 per year but more than \$20,000.

36% of the current residents have household income less than \$80,000 but more than \$40,000 per year.

20% of the current residents have household income more than \$80,000 per year.

Housing:

Renters

- Only 5% of the households who responded are renters and the rest are homeowners.
- 50% of renters are paying more than 30% of income for rent.
- Rent has increased over the last two years for 50% of all renters.

Homeowners:

- 93% of households own or are purchasing a home at the time of this survey (the remainder did not respond).
- 41% of all homeowner households have purchased a new or existing home since the year 2000.
- Only 7% stated that their mortgage payment is more than 30% of their income.
- The majority (47%) of the homes owned by the respondents were valued at between 200,000 and \$150,000.
- There were 34% of the homes valued at more than \$225,000 up to \$350,000.

Conclusions:

- A very significant 31% of Naples respondents report incomes of less than \$20,000 limiting their housing choices.
- Only 5% of the current residents are renters and there is a decided public aversion to the development of more rental housing, especially multi-story rental housing.
- The population has a significant number of younger families (43%) with children and a smaller elderly population in the area.
- The aging of the population will require some increased housing options for seniors because a majority of residents are middle aged.