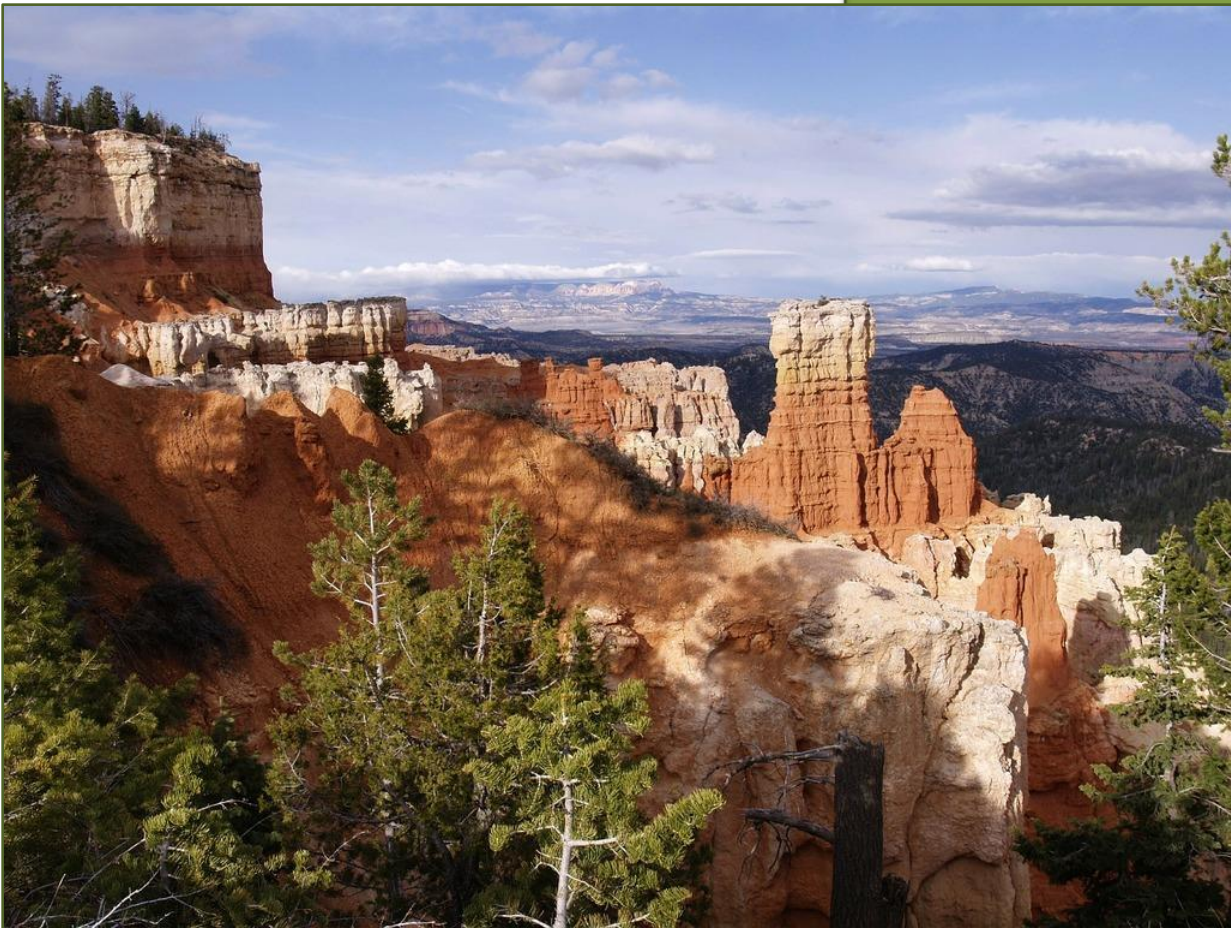


2019

Garfield County Moderate Income Housing Plan



Adopted by the Garfield County Commission- October 14, 2019.



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Garfield County: Affordable Housing Plan

Executive Summary

The Purpose of this affordable housing plan is to ensure that Garfield County provides a reasonable opportunity for a variety of housing, including housing for low- and moderate-income households, to meet the needs of the population desiring to live in Garfield County.

The population of Garfield County is projected to minimally increase over the next five years. Over half of all Garfield County households are earning a moderate income or less, and the demand for affordable home ownership and rental opportunities will likely increase.

Garfield County has a relatively old housing stock, the 2017 ACS estimated that approximately 69% of the units were built prior to 1990. In order to maintain a healthy housing stock capable of providing safe, habitable, and affordable living conditions, actively maintaining the current housing supply and building new units is necessary.

Data from the American Community Survey (ACS) indicates that a large number of households, particularly those earning a very low income are expending a high percentage of their income on housing, and a greater supply of affordable rental and owned housing is needed to meet the needs of affordable housing in Garfield County.

Racial minorities are more than three times as likely to be renters as owners in Garfield County. Additionally, the majority of renters in the County are cost burdened, for this reason it is likely that many racial minorities are also cost burdened. The County should review its zoning ordinance to ensure that there is adequate opportunity to develop a sufficient supply of various housing types to meet the County's diverse needs.

This Plan seeks to meet the following goals:

1. Satisfy the demand for good-quality and affordable housing for both existing and prospective residents, including residents of various income levels and demographics characteristics.
2. Develop housing densities and building sizes and types that perpetuate the County's essential rural character.
3. Develop housing that celebrates and sustains the unique character of each individual community.
4. Provide housing that sustains families, including retention of existing families and elderly residents and attraction of new families.
5. Recognizing that moderate income housing and economic development go hand in hand, ensure that providing moderate income housing and achieving economic sustainability are mutually supportive and integrated.

(See the Goals and Objectives section for more details)

Introduction

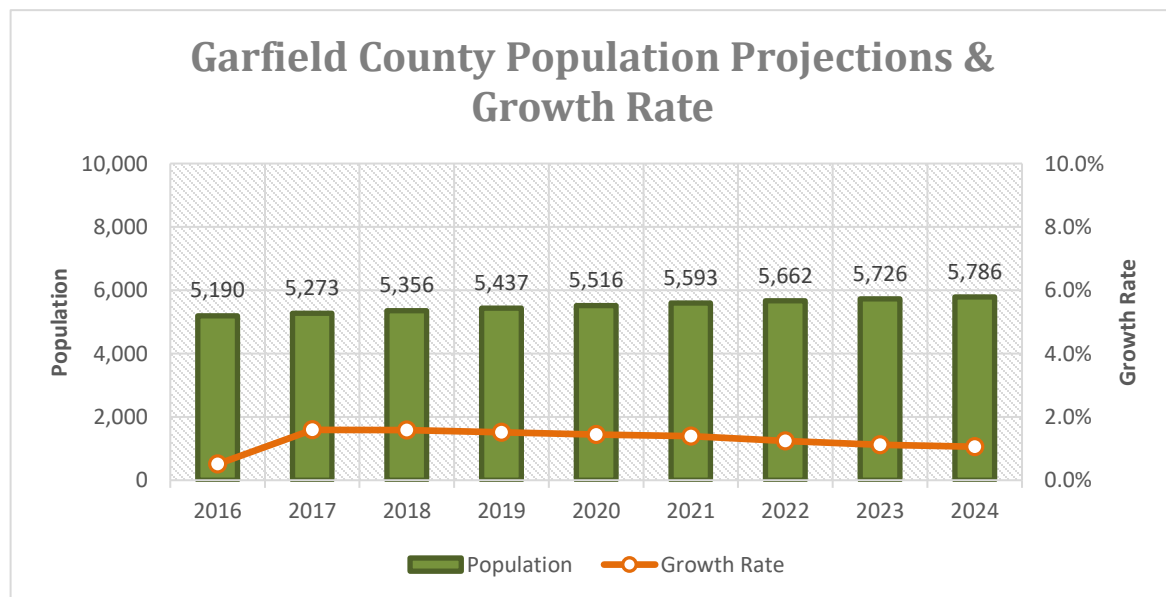
In 1996 the Utah Legislature passed House Bill 295 requiring cities and counties to include an affordable housing element as part of the general plan. Housing is considered affordable when households of various incomes, spend no more than 30% of their gross monthly income on housing expenses. In this plan, housing needs are considered for households earning a moderate income or less, defined as $\leq 80\%$ of Area Median Income (AMI).

The intent of this affordable housing plan is to ensure that Garfield County provides a reasonable opportunity for a variety of housing types, including low to moderate income housing for its residents. Low to moderate income housing should be encouraged to allow persons earning less than 80% of the AMI to fully participate in, and benefit from all aspects of neighborhood and community life.

Demographics

Population and Growth

Between 2016 and 2024 Garfield County's population is expected to increase by 596 people bringing the total population to 5,786 in 2024. According to the Kem C. Gardner Policy Institute the annual average growth rate between 2016 and 2024 is 1.27%. The chart below displays population projections and the population growth rate through 2024.



Source: Kem C. Gardner Policy Institute 2015-2065 State and County Projections.

Analysis of Population and Growth

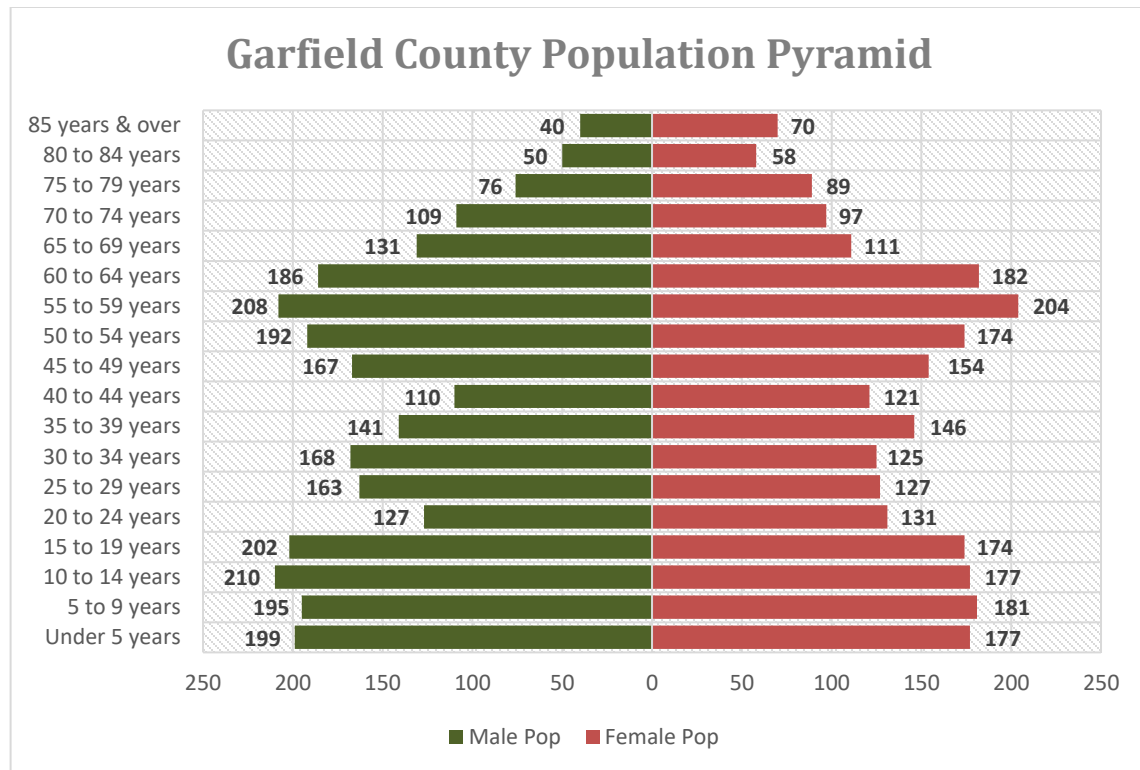
The projected population increase of 430 new residents between 2018 and 2024 is significant because 166 new households will need a place to live in Garfield County within this time period.

According to the 2010 US Census, there are an estimated 368 non-seasonal vacant dwelling units and 1,428 seasonally vacant dwelling units in Garfield County. Due to the popularity of booking vacation rentals online, the number of overnight rental units has increased significantly in Garfield County, especially in communities that are near recreational attractions. There is increasing evidence that this has an adverse effect on the availability of affordable housing for long-term residents as homes that are for sale are being sold to investors who are targeting the overnight vacation market, while owners of long-term rental units are shifting to overnight rentals. Escalante recently adopted an overnight rental ordinance to address this issue and other communities are considering similar action. If affordable housing is to be made available for county residents both the County and its communities will need to address the issue of nightly vacation rentals.

Population Pyramid

Population Pyramids provides demographic indications of a population including, the depiction of its age and gender makeup, and can identify whether a population is likely to increase or decrease. There are several attributes of Garfield County's population pyramid that help estimate the County's growth and future housing needs.

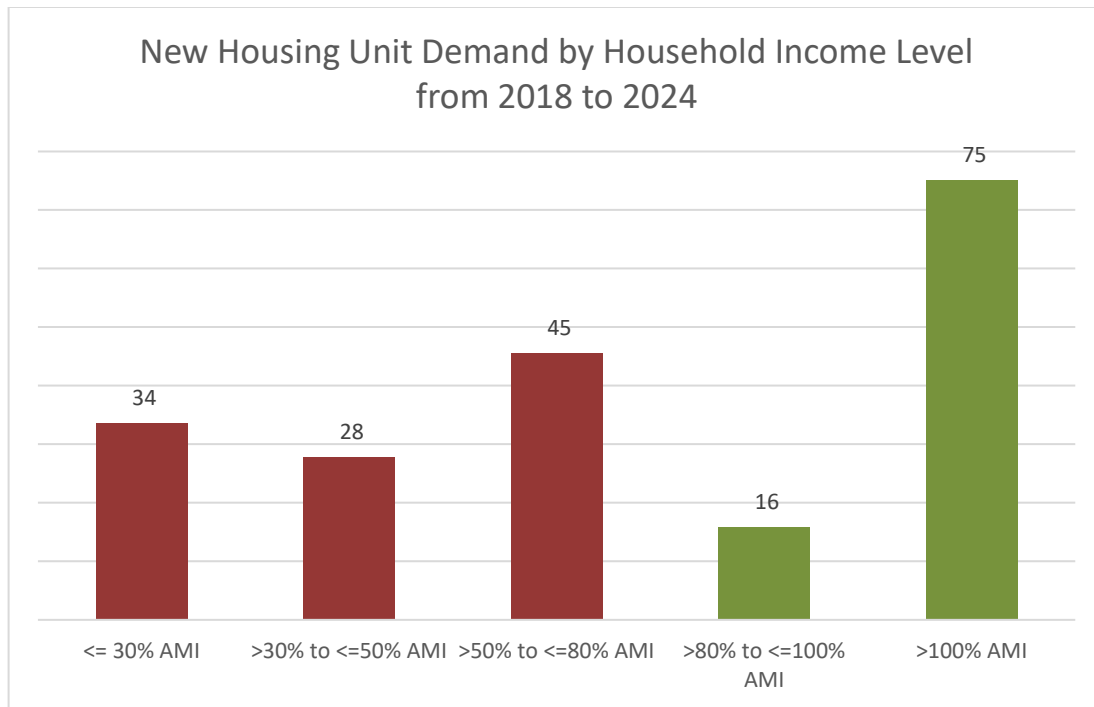
Garfield County's largest portion of people are in the pre-reproductive and the post-reproductive cohorts. In recent years the County has not seen a lot of growth and is only projected to grow by about one percent in the next five years. While there are explanations for the current demographic trends, decision makers throughout the County will need to be in tune with the current and projected socio-economic trends of the community to provide opportunities for appropriate housing types to be constructed.



Source: 2010 U.S. Census

New Housing Demand

It is estimated that there will be 166 new households in Garfield County between 2018 and 2024. Households that earn a moderate income and less make up 54.6% of the County's population. This means that there will need to be 107 new affordable housing options for low- and moderate-income households. To meet this need on a yearly basis over the next five years, 22 affordable housing units per year will be needed for low- and moderate-income households. (Household projections are from the Kem C. Gardner Policy Institute.) The chart below summarizes the projected demand for new housing in Garfield County across various income groups.

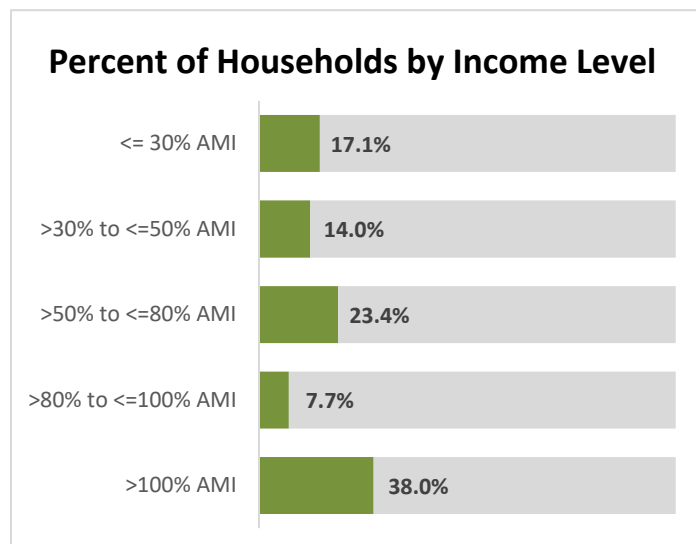


Source: 2015-2065 Kem C. Gardner Policy Institute State & County Projection, 2015 CHAS

Income

Analyzing the income of Garfield County's residents is critical to understanding the affordable housing need for the County. Housing affordability at the household level is a direct function of income.

Because the cost of living is relative to the area in which the residents live and to household size, the U.S. Department of Housing and Urban Development (HUD) has created a measure called the Area Median Income (AMI). The 2019 AMI for Garfield County is \$59,000, an increase from \$54,900 in 2015. AMI is the standard to determine housing attainability of a population. The associated chart categorizes household income levels by AMI, and illustrates the percent of Garfield County households whose total income falls within each income bracket.



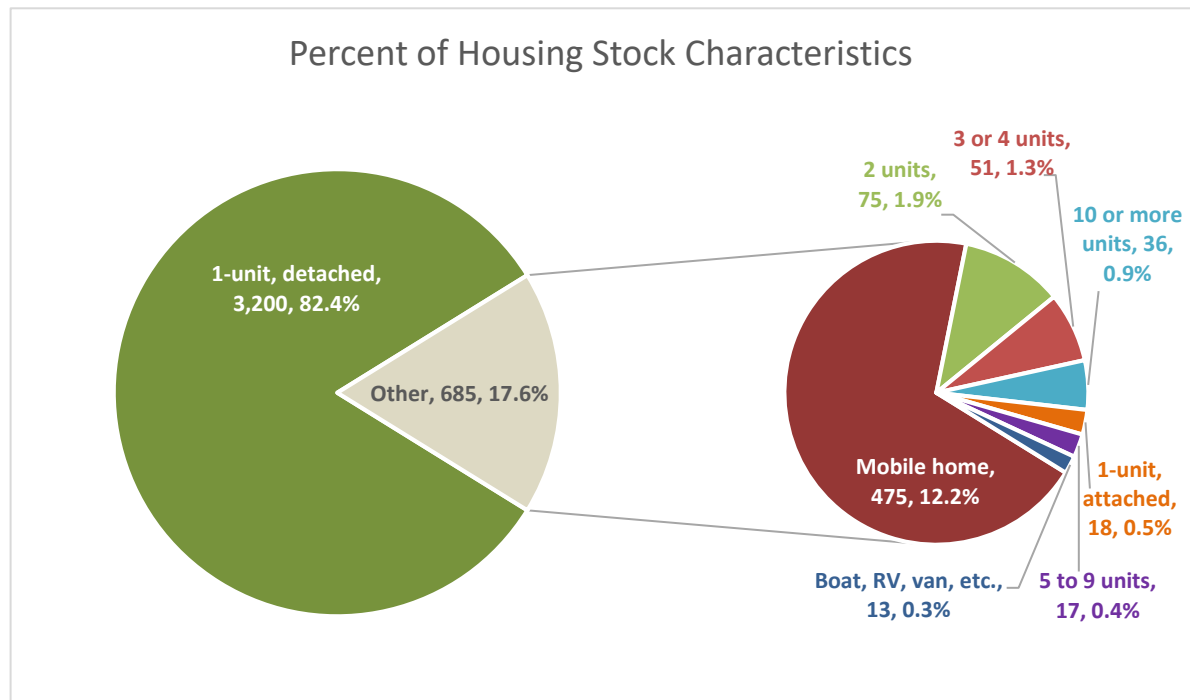
Source: CHAS 2015

Analysis of Income

Approximately 55% of Garfield County households earn a moderate income or less. A moderate income is 80% of the area median income, or \$47,200 annually. Note that 17.1% of Garfield County households earn 30% or less of the area median income, an annual income of \$17,700 or less. Households that earn just 30% of the area median income find it very difficult to live within the affordable housing guidelines since they often cannot afford market rental rates. It is vital to the well-being of the community that households of all income levels have housing options, especially when such a high percentage of the county's residents earn 30% or less of the area median income.

Housing Stock Characteristics

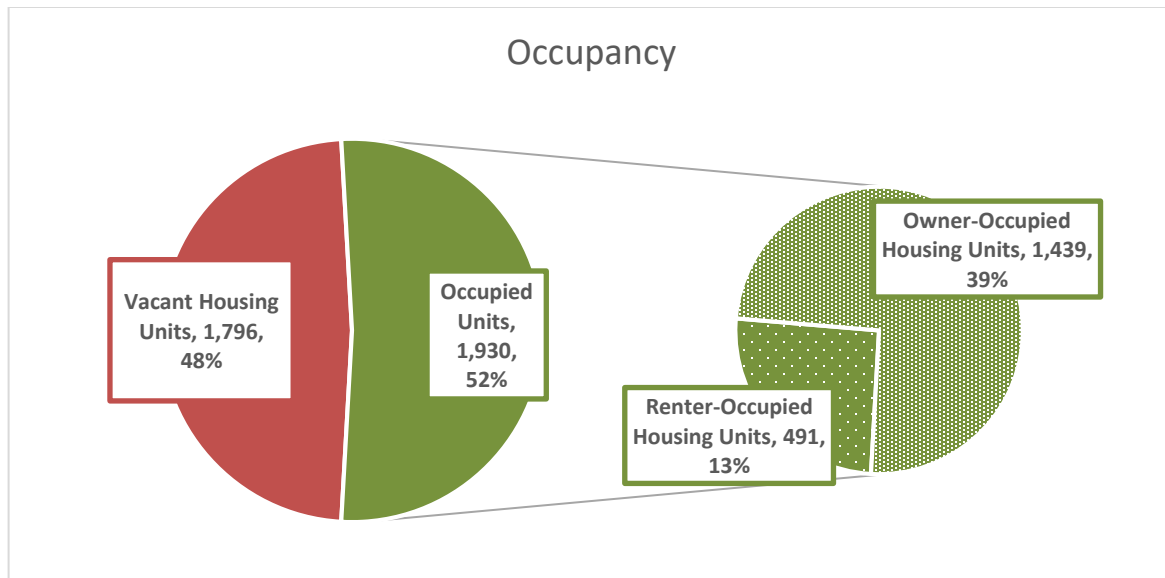
The 2017 American Community Survey estimates that of Garfield County's 3,885 housing units, 3,218 are single-family, 179 are multi-family, and 488 are mobile homes, RV, van, etc. This translates to 83% single-family homes, 5% percent multi-family units, and 13% mobile homes.



Source: 2017 American Community Survey (Note: The ACS considers 1-unit attached and 1-unit detached as single family homes)

Housing Occupancy and Vacancy

According to the 2010 U.S. Census there are 3,726 housing units in Garfield County. Fifty-two percent (1,930) of the units were occupied while 48% (1,796) were vacant. Of the 1,960 occupied housing units, 1,439 were owner occupied, and 491 of the units were rented. Eighty percent of the vacant housing is for seasonal, recreational, or occasional use. This large portion of seasonal housing is putting additional pressure on housing affordability throughout the County.



Source: 2010 U.S. Census Bureau

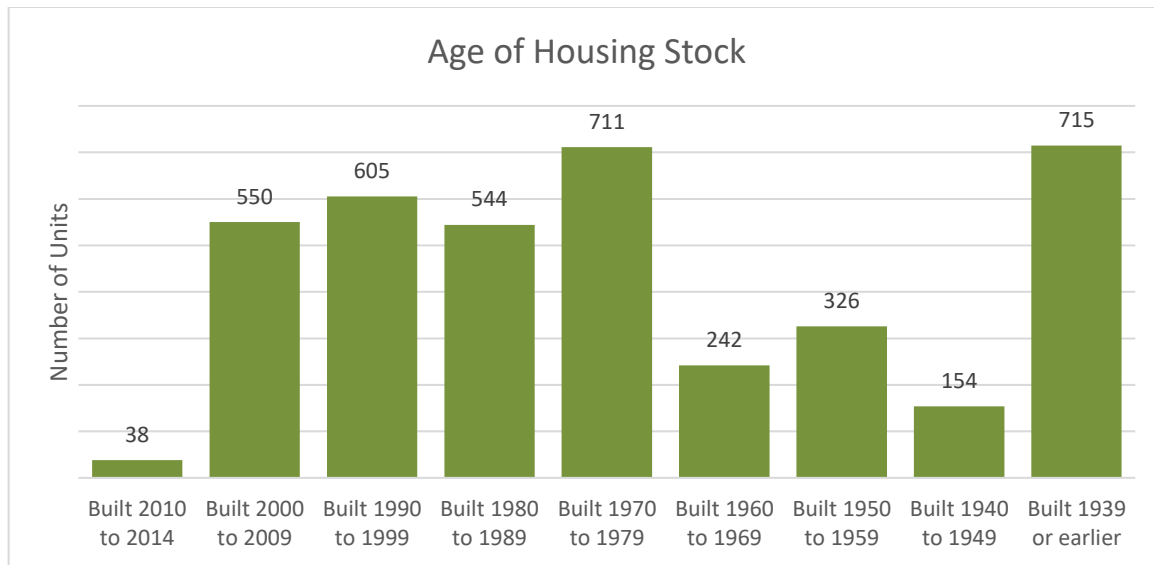
Vacant Units	Number of Units	Percent
For rent	120	7%
Rented, not occupied	0	0%
For sale only	34	2%
Sold, not occupied	10	1%
For seasonal, recreational, or occasional use	1,428	80%
For migratory workers	37	2%
Other vacant	167	9%
Total Vacant Housing Units	1,796	100%

Source: 2010 U.S. Census Bureau

Note that, while the exact number is unknown, anecdotal evidence suggests that the number of seasonal rentals has increased significantly since 2010.

Age of Housing Stock

Approximately 69% of the housing stock in the County was built prior to 1990, with approximately 22% built before 1950. These numbers are county-wide averages, some communities in the county have an even higher percentage of older homes. Due to the age of the housing stock, rehabilitation efforts are likely necessary, especially in the pre-1950 segment, and existing properties that are in good condition will need to be maintained in order to continue to supply adequate affordable housing in the future, especially if development of new affordable housing does not keep up with demand. The following chart displays the age of the existing housing stock.



Source: 2017 ACS 5 year

Housing Affordability

The affordability of the housing stock is determined based upon the Area Median Income (AMI) and the amount that a household at each income level can afford. According to current State and Federal definitions, housing is considered affordable when a household spends no more than 30% of their annual income on housing expenses, including mortgage or rent and utilities. Those that spend more than 30% of their monthly income on housing expenses are considered “cost-burdened” and are referred to as such throughout this document.

The 2019 AMI in Garfield County is \$59,000 annually or \$4,917 monthly. Based upon the 30% standard, mortgage or rent and utilities should not exceed \$1,475 per month for a median income earning household in Garfield County.

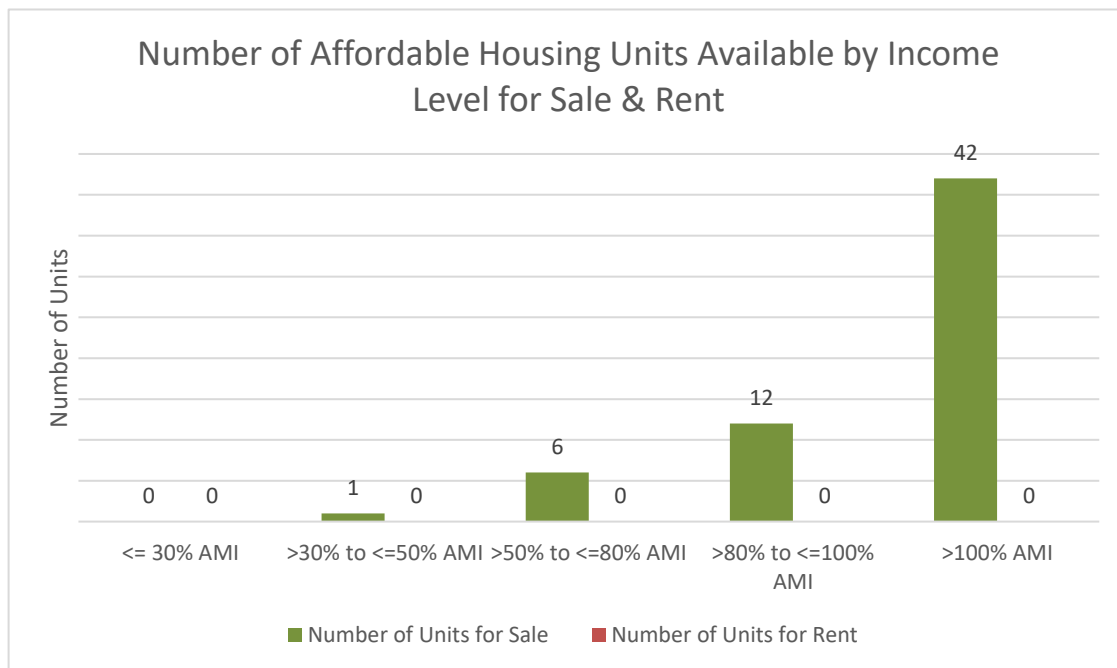
The purpose of this plan is to ensure that housing is affordable for all income levels, not just those earning a median income or higher. The same affordability standards apply to households that earn less than the area median income. For example, a moderate-income household in Garfield County earns 80% of the area median income, which is \$47,200 annually or \$3,933 monthly. For a family with an income of \$3,933, mortgage or rent and utilities should not exceed \$1,180 per month. The table below summarizes the maximum monthly affordable housing costs for various income levels in Garfield County.

Summary of Affordability		
Household Income	Maximum Monthly Income for Housing Expenses	Maximum Mortgage Loan Amount
<= 30% AMI	\$443	\$46,237
>30% to <=50% AMI	\$738	\$96,799
>50% to <=80% AMI	\$1,180	\$172,640
>80% to <=100% AMI	\$1,475	\$223,201

Source: UAHFT Tool, HUD Income Limits

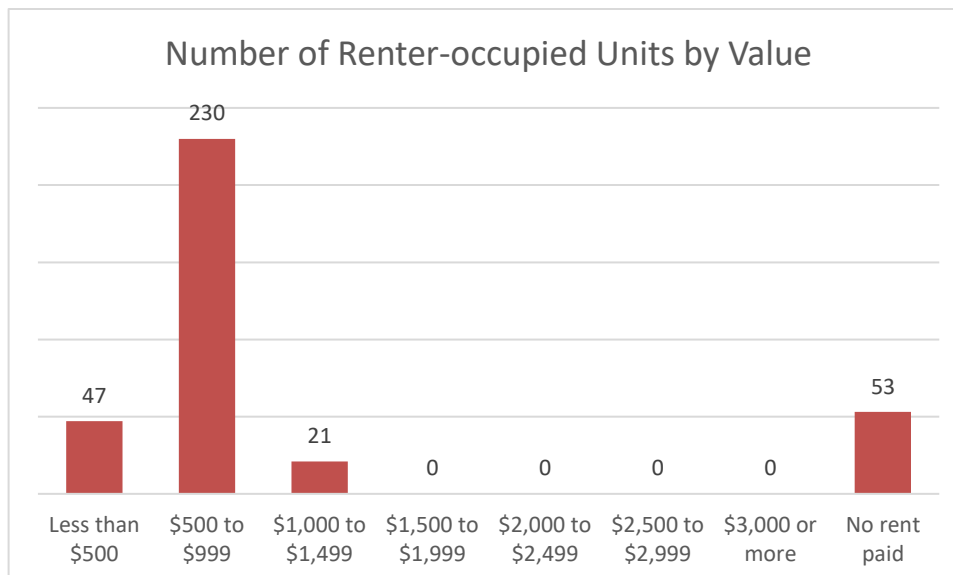
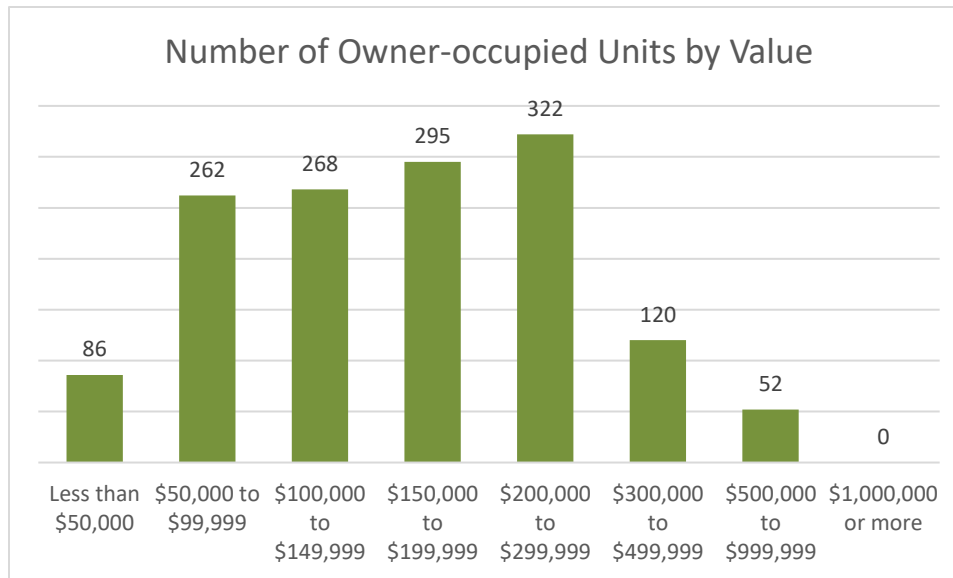
Available Housing Prices & Value of Existing Housing Units

A property research conducted on realtor.com indicated that there were 61 total properties for sale in Garfield County on May 5, 2019. The median asking price was \$279,000. The chart below categorizes the prices of housing units affordable to each income level. There were zero units listed for rent on realtor.com and zillow.com in Garfield County on May 5, 2019. The chart below displays the number of housing units that were for sale and rent on November 2, 2018 that are affordable for each income level.



Source: Realtor.com (05/09/2019)

The value of the existing housing stock can help to estimate the number and value of occupied housing units. Approximately 750 units in Garfield County are valued at a price affordable to a moderate income household (≤ 80 AMI or $\leq \$172,640$). Approximately 306 units paying rent in Garfield County are at a monthly rental price affordable to a moderate income household (≤ 80 AMI or $\leq \$1,180$ per month). The following charts depict the number of owner-occupied housing units by value as well as the number of occupied units pay rent by monthly rental cost.



Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates

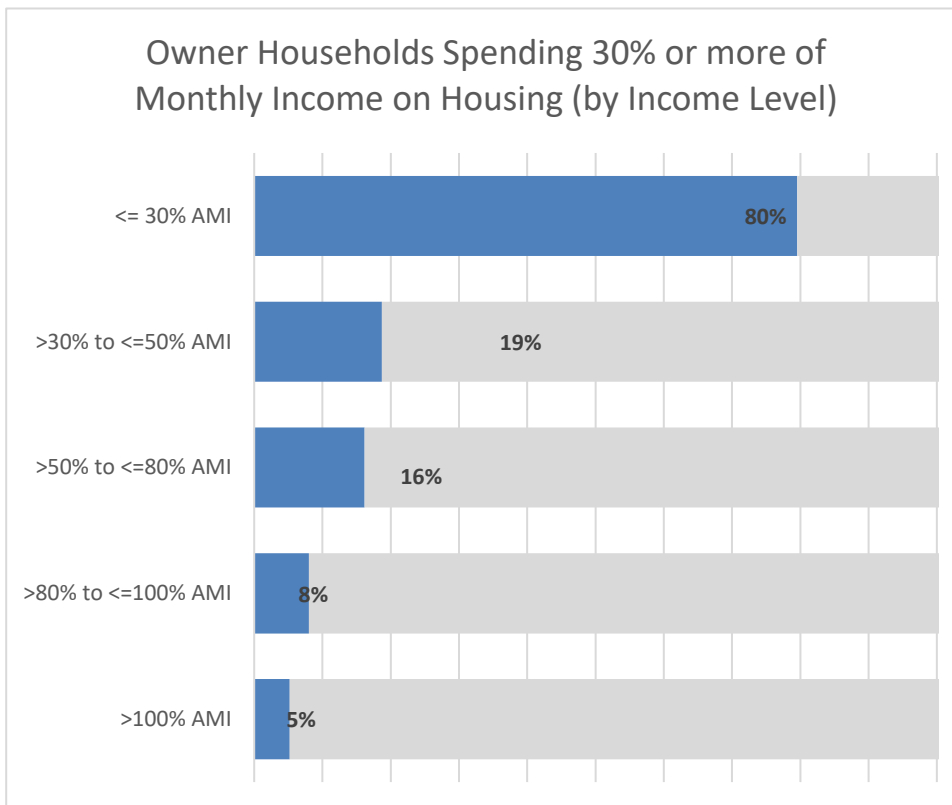
It is important to recognize that Garfield County has many older mobile homes and camps that fall within the lower cost range of dwelling units and that many of these are either not used for housing or are used only occasionally or seasonally. The actual number of lower cost dwelling units that are available and suitable for year-round housing, especially for families, is low.

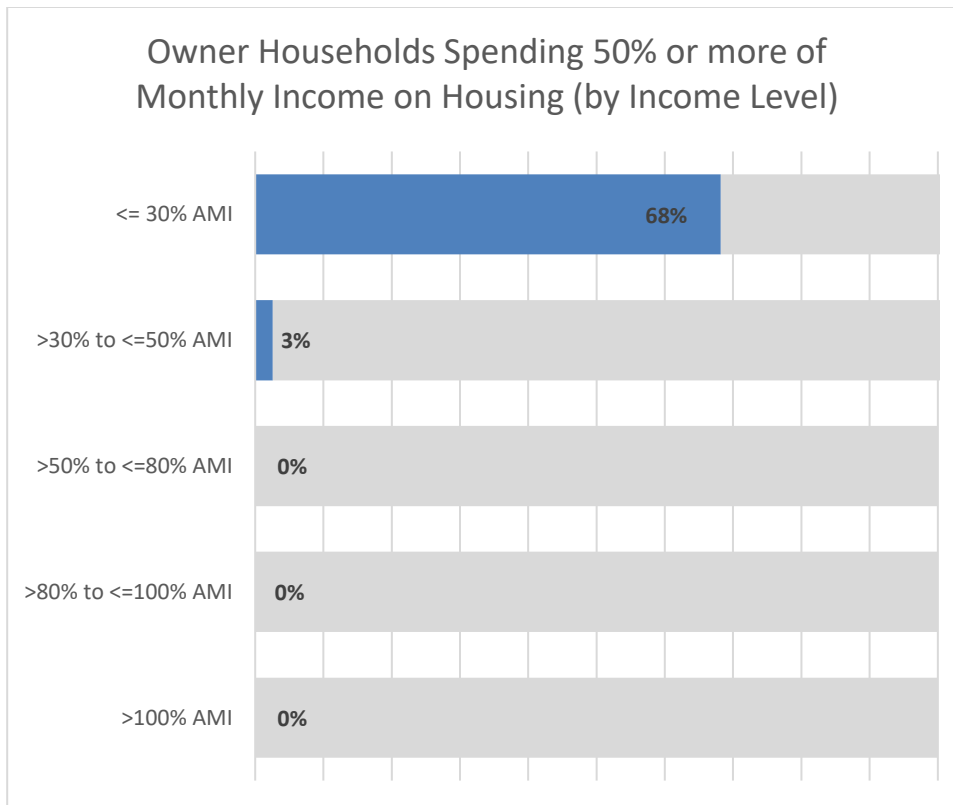
Affordability of Home Ownership

A monthly budget of approximately \$1,106 for housing and utility expenses would support a mortgage of approximately \$172,640 based on a 30-year fixed rate loan at 4.5% interest, an average monthly utility bill of \$150, 1.2% property tax, a 20% down payment, and no HOA fee. Homes valued at or below \$172,640 are considered affordable for households earning a moderate income in Garfield County.

Approximately 55% (955) of all households in Garfield County are at or below a moderate income ($\leq 80\%$ AMI). Of the units listed on the Garfield County ERA Brokers Database, 12% (7 units) were affordable to moderate income households or less, and no units were affordable to extremely low income ($\leq 30\%$ AMI) households.

There are additional factors that can be calculated into the affordability of housing stock, such as rentals and secondary homes. There are approximately 1,428 residential buildings used for seasonal, recreational, or occasional use in Garfield County, and approximately 491 occupied rental units. (2010 Census) Long-term rental units in Garfield County are extremely limited due to overnight rentals. Further, there are many households in occupied units that cannot afford the housing in which they live. The 2017 ACS estimates that 32.7% of housing units with a mortgage are cost-burdened. The 2015 CHAS estimates that 36% of the low- and-moderate income ($\leq 80\%$ AMI) owner occupied households are cost-burdened, while only 6% of the population earning greater than a moderate income ($\geq 80\%$ AMI) is cost burdened.



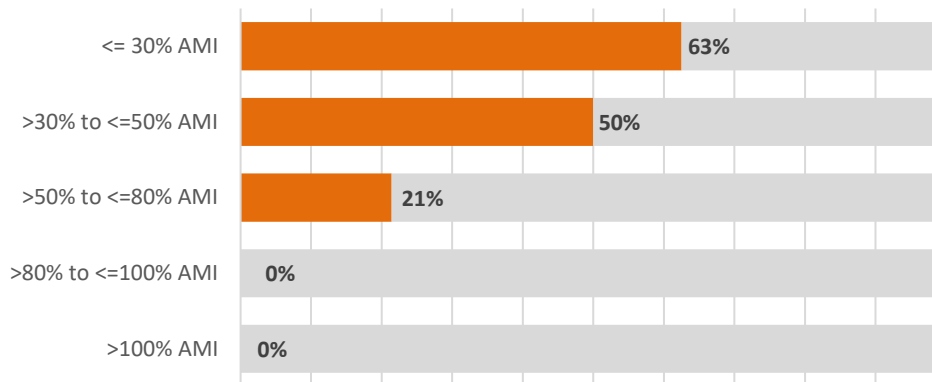


Source: 2015 CHAS

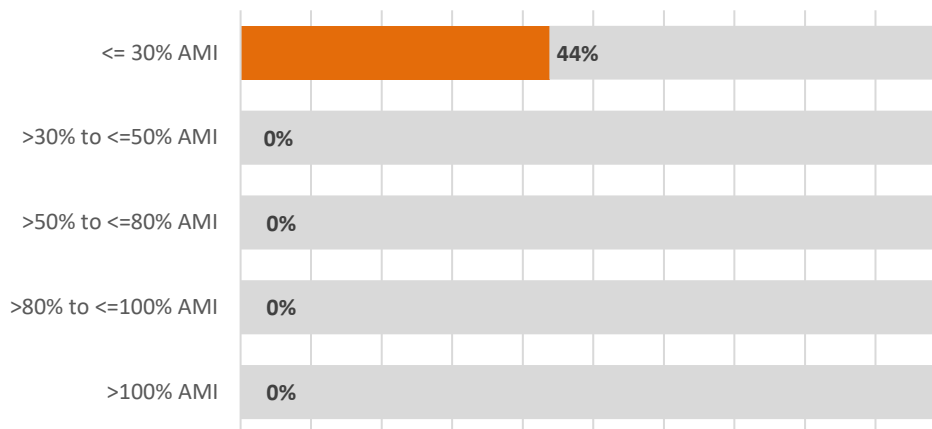
Affordability of Rent

According to the 2017 American Community Survey there are 298 occupied units paying rent in Garfield County. The median cost of rent in the county is \$788. Property research using zillow.com and realtor.com on May 5, 2019 resulted in inconclusive data for the median cost of rent, as there were no units available for rent on these websites at the time. Available rental units are not equally distributed throughout the county. Communities near seasonal tourist attractions are chronically deficient in seasonal rentals. Especially in these communities, property owners can command a much higher rent during the tourist season and understandably target seasonal renters, thus depriving long-term renters of a place to live. Some households earning a moderate income or less ($\leq 80\%$ of AMI) may find it difficult to afford median rental rates. The 2015 CHAS estimates indicate that 46% of LMI rental households in Garfield County are cost burdened. The charts below display the percent of Cost Burdened Rental Households by income level.

Renter Households Spending 30% or more of Monthly Income on Housing (by Income Level)



Renter Households Spending 50% or more of Monthly Income on Housing (by Income Level)



Source: 2015 CHAS

Affordable Housing Options

The following chart lists affordable housing options available in Garfield County. Both options are CROWN homes. There are currently no primary agencies in the County that offer low-income housing options.

Low Income Rentals in Garfield County				
Facility	# of Units	Street Address	City	Phone #
CROWN at Panguitch	3	Scattered Sites	Panguitch	435-438-2935
Bryce Canyon Meadows CROWN	6	Clustered east of SR-12	Tropic	801-322-2505
Source: Utah Housing Corporation				

Utah Fair Housing Act Support

In accordance with state and federal laws, Garfield County exercises the authority to plan, zone, and regulate land-use in promoting the community's health, safety, and welfare. The moderate income housing element of this plan acknowledges and upholds the Utah Fair Housing Act by promoting the equal protection and equitable treatment of all people who lawfully seek to rent, lease, purchase, or develop real property within its jurisdiction. Its housing policies and plans strictly prohibit discrimination on the basis of color, disability, ethnicity, familial status, gender identity, national origin, race, religion, sex, sexual orientation, source of income, or any other suspect classification. It is the policy of Garfield County to report housing discrimination to the Utah Antidiscrimination Labor Division immediately. It is the goal of Garfield County to eliminate, mitigate, and prevent unfair housing practices systematically through reviews of housing related plans, policies, and ordinances. It is also the goal of Garfield County to affirmatively further fair and affordable housing by reviewing the housing needs of its moderate income households and its vulnerable populations biennially, and proactively planning to meet those needs.

Special Needs Housing

It is important for Garfield County to address housing for those with special needs. People with special needs may include seniors, people with disabilities, homeless people, or those otherwise in need of specialized or supportive housing.

Seniors

In 2010, there were an estimated 831 people aged 65 years or older living in Garfield County, constituting 16.1% of the population. Many of the elderly who own their homes are likely living on fixed incomes, and their housing affordability is affected by property values, maintenance, and utility costs. For seniors who do not own their homes, obtaining affordable housing is particularly challenging.

Some options available to assist low income senior citizens are property tax deferred payment programs, tax and mortgage foreclosure prevention services, home rehabilitation and weatherization programs, and utility assistance programs. These programs primarily benefit homeowners; utility assistance is generally the only program that benefits renters.

Disabled

People with disabilities under the age of 65 comprise approximately 6.4% of Garfield County's noninstitutionalized population, or 310 individuals. Disability status is often correlated to age, and the proportion of people with disabilities is expected to increase as the portion of the senior population rises. It is estimated that 35.5% of all U.S. citizens 65 or older have some form of disability (2017 ACS). If Garfield County trends with the national average, there will be 348 people over the age of 65 with a disability. According to the 2017 ACS there are approximately 419 people over the age of 65 with a disability, this number puts Garfield County above the national average for persons 65 and over with a disability. People with disabilities often face financial and social difficulties that make it difficult to obtain housing. Programs that are geared toward helping people with disabilities obtain housing include: low rent and public housing voucher programs,

assistance through centers of independence, and employment and training resources. Unfortunately, programs of this type are not widely available in rural counties, and this is the case in Garfield County. This is due primarily to Garfield County's low populations and widely distributed communities. With the possible exception of Panguitch, there simply are not enough people with disabilities in any one community to approach the economy of scale necessary to make these programs viable. The one possible exception is people over 65 with disabilities, especially as the percentage of senior residents continues to grow

Homeless

According to the 2018 annualized Point in Time count, roughly 0.1% of Utah's population is homeless. Although regional differences may impact the rate of homelessness, this percentage can be used to estimate the number of homeless individuals in Garfield County, which is approximately 5. History has shown that, with such a low number of homeless residents, Garfield County is able to address homelessness issues that may arise. Regardless, in order to keep ahead of potential homelessness issues, Garfield County should continue to develop and promote programs designed to help these individuals become stably housed, and, most importantly, to monitor the homelessness situation and address problems before they become extreme.

Analysis of Special Needs Housing

Although there is a significant population of seniors and people with disabilities, there is currently a deficiency of housing in Garfield County specifically designated for this segment of the population. Whether or not Garfield County continues to grow, the need for specialized housing will continue, especially as the population ages. In order to meet this need, the County should assure that there are minimal regulatory barriers to constructing this type of housing.

Racial Composition

The purpose of an Analysis of Impediments is to assess conditions and factors that affect fair housing choice. Impediments to fair housing choice include actions that restrict housing choices due race, color, religion, sex, disability, familial status, or national origin. Impediments to obtaining affordable housing can often have the effect of limiting housing options for the protected classes listed above. Therefore, the analysis focuses both on impediments to fair housing choice and to affordable housing.

Evaluation of Fair Housing Legal Status

Utah's Fair Housing Act (Utah Code Annotated §57-21-1) prohibits discrimination on the basis of race, religion, color, sex, national origin, familial status, disability, or source of income for the rental, purchase, and sale of real property. According to The Utah Anti-discrimination and Labor Division, there were no fair housing related complaints in Garfield County between January 1, 2010 and May 1, 2019.

Currently, the only formal mechanism for identifying discrimination cases, based upon the parameters of the Fair Housing Act, is the incident of fair housing complaints. There are several annual trainings that are directed to train landlords on housing discrimination. However, in order to more comprehensively analyze the level of discrimination, it may be necessary to incorporate

other methods, such as testing of landlords. There are currently no methods being utilized. Garfield County should remain diligent in its efforts to ensure that housing is provided in accordance with the Utah Fair Housing Act.

Ethnic and Racial Minority Populations

According to the 2010 US Census, 8.4% of the population of Garfield County reported a race or ethnicity other than White Alone. For a complete description of the Garfield County's Ethnic and Racial makeup see the table below.

Race/Ethnicity	Population	% of Population	% of Householders that Rent
White Alone	4,740	91.6%	22.2%
Black or African American Alone	13	0.3%	100.0%
American Indian and Alaska Native Alone	75	1.5%	63.6%
Asian Alone	61	1.2%	93.3%
Native Hawaiian and Other Pacific Islander Alone	10	0.2%	100.0%
Some other race Alone	2	0.04%	0%
Two or more races	37	0.7%	87.5%
Hispanic or Latino	234	4.5%	72.1%

Source: 2010 Census

Racial and ethnic minority status is correlated with poverty level. In Garfield County, 13.1% of the entire population is reported to be below the poverty level. Approximately 18.3% of the Hispanic or Latino population is below the poverty level, while 13.4% of the white alone, not Hispanic or Latino population is below poverty (ACS, 2013-2017 estimates). The essential conclusion here is that failure to provide housing that is affordable to lower income residents adversely affects minority residents to a greater extent than majority residents.

Similarly, racial minority populations are more likely to be renter households than owner households. According to the 2010 Census, 75% of all minority householders in Garfield County are renters, compared to only 21% of all white alone, not Hispanic householders or Latino households being renters. Therefore, actions which limit options for rental housing adversely impacts minority populations. The County should be careful not to institute policies and practices which may limit options for affordable housing for all renter households, including minority households.

Summary of Impediments

This analysis of impediments to fair housing choice concludes that there is currently no specific discriminatory policies currently in place that limit fair housing opportunities. However, actions which have the effect of limiting affordable housing also has the effect of limiting fair housing opportunities. As described, racial and ethnic minority households in Garfield County are more likely to be renters and impoverished than non-minority populations. The County should pursue strategies which provide a variety of housing types to meet the needs of all segments of the population, specifically including lower income residents.

Analysis of Zoning Ordinances

In order to evaluate the potential for development of low to moderate income housing in the community, it is important to understand the regulatory environment for residential housing. Zoning regulations govern the use, lot size, and building size for new developments. These regulations have a direct impact upon the opportunity to provide affordable housing within the community.

Because ethnic and racial minority populations are composed of a much higher proportion of low-income earners, zoning regulations have an impact on fair housing to minority populations. In some cases, zoning regulations can limit the opportunity to provide rental housing, and contain barriers toward providing housing targeted to individuals with disabilities. The following is a survey of residential zoning in Garfield County.

Unincorporated Garfield County zoning allows for the development of single-family, multi-family, and mobile home housing districts. Lot size provisions vary by zone. Below is a description of the districts in which residential dwellings are allowed in the County:

Garfield County Residential Zones			
Dist.	Area	Permitted Residential Uses	Conditional Residential Uses
A: Agricultural Zone			
A	6 Acres	Single-family dwellings	Mobile Homes approved with a Conditional Use Permit.
FR: Forest Recreation Zone			
FR-40	22,000 sq. ft.	Single-family dwellings	Cluster subdivisions of single-family dwellings
R: Residential Zone			
R-12	12,000 sq. ft.	Single-family dwellings	Multiple-family dwelling and apartment houses; Mobile home parks; Planned Unit Development
R-20	20,000 sq. ft.	Single-family dwellings	Multiple-family dwelling and apartment houses; Mobile home parks; Planned Unit Development
RE: Residential Estates Zone			
RE	1 Acre	Single-family dwellings	Mobile home subdivision; Mobile home park; Planned Unit Development
MU: Multiple Use Zone			
MU	40 Acres	N/A	Single-family dwellings
Commercial Zone			
C	Dependent on use	N/A	Mobile home parks; Planned Unit Development
Mobile Homes and Mobile Home Parks			
MH	9 Units per 1 Acre	Mobile homes	N/A
WH: Wildlife/Habitat Zone			
P	5 Acres	N/A	Single-family dwellings; Mobile Homes approved with a Conditional Use Permit.
Planned Unit Development			
PUD		Multiple-family dwelling	

In Garfield County there are nine incorporated cities and towns. Each city and town have their own zoning ordinances that are not dissimilar to the county zones but are tailored to the conditions and needs of the local community. Cities and towns generally have commercial,

agricultural and one or more residential zones, with each zone allowing housing development at a density suitable for the zone. From an affordable housing perspective, most towns have one or more zones where large lots are required for residential development. This is understandable, given the desire to maintain the County's rural character, which is one of the county's major assets and defining characteristics. However large lot requirements are generally not conducive to development of affordable housing, and most certainly not multi-family and rental housing. This is because (1) large lots are relatively more expensive than smaller lots and (2) zoning for large lots in the Garfield County's communities generally restricts development of multi-family housing. Accordingly, in areas where zoning requires large lots it is far more difficult to develop housing that is affordable for moderate income residents.

Evaluation of Zoning Code's Effect upon Fair and Affordable Housing

In general, the unincorporated Garfield County Zoning Code provides for opportunities to develop a variety of housing types within the County, including, single family, multi-family, and mobile homes. None of the districts specifically allows for housing for specialized populations, such as assisted living for elderly or disabled individuals, but they are allowed by special permit. Municipal zoning ordinances are not all identical, but all provide opportunities for a variety of housing types and allow housing for specialized population by special permit.

The County should be proactive in responding to the demand for housing which is affordable to all income earners. The County should seek strategies to provide a housing opportunity for residents of all incomes.

Need and Opportunity for Moderate Income Housing

Countywide, the types of moderate income housing that are in highest demand include (1) housing for people having low incomes who live in sub-standard housing and/or are having difficulty finding quality, affordable housing, (2) housing for young families with low to moderate incomes, (3) rental housing for seasonal workers, new residents and existing residents unable to afford to purchase a home, and (4) housing for elderly residents wishing to downsize, having issues with accessibility, or needing home healthcare services.

The housing needs identified above reflect a compilation of needs in communities throughout the County and apply in one way or another to each of Garfield County's communities. However, each community has specific circumstances that make that community unique; and responding to these unique local circumstances is central to the success of the overall countywide affordable housing initiative. Following is a summary of the specific needs and opportunities within each of Garfield County's nine municipalities and within the County's unincorporated areas. (Note that the term "unincorporated lands" refers to private and public lands within the county but outside of incorporated cities and towns. This plan considers unincorporated lands that are in private ownership and select public lands that could reasonably be made available, specifically SITLA lands, public lands subject to the Recreation and Public Purposes and federal parcels designated for employee housing.

Antimony. Antimony has not elected to participate at this time.

Boulder. Boulder has significant demand for moderate income housing, both in terms of near-term rental housing and permanent homes. Property values generally exceed the resources of those desiring housing. The community wishes to retain its rural character and seeks housing that is consistent with this desire. Minimum lot size regulations result in lots that are too costly for moderate income housing development. (This is an issue in all municipalities with large minimum lot size requirements.)

Bryce Canyon City. The primary need in Bryce Canyon City is seasonal housing for employees of Ruby's Inn and other visitor-related businesses. There is need for housing for both individuals and families. Increasingly, as Ruby's expands its year-round activities, there will be need for year-round rental housing.

Cannonville. Cannonville has need for rental housing, primarily for seasonal employees associated with Ruby's, Bryce Canyon National Park and the Grand Staircase-Escalante National Monument, and for housing for young families, primarily the children of town residents who are establishing their own families. A major issue is the lack of land that is available for housing development.

Escalante. Escalante has significant near-term needs for rental housing that will serve seasonal employees, government employees, new residents, and homes for young families. With an aging population the need for elderly housing is becoming more pressing, specifically renovation of existing housing to facilitate accessibility and development of assisted living. The existing housing stock is generally older and in need of renovation. Upwards of one-third of Escalante's homes are vacant or underutilized. Many of the underutilized homes receive only brief seasonal use and remain vacant the remainder of the year. Making at least some of these vacant and underutilized homes available for rent (or sale) would go a long way toward meeting Escalante's moderate-income housing needs. Lot size restrictions makes it difficult to find land that can be purchased at a price that is conducive for moderate income housing development. Escalante has adopted an overnight lodging ordinance that limits the number of homes that can offer single night lodging to visitors. This was adopted in part to ensure that homes are available for residents. Escalante is a commercial hub and has opportunities for commercial area expansion and renovation, offering potential for mixed use development that could include affordable rental housing.

Hatch. Hatch has not elected to participate at this time.

Henrieville. Henrieville is a small, traditional community. The demand is mainly for homes for young families and homes that are accessible and otherwise suitable for older residents. The immediate need is to secure enough water – and water rights - to service the community's culinary water needs. While some moderate-income housing actions are possible now, primarily updating of existing homes, development of new moderate-income housing must await resolution of the culinary water issue. Accordingly, in the near-term, the County and others can best respond to Henrieville's housing needs by supporting and facilitating resolution of the water issue.

Panguitch. Arguably, Panguitch has the greatest need in the County for moderate income housing, largely because it is the County's (1) largest community, (2) commercial hub, and (3) primary gateway for visitors and commerce arriving via the interstate highway system. Panguitch

also has significant land where housing might be developed, especially when adjacent unincorporated lands are considered. The demand in Panguitch is for the full range of moderate-income housing types, with the primary demands being rental housing for seasonal and full-time employees, homes for young families, new arrivals, and housing for elderly residents, including assisted living. Panguitch has opportunities for commercial area expansion and renovation, offering potential for mixed use development that could include moderate-income rental housing. Panguitch is the only municipality in Garfield County that, due to its size, is required to prepare a moderate-income housing plan if it desires to participate in State of Utah moderate income housing programs and receive funds from the State Transportation Investment Fund (TIF). This Garfield County Moderate Income Housing Plan provides a regional context for Panguitch's moderate income housing plan and should be considered to be a contribution and companion to Panguitch's plan.

Tropic. Tropic has need for seasonal employee housing, for those who work in Tropic and at Ruby's/Bryce Canyon National Park. The town is also in need of homes for permanent residents, particularly young families. Tropic has an existing moderate-income housing project that needs increased management and that offers opportunity for expansion to provide additional affordable housing.

Unincorporated Areas in Garfield County. There has been no specific expression of interest in moderate income housing that would utilize private lands within Garfield County's unincorporated areas. There are three areas in Garfield County that are unincorporated that have clusters of housing development. These are Mammoth Creek, Panguitch Lake and Ticaboo. Mammoth Creek and Panguitch Lake are primarily seasonal recreational home developments. Both are too far away from employment centers to offer realistic moderate-income housing opportunities. There has been no indication of demand for moderate income housing in either area. Ticaboo is the County's most remote unincorporated community. Ticaboo's primary issues relate to infrastructure and business development. Affordable housing may become more of an issue when these other issues are resolved.

In addition to the three areas referenced immediately above, there are widely scattered private unincorporated lands throughout the county, including adjacent to most municipalities. The State of Utah has suggested that, statewide, unincorporated lands may offer opportunities for development of moderate-income housing. It is important to recognize that the amount of private land within Garfield County's unincorporated areas that are available and suitable for moderate income housing development are extremely limited. There are several reasons:

1. 93% of the county is under federal administration, including national parks, a national forest, a national recreation area and public lands managed by the Bureau of Land Management. An additional 4% of the county is owned and managed by the State of Utah, primarily state parks and State Institutional Trust Lands. Thus, 97% of the county is publicly owned and not readily available for housing development. Further, much of the 3% that is developable is within the boundaries of cities and towns, and therefore outside of the County's zoning control. All told, unincorporated private lands constitute only 1% of the County's surface area.
2. Much of Garfield County is unbuildable due to slope, soils, risk of flood and other physical constraints.

3. Most of the private unincorporated lands lack infrastructure, including roads, power and water, that is essential for housing development. Development of infrastructure is expensive and would in most cases place the land out of reach for moderate income housing development.

4. It is not practical to build moderate income housing “in the middle of nowhere.” Proximity to cities or towns is essential, especially for senior citizens, people with disabilities and wage earners. Garfield County’s population density is one person per square mile, the lowest population density in the state. The vast majority of the County is remote and devoid of people. This remoteness, while attractive to visitors wishing to experience the wide-open spaces, significantly restricts the amount of unincorporated land that is available for development.

5. Private developable land adjacent to or near public land is in high demand from investors and people wishing to relocate to rural areas with high recreational and scenic value. This demand significantly increases the price of these lands and makes them unapproachable for those wishing to develop affordable housing.

6. The unincorporated lands that do have infrastructure, proper physical conditions and have close proximity to towns, are generally used for agriculture, typically alfalfa or “base property” for public lands allotments, and owners of these properties are generally hesitant to disrupt their livelihood by selling the property, except for a price that may be beyond the budget of moderate income housing developers. In addition, it is important to recognize that retaining agricultural production has significant value to the County and its communities. However, if unincorporated lands are to be used for moderate-income housing, these agricultural lands would be a place to consider when other options are not available.

This analysis of private unincorporated lands suggests that the most realistic location for meaningful development of moderate-income housing on unincorporated lands is on lands that are adjacent to municipalities. Most of these lands are within designated county agricultural zones where housing is allowed with permit. Development of these lands would largely be dependent on gaining access to water and other infrastructure from the adjacent municipality. Loss of agricultural lands would also need to be considered. Annexation of unincorporated lands by the adjacent community would be the best way to ensure that development is compatible with the adjacent community’s plans and housing needs.

Goals & Implementation Strategy

The following long-term goals are established to guide the development of moderate-income housing in Garfield County:

1. Satisfy the demand for good-quality and affordable housing for both existing and prospective residents, including residents of various income levels and demographic characteristics.
2. Develop housing densities and building sizes and types that perpetuate the county’s essential rural character.
3. Develop housing that celebrates and sustains the unique character of each individual community.

4. Provide housing that sustains families, including retention of existing families and elderly residents and attraction of new families.

5. Recognizing that moderate income housing and economic development go hand in hand, ensure that providing moderate income housing and achieving economic sustainability are mutually supportive and integrated.

Implementation Strategy

The above goals will be accomplished through a proactive initiative on the part of the County and municipalities. This initiative will focus on the County's nine municipalities and lands surrounding these municipalities that might be annexed by these communities. The County will also consider opportunities for moderate income housing development on unincorporated lands not adjacent to municipalities, though, as described, affordable housing opportunities in these areas are extremely limited. Each municipality will take the lead on moderate income housing development within its jurisdiction. The County will provide county-wide coordination and participate in specific developments when requested to do so by municipalities and to the extent that resources allow. A Key to success will be establishing a partnership with an experienced non-profit affordable housing organization that can work with the County and municipalities to facilitate development of specific projects.

Details for implementing this initiative include:

Strategy 1. Establish a means to coordinate the Garfield County Moderate Income Housing Plan.

- Garfield County will provide overall coordination, liaison with state and federal programs and with related efforts in adjacent counties and monitor progress.
- Mayors of municipalities or designees will lead efforts in their communities, and work with other communities, and the County when collective action is warranted.

Strategy 2. Within each participating municipality, define specific objectives for that municipality's moderate-income housing program and identify opportunities based on need, land availability, availability of infrastructure, compatibility with adjacent land uses and other factors. Municipalities are encouraged to consider opportunities involving adjacent unincorporated lands. The County will conduct a similar exercise concerning private unincorporated lands not adjacent to municipalities.

Strategy 3. Establish a partnership between the County, participating municipalities and a qualified non-profit housing organization that would partner with the County and individual municipalities to identify opportunities and develop moderate income housing projects.

- Garfield County is fortunate to announce that the Board of Directors of Neighbor Works Mountain Country Home Solutions has agreed that NeighborWorks, a non-profit housing organization with a main office in Provo, Utah, will partner with Garfield County and work with participating municipalities to implement on-the-ground moderate-income housing projects. NeighborWorks will assist municipalities with identifying locations for projects, designing projects, soliciting and securing funding, construction of projects and, ultimately, as appropriate, property management. NeighborWorks has been involved in a wide range of housing developments including restoration and development of individual homes, apartments and

planned unit developments. NeighborWork's executive director grew up in Garfield County and understands and appreciates the problem and opportunities involved in developing affordable housing in rural settings.

Strategy 4. As a collaborative effort between three communities and NeighborWorks, implement pilot projects aimed at (1) increasing local knowledge of affordable housing development, (2) increase capabilities within the County to actually develop affordable housing, and (3) demonstrate that affordable projects can be successfully developed and occupied. Pilot projects have been proposed for the following communities:

- Escalante
- Panguitch
- Tropic

Strategy 5. At the County level and within each participating municipality, analyze how applicable local ordinances and practices might restrict opportunities for development of moderate-income housing and make appropriate modifications. Examples of factors that might be considered are:

- The town/city/county master plan
- Zoning ordinances (allowable uses, lot size requirements, etc.)
- Building codes and requirements
- County zoning of adjacent unincorporated lands
- Planned unit development ordinances
- Accessory dwelling units on existing home lots to provide occupancy for full time residents
- Basement apartments to provide housing for people other than occupants of the main home
- Regulation of single night occupancy in private homes

Strategy 6. Quantifiable objectives for development of affordable dwellings will be established. Metrics will include (1) number of new housing units, (2) number of individuals affected and (3) cost to participants as a percentage of family income. Objectives will be established for each participating municipality and the County as a whole. Quantitative objectives will be established by June of 2020. Quantitative objectives are not being developed now as (1) the County and municipalities are new at development of affordable housing and need to gain additional experience before identifying specific objectives, and (2) data at the individual municipality level concerning demand for affordable housing are largely anecdotal, as more reliable data does not exist. (The smallest unit at which more reliable data are available is the census tract, of which there are two in Garfield County.) Taking additional time to develop objectives will allow the County and municipalities to secure better and more responsive data. Economists at Utah Workforce Services will be asked to assist in compiling the necessary baseline data

Strategy 7. Implement elements of the Garfield Economic Development Plan and other actions that hold promise for stabilizing and increasing incomes of County residents, specifically including families with moderate or lower incomes. Actions for Strategy 5 include:

- Review the County's Economic Development Plan and target for priority proposed actions that address household economic stability and/or otherwise support development of moderate-income housing.
- Support the State of Utah's Intergenerational Poverty Initiative as it relates to affordable housing, and support programs that aid in establishing Family Economic Stability.

Strategy 8. The County will work with Federal land management units in Garfield County, namely the Dixie National Forest, the Glenn Canyon Recreation Area, Bryce Canyon National Park, Capitol Reef National Park, the Grand Staircase-Escalante National Monument and the BLM Kanab Area Office, to determine if there are actions that these entities might take to support and participate in the implementation of Garfield County's Moderate Income Housing Plan, especially as this relates to meeting the housing needs of full-time and seasonal government employees

* The following SB 34 strategies are addressed in the Garfield County moderate income housing strategies above.

- (A) rezone for densities necessary to assure the production of MIH
- (E) create or allow for, and reduce regulations related to, accessory dwelling units in residential zones
- (P) apply for or partner with an entity that applies for state or federal funds or tax incentives to promote the construction of MIH
- (Q) apply for or partner with an entity that applies for programs offered by the Utah Housing Corporation within that agency's funding capacity
- (R) apply for or partner with an entity that applies for affordable housing programs administered by the Department of Workforce Services
- (W) any other program or strategy implemented by the municipality to address the housing needs of residents of the municipality who earn less than 80% of the area median income

Benchmarks

Goals and objectives should be evaluated on an annual basis to determine if these housing goals are being met. If the County is not moving toward the goals, the objectives should be restructured and/or amended to better meet the County's housing goals. Goals that are being achieved early should be adjusted.

This Plan was prepared in conjunction with Garfield County by the Five County Association of Governments Staff.

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MODERATE-INCOME HOUSING PLAN
GARFIELD COUNTY, UTAH
RESOLUTION 2019-13

A RESOLUTION TO ADOPT THE FIVE-YEAR MODERATE-INCOME HOUSING PLAN ELEMENT FOR THE GARFIELD COUNTY GENERAL PLAN.

WHEREAS, Garfield County, Utah desires to provide a reasonable opportunity for a variety of housing within the County, including housing for low and moderate incomes;

WHEREAS, the County population is projected to minimally increase over the next five years, and the demand for affordable home ownership will likely increase;

WHEREAS, the Affordable Housing Act (UCA 17-27a-401(3)(b) requires all 29 counties to formally adopt a moderate-income housing plan element once every five years; and

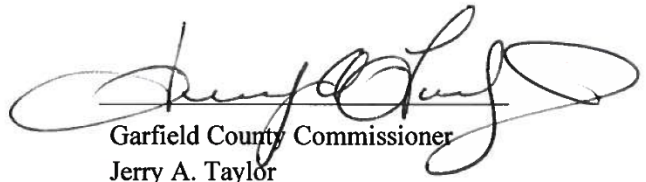
WHEREAS, the County deems such involvement as an investment in its future and important to the continued growth, well-being and economic strength of the County, and as an integral component to provide housing opportunities to all residents in the County.

NOW, THEREFORE, it is hereby resolved by the Garfield County Commission that the Five-Year Moderate-Income Housing Plan be formally adopted as an element of the Garfield County General Plan.

ADOPTED AND PASSED by the Garfield County Commission this 14th day of October 2019.

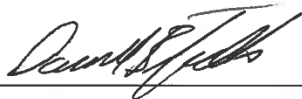


Garfield County Commission, Chair
Leland F. Pollock



Garfield County Commissioner
Jerry A. Taylor

ATTEST:



Garfield County Commissioner
David B. Tebbs



Garfield County Auditor/Clerk
Camille A. Moore