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5.1 Introduction

The rural town charm of Eureka exists in the historic housing stock found throughout the community. Existing vacant housing units and buildable lots provide opportunities to accommodate future moderate income housing development. City ordinances should encourage active maintenance and improvements to the existing housing stock to maintain a diversity of safe and affordable living conditions for residents.

A survey conducted in 2017 identified the following housing preferences among residents:

- 88% supported more single family detached homes;
- 43% supported assisted living facilities;
- 37% supported semi-detached dwellings, including townhomes or duplexes;
- 34% supported retirement condominiums or cottages; and
- 30% supported mobile homes.

5.2 Housing Stock

5.2.1 Single Family and Multi-Family Housing

According to the 2010 Census, there are 316 single family homes in the city, which comprised the primary type of housing for residents in Eureka. These units include single family homes, with some lots hosting accessory units, such as mo-
bile home trails, cottages, or mother-in-law homes. There is multi-family residential zoned in the city, but it is not currently being utilized.

### 5.2.2 Value of Existing Housing Stock:

The current market value of housing stock is used to determine the housing affordability in Eureka. In the 2015 ACS Five-Year Estimate, the median property value in Eureka was $96,200, which is lower than median value of $165,200 for Juab County. The median monthly housing costs of owner occupied dwellings in Eureka was roughly $1,000 and the median monthly rent was approximately $760, which is comparable to Juab County values.

### 5.2.3 Age of Housing Stock

A large majority of homes in Eureka are over 30 years old. Some new developments have occurred over the last 20 years. The age of the housing stock in Eureka and desire for historical preservation lends itself to the goal of providing rehabilitation efforts to maintain the existing units.

### 5.2.4 Condition of Housing Stock

Public survey results expressed concern by residents that many homes in Eureka are in poor condition. Where opportunities exist, homes should be rehabilitated to maintain a diverse and affordable housing stock. Deteriorating structures should be identified and rehabilitated before they become severely deteriorated and require demolition. Severely deteriorated and uninhabitable structures should be demolished. Rehabilitation
can be an effective cost-saving measure to maintain the hous-
ing stock affordability, prevent neighborhood deterioration, and protect the historic nature of Eureka’s identity.

5.3 Moderate Income Housing:
The State of Utah identified maintaining housing affordabil-
ity as a state priority and is a required element of each local
general plan. In 1996, the Utah State Legislature adopted §10-9-307 of the Utah State Code dealing with “Plans for Moderate Income Housing.” This section of the code re-
quires that every municipality adopt a plan for moderate income housing. The plan must address the following five issues:

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 as revised annually;
3. A survey of total residential zoning;
4. An evaluation of how existing zoning densities affect oppor-
tunities for moderate income housing; and
5. A description of the municipality’s program to encour-
age an adequate supply of moderate income housing.

Utah State Code defines moderate income housing as: “... housing occupied or reserved for occupancy by households with a gross household equal to or less than 80% of the me-
dian gross income of the metropolitan statistical area for households of the same size.”
The 2015 median household income for Juab County was $54,761. The State of Utah recommends Eureka City use this figure to determine the availability of affordable housing.

Approximately 70% of all households in Eureka City are moderate income or below. Currently, there are enough affordable housing options for those who are of an moderate income. However, for low and extremely low income households (30-50% Area Median Income or AMI), there is not enough residential units available. With the lack of multi-family residential in the city, there is only 15-20% of housing units affordable for households earning 30-50% AMI.

5.3.3 Survey of Residential Zoning

There are approximately 939 acres within the city limits of Eureka. As far as residential is concerned, 338 acres are designated for single-family residential and 10 acres are designated for multi-family residential. Single-Family Residential is a classification of housing where a single housing unit is found on a lot. On the other hand, Multi-Family Residential is a classification of housing where multiple separate housing units for residential inhabitants are contained within one building or several buildings within one complex.

5.3.1 Estimate of Existing Housing Supply

According to the 2010 Census, there were 63 vacant units out of a total of 316 housing units in Eureka. This gives a total vacancy rate of 20%. 14.8% of rental units are available. Seventeen of these units were for seasonal, recreational, or occasional use - leaving the vacancy rate at 14.5%. This is a trend towards more availability compared to 10 years ago.

5.3.2 Estimated Need of Moderate Income Housing

Much of the need for moderate income housing within Eureka will be to serve the City’s own growth. In Eureka, the need for housing is closely tied to job growth and the economy. Currently, unemployment rates in Eureka are above the county’s and state’s unemployment rate. This results in reduced homebuilding. In the next 10 years, Eureka is expected to grow 6.3%, which is roughly 44 individuals (or 22 families based on local average family size). Based on this information, the city should permit three homes per year, one unit being in the rental category, to sustain the expected growth rate and keep housing affordable. Eureka should plan to reanalyze their population growth frequently to ensure provisions are being made to build enough housing for the city.

5.3.4 Effect of Zoning on Housing Opportunity

Current housing, income, and demographic data provide information on housing affordability in Eureka. Current data shows Eureka’s zoning policies do not hinder the growth of a variety of affordable housing options. However, while there is ample moderate income housing options for those seeking to purchase or rent a home in Eureka, the city currently lacks affordable housing opportunities for low income families. Current zoning does allow for multi-family housing options which may be more affordable to low income families. Residents support the limited development of multi-family apartments and townhouses if they are in the areas designated by the land use map.
At present, regional economic growth is likely to have a greater impact on housing affordability than local land use in Eureka. If local growth follows expected population projections, Eureka should plan to accommodate a mix of affordability housing types as the local economy continues to grow. Residential development should be considered in conjunction with the economic strategies outlined in Chapter 6: Economic Development.

5.3.5 Strategies to Meet Future Needs

Eureka currently allows for a mix of residential units in the community. However, the lack of development in the multi-family residential units, despite being a currently permitted land use, results in a lack of affordable housing options for low and extremely low income residents. Eureka could mitigate this by supporting a larger variety of affordable residential options, including multi-family units and retirement dwellings and zoning new areas to support these housing types. Eureka should also continue to analyze affordable housing on a frequent basis to determine if corrective measures are needed.
Goals & Strategies:

Maintain and strengthen existing housing in the community

Coordinate with housing programs from the State Department of Housing and Urban Development to evaluate improvement of residential areas

*Mayor, City Council, Planning Commission*

Work with Rural Single-Family Rehabilitation and Construction Program to provide for need home repairs

*Mayor, City Council, Planning Commission*

Encourage opportunities to develop a variety of housing types throughout the city to meet the needs of all socioeconomic groups in the community

Create a land use designation that allows for low-density, multi-family residential including high-quality duplexes, townhomes, and retirement dwellings

*Mayor, City Council, Planning Commission*

Encourage larger lot sizes for moderate income housing

*Mayor, City Council, Planning Commission*

Alter the Zoning Ordinance to allow houses to be built on smaller lot sizes

*Mayor, City Council, Planning Commission*

Regularly update an Affordable Housing Plan to evaluate housing needs of all groups in the community

*Mayor, City Council, Planning Commission*

Evaluate affordable housing programs to address residential needs

*Mayor, City Council, Planning Commission*