

# 2018

## Washington City Affordable Housing Plan



Adopted by the Washington City Council- May 2018.

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# Washington City: Affordable Housing Plan

## Executive Summary

The Purpose of this affordable housing plan is to ensure that Washington City 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 Washington City.

The population of Washington City is projected to increase substantially over the next 10 years. Just over one third of all of Washington City households are earning a moderate income or less, and the demand for affordable home ownership and rental opportunities will likely increase.

There is a deficiency of housing for very low and extremely low income households in Washington City. The City should be actively seeking opportunities to provide sufficient housing across all income levels to satisfy the rising population demands. Even though Washington City has a relatively new housing stock the 2015 ACS estimated that approximately 20% 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 for residents, building new affordable units and actively maintaining the current housing supply is necessary.

The Utah Affordable Housing Forecast Tool (UAHFT) provided by the Utah State Division of Housing and Community Development (HCD), indicates that a large number of very low income households 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 Washington City.

Even though moderate income earning households have sufficient affordable housing options, the UAHFT indicates that households earning an extremely low income likely do not have sufficient opportunity to purchase or rent affordable homes. The City should review its zoning ordinance and policies to ensure that there is adequate opportunity to develop an adequate supply of various housing types to meet the City's diverse socioeconomic needs.

The following goals are recommended to maintain adequate affordable housing choices for all those who wish to reside in Washington City:

1. Increase opportunities for low to moderate income households to purchase affordable housing.
2. Increase affordable rental opportunities for low to moderate income households.
3. Rehabilitate existing housing to increase rental properties, homeownership, and reinvestment in Washington City.
4. Provide housing for those with special needs.

## 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

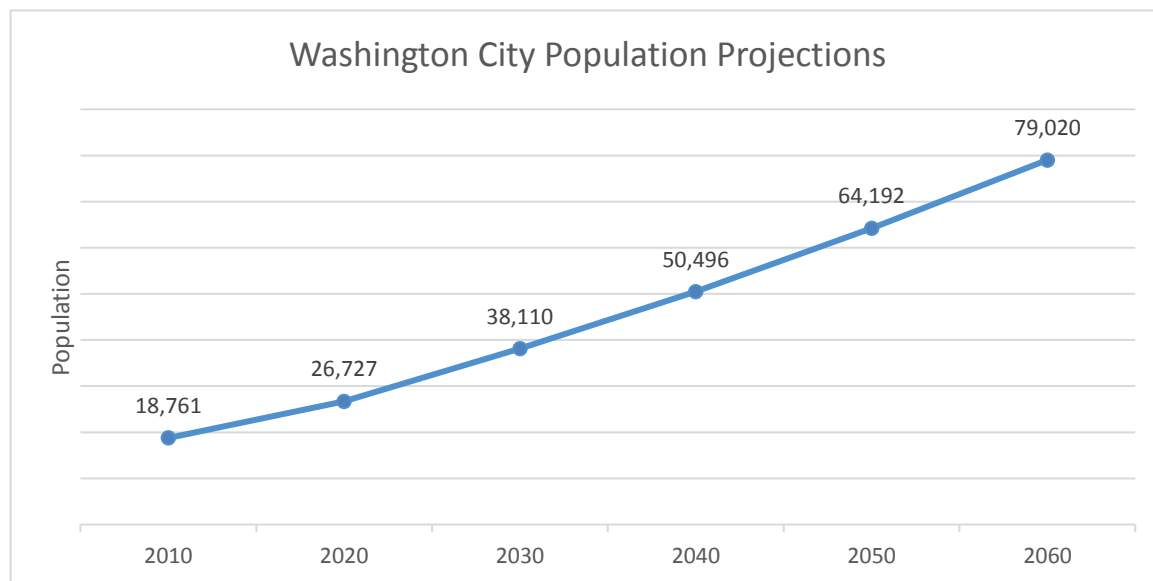
housing expenses. In this plan, housing needs are considered for households earning a moderate income or less (80% AMI or less).

The intent of this affordable housing plan is to ensure that Washington City provides a reasonable opportunity for a variety of housing, including low to moderate income housing, to meet the needs of the population desiring to live in Washington City. Low to moderate income housing should be encouraged to allow persons earning less than 80% of the Area Median Income to fully participate in, and benefit from all aspects of neighborhood and community life.

## Demographics

### *Population and Growth*

Between 2010 and 2020 Washington City's population is expected to increase by 7,966 people bringing the total population to 26,727 in 2020. According to the Governor's Office of Planning & Budget the average annual growth rate is 4.2% between 2010 and 2020, and is expected to change to an annual average of 4.3% between 2020 and 2030. The 2016 ACS estimates that Washington City's population is 25,339. This puts the current population estimate above the projections by 7.6% (1,798 people). If the projected growth rate is realized, Washington City will gain 11,383 new residents between 2020 and 2030, and 52,293 new people between 2020 and 2060. The chart below displays population projections up to 2060.



Source: Governor's Office of Planning & Budget (2012 Baseline)

### *Analysis of Population and Growth*

The projected population increase of 11,383 new residents between 2020 and 2030 is significant because 3,720 new households will need a place to live in Washington City, and by 2060 it is estimated that 17,089 additional households will need a place to reside.

According to the 2010 US Census there are an estimated 475 non-seasonal vacant dwelling units and 951 seasonally vacant dwelling units in Washington City. Seasonally vacant housing are vacant during a specific season, and are for recreational or occasional use. Although it is likely that future residents will fill some of the vacant units, the vacant housing stock will not be sufficient to accommodate the estimated number of households over the next several years. In addition, the existing housing stock will have to be maintained and in some cases, rehabilitated, in order for the units to be safe, decent places to live.

### ***Population Pyramid***

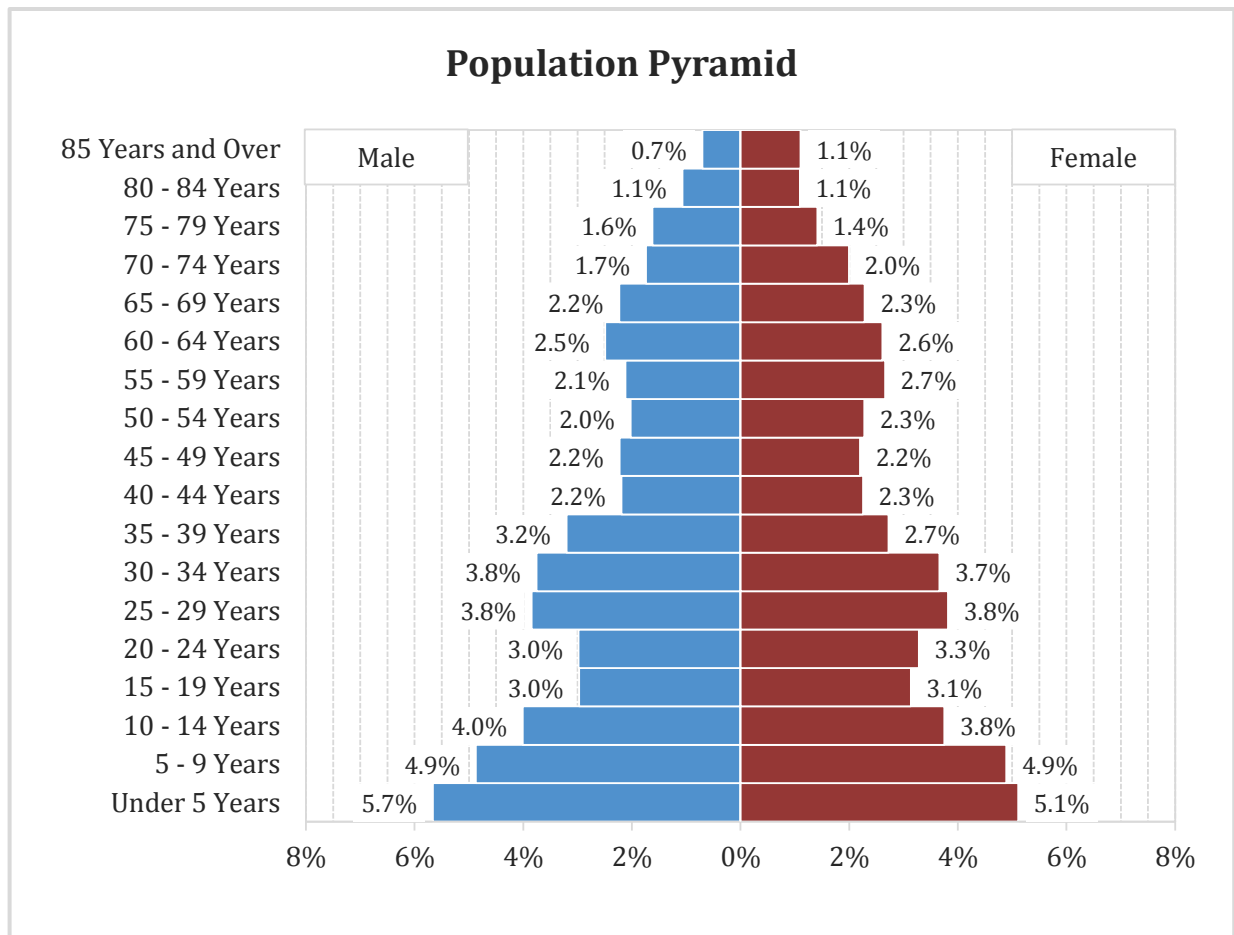
Population Pyramids can indicate what kinds of needs a given population will have, depict the age and gender makeup of a population, and indicate whether that population will be expected to increase or decrease. There are attributes of Washington City's population pyramid that will likely have an effect on the City's growth and future housing needs.

Population pyramids like Washington City's that have the majority of the population in the pre-reproductive (ages 0-14) and the reproductive cohorts (ages 15-44) generally grow in population. Washington City's population pyramid shows that the population evens out in the early post-reproductive years and then expands in the mid post-reproductive years.

Larger populations at or near the top of population pyramids can indicate a stagnant or declining population. However, because Washington City's pyramid has a large base and a slightly larger post-reproductive population it is assumed that Washington City will continue to grow.

As the post reproductive cohorts continue to age, it is anticipated that there will be housing needs for the elderly populations. A portion of the aging population will be able to stay in their homes, however there will be an increased demand from those that need housing assistance.

As the city's population grows there will be a need for a variety of housing types. Decision makers at the City will need to be in tune with the current and projected socio-economic needs of the community to provide opportunities for appropriate housing types to be constructed.

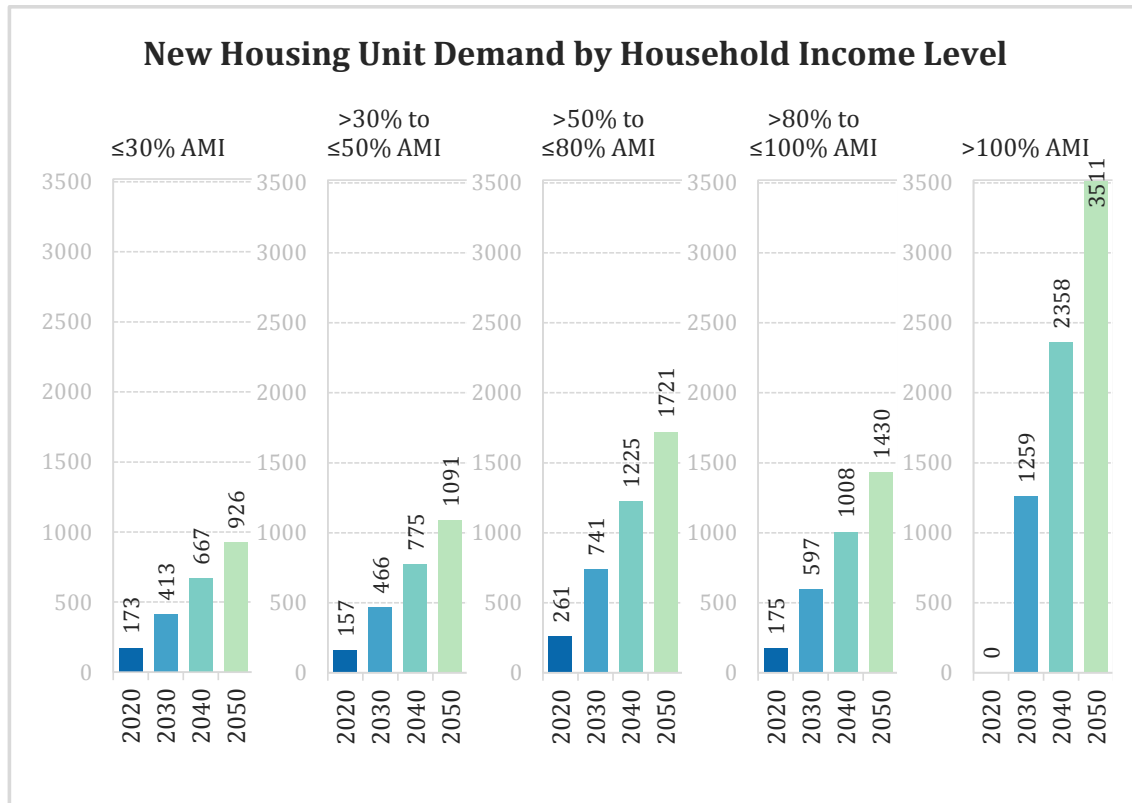


Source: UAHFT tool, Inputs (2010 U.S. Census)

### ***New Housing Demand***

Households that earn a moderate income and less make up 36.3% of the population. Of the 3,720 households projected to be in Washington City between 2020 and 2030, 1,350 will need affordable housing options. To meet this need on a yearly basis, 135 affordable housing units will be needed.

Based on the projected increase in population, observed income levels, and existing vacancies, the UAHFT Housing Model estimates that there will be a demand for 1,029 new housing units for low-moderate income (LMI) households between 2020 and 2030. The demand for new units affordable to LMI households in 2050 will be 3,147. The chart below summarizes the projected demand for new housing in Washington City across various income groups.



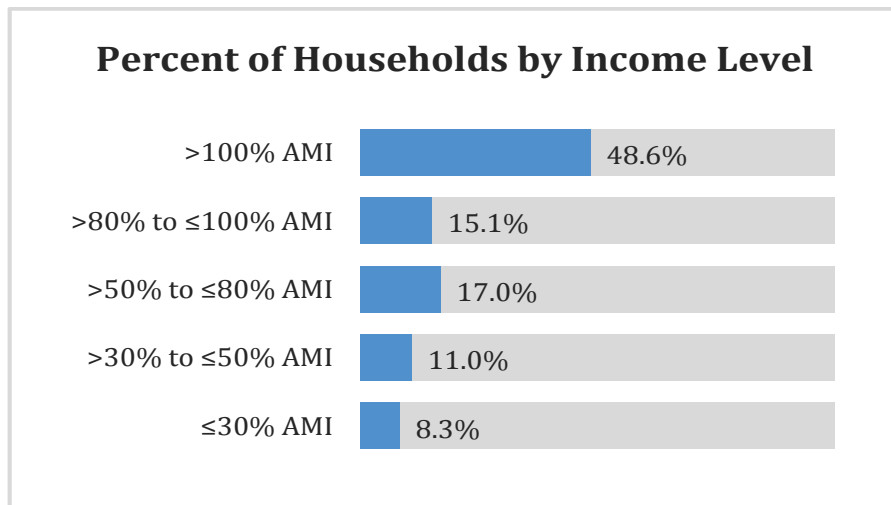
Source: UAHFT Tool

### Income

Analyzing the income of Washington City's residents is critical to understanding the affordable housing need for the City. 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 2016 AMI for Washington City is \$59,600. The AMI is the standard to determine housing attainability of the population. The chart below categorizes household income levels by AMI, and illustrates the percent of Washington City households whose total income falls within each income bracket.





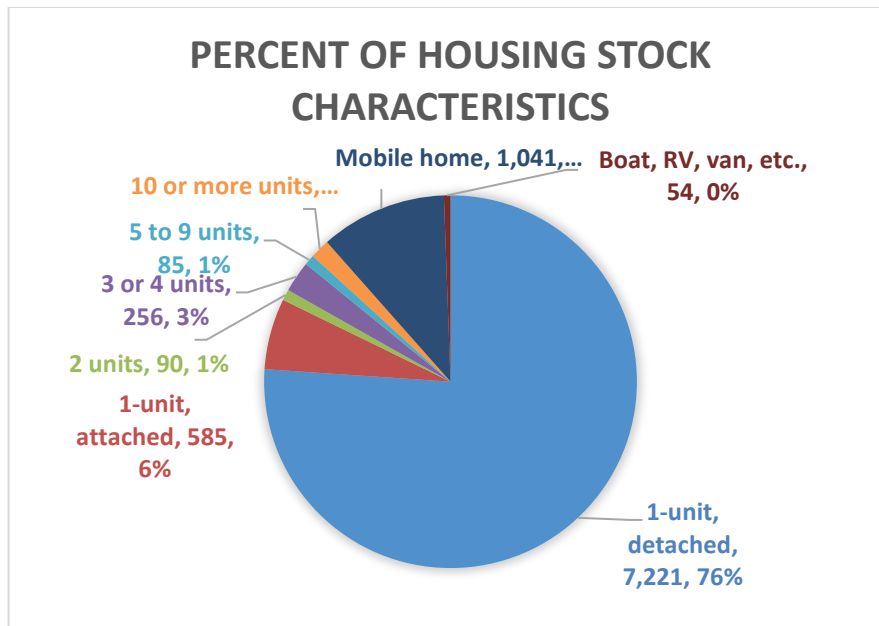
Source: UAHFT Tool, Input (CHAS 2013)

### ***Analysis of Income***

Two thousand three hundred and fifty (36.3%) households in Washington City earn a moderate income or less. A moderate income is 80% of the area median income, or \$47,680 annually. Five hundred and forty (8.3%) households in Washington City earn 30% or less of the area median income, or \$17,880 or less annually. The households that earn just 0-80% of the area median income may find it very difficult to live within the affordable housing guidelines since they cannot afford average market rental rates. It is vital to the well-being of the community that households of all income levels have housing options.

## **Housing Stock Characteristics**

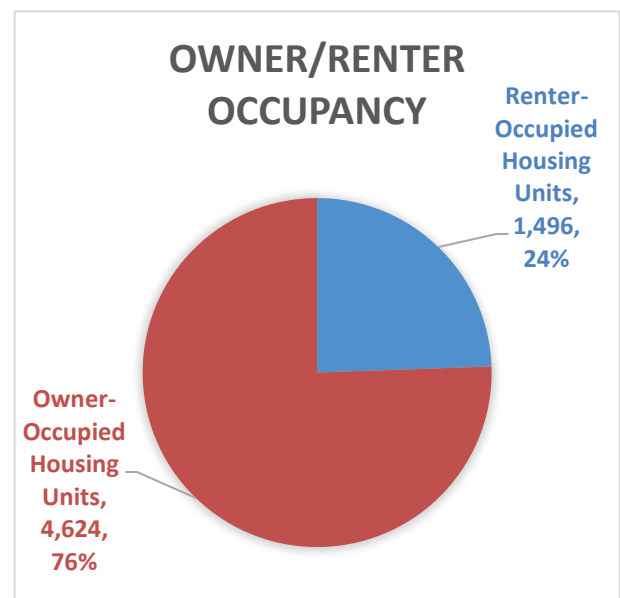
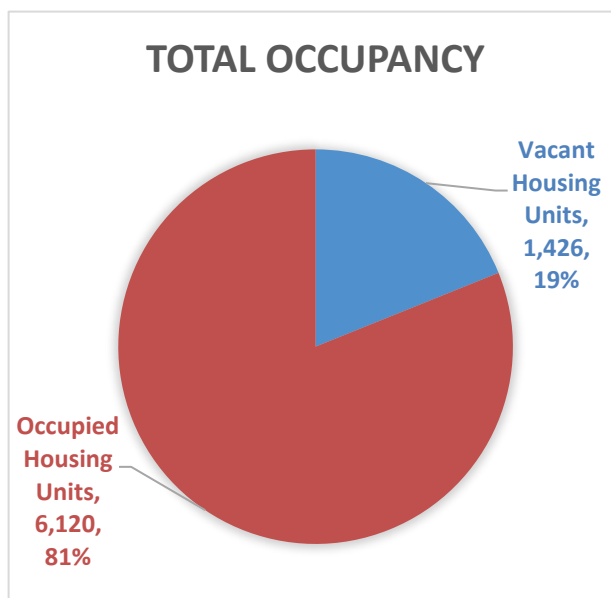
Eighty-two percent of the housing stock in Washington City is primarily made of single-family homes, and 17% of the housing supply is multi-family housing and mobile homes. The 2015 American Community Survey estimates that of Washington City's 9,493 housing units, 7,806 are single-family homes, 592 are multi-family housing, and 1,095 are mobile homes, RV, etc.



Source: 2015 American Community Survey (Note: The ACS considers 1-unit attached and 1-unit detached to be single family homes.)

### ***Housing Occupancy and Vacancy***

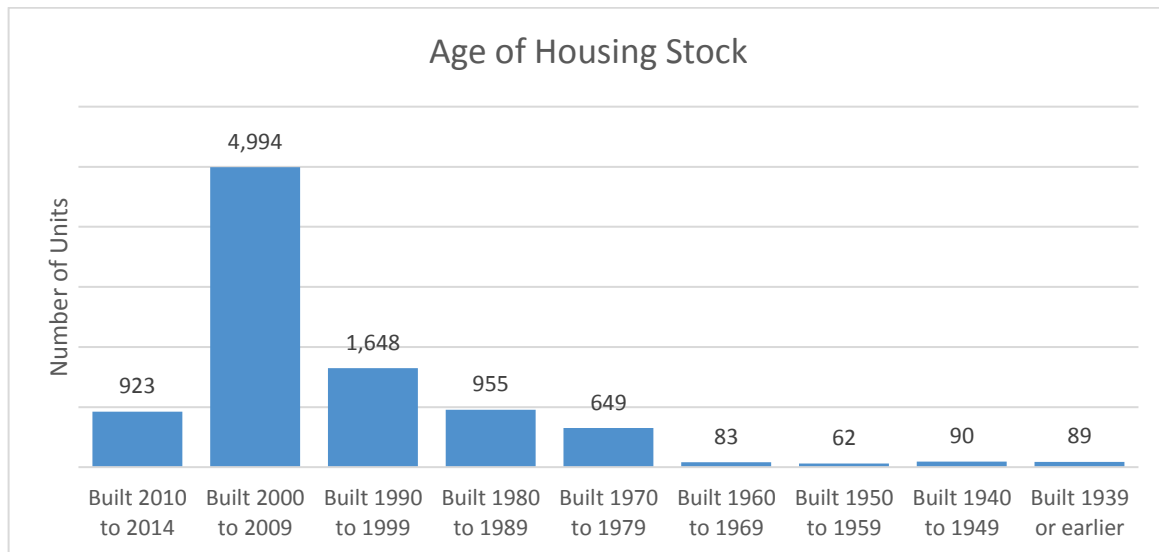
According to the 2010 U.S. Census there were 7,546 housing units in Washington City. Eighty-one percent (6,120) of the units were occupied while 19% (1,426) were vacant. Of the 6,120 occupied housing units, 76% (4,624) were owner occupied, and 24% (1,496) of the units were rented.



Source: 2010 Census

### Age of Housing Stock

Approximately 20.3% of the housing stock in the City was built prior to 1990, with approximately 1.9% built before 1950. Due to the age of the housing stock, very little rehabilitation efforts are likely necessary, and the existing properties will need to be maintained to adequately supply enough affordable housing in the future, especially if development of affordable housing does not keep up with demand. The following chart displays the age of the existing housing stock.



Source: 2015 ACS 5 year

### Housing Affordability

The affordability of the housing stock is determined based upon the Area Median Income 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.

In Washington City, the 2016 area median income (AMI) was \$59,600 annually or \$4,967 monthly. Based upon this standard, mortgage or rent and utilities should not exceed \$1,490 per month for a median income earning household in Washington City.

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 Washington City earns 80% of the area median income, which is \$47,680 annually or \$3,973 monthly. Mortgage or rent and utilities should not exceed \$1,192 per month for a moderate income household. The table below summarizes the maximum monthly affordable housing costs for various income levels in Washington City.

### Summary of Affordability

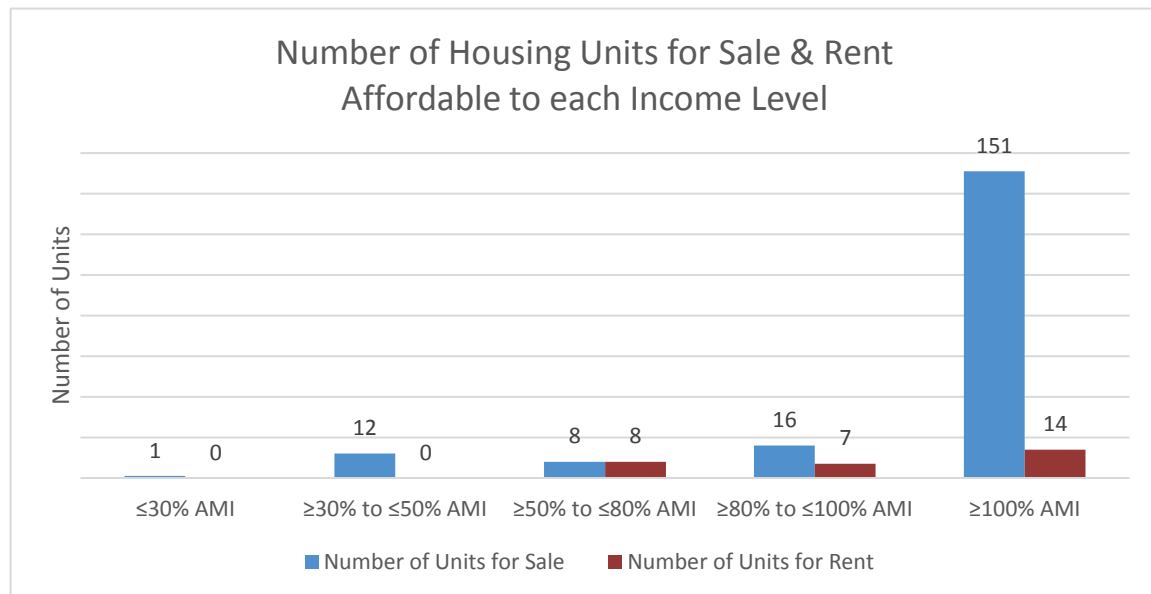
Household Income	Maximum Monthly Income for Housing Expenses	Maximum Mortgage Loan Amount
$\leq 30\%$ AMI	\$447	\$48,059
$>30\%$ to $\leq 50\%$ AMI	\$745	\$100,427
$>50\%$ to $\leq 80\%$ AMI	\$1,192	\$178,978
$>80\%$ to $\leq 100\%$ AMI	\$1,490	\$231,345

Source: UAHFT Tool, HUD Income Limits

### Available Housing Prices

The property research conducted from data received by the Washington County Board of Realtors indicates that there were 188 total properties for sale in Washington City on Sept. 11, 2017. The median asking price was \$324,450. The chart below categorizes the prices of each housing unit affordable to each income level.

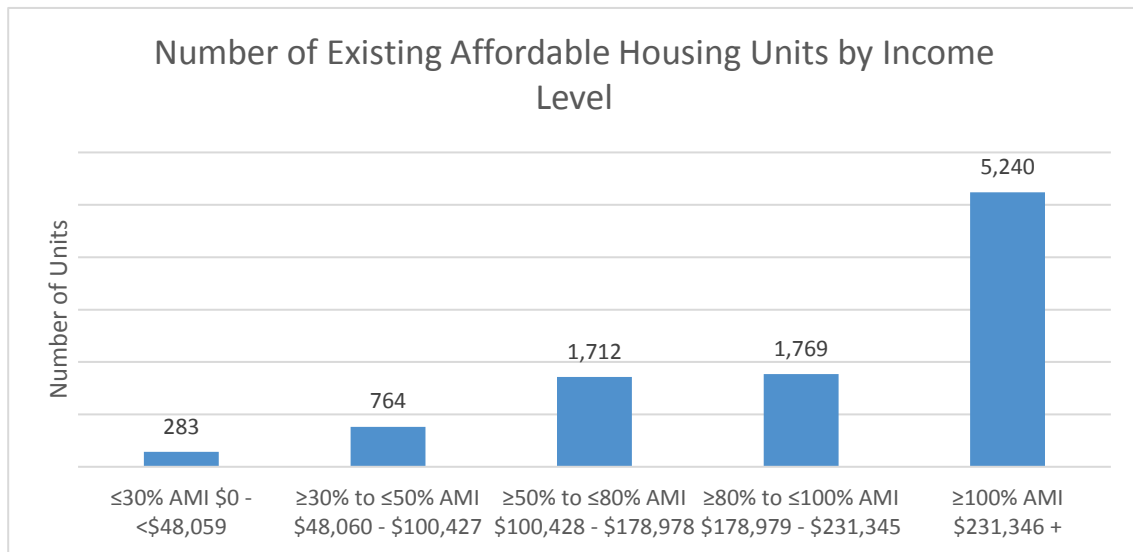
There were 29 units listed for rent on [www.zillow.com](http://www.zillow.com) on Sept. 15, 2017. The median rental price at the time was \$1,416. The chart below displays the number of housing units that were for sale on Sept. 11, 2017 and for rent on Sept. 15, 2017 that are affordable for each income level.



Source: HUD User Income Limits, [www.zillow.com](http://www.zillow.com), Washington City Board of Realtors

### Value of Existing Housing Stock

The current market value of the housing stock is used to determine affordability of home ownership. The chart below shows the number of existing units by income level in Washington City. According to the Washington County Assessor, categorized by affordability at various income levels, 28.3% of the housing stock is affordable to a moderate income household or less, earning 80% or less of AMI.



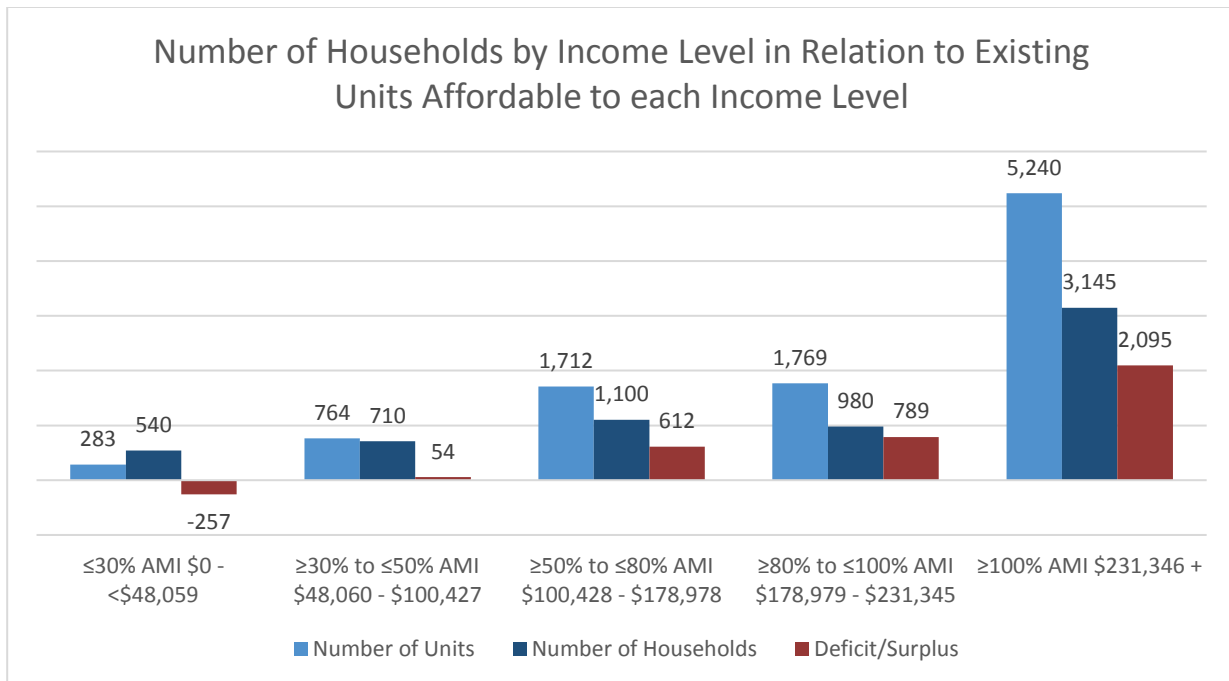
Source: 2017 Washington County Assessor

### Affordability of Home Ownership

A monthly budget of \$1,050 for housing and utility expenses would support a mortgage of approximately \$178,978 based on a 30-year fixed rate loan at 4.25% interest, an average monthly utility bill of \$150, 1.2% property tax and a 20% down payment. Homes valued at or below \$178,978 are considered affordable for moderate income earning households in Washington City.

Approximately 36.3% (2,350) of all households in Washington City earn a moderate income or below. Eleven percent (21 units) of the units listed on the Washington County Board of Realtors Database were affordable to moderate income households or less (≤80% AMI). Only one of the 21 units were affordable to extremely low income (≤30% AMI) households.

In order to estimate the affordability of home ownership at various income levels, a comparison will be used. The chart below compares the total number of households for each income bracket to the total number of dwelling units that are affordable for that income bracket.

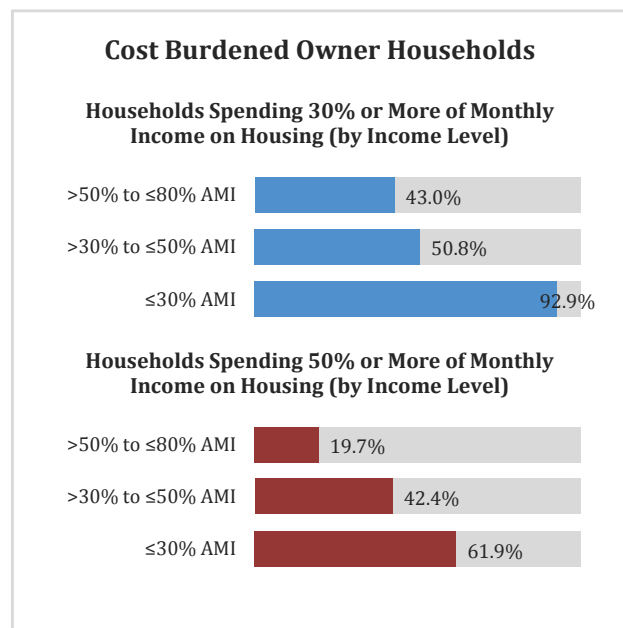


Source: Washington County Assessor's Office, 2013 CHAS data

The bar graph above shows that there is a sufficient number of units in the 30-50% AMI and higher income groups. However, the deficiency of housing for the lowest income group causes a large number of households to be cost burdened because they must reside in housing that costs more than 30% of their monthly income.

The housing stock deficit for the lowest income group causes these households to reside in units that are above the affordability threshold. The chart depicts that 257 very low income households (≤30% AMI), are likely paying more for housing than they can afford.

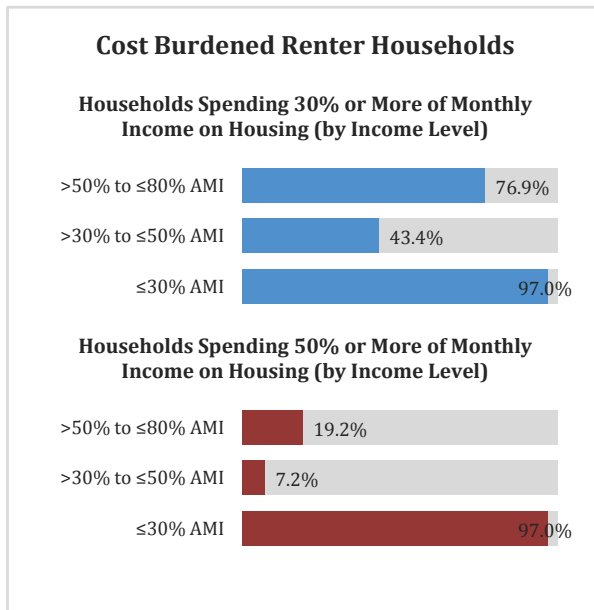
There are additional factors that can be calculated into the affordability of housing stock, such as rentals, and secondary homes. There are approximately 2,085 non-primary residential buildings, and approximately 1,496 occupied rental units in Washington City. Even with the large number of rentals, available housing in Washington City is limited, and shrinks further for the LMI population. Further, there are many households in occupied units that likely cannot afford the housing in which they live. The 2015 ACS estimates that 35.3% of housing units with a mortgage are cost-burdened while the UAHFT Housing Model estimates that 43.0% of the owner occupied households earning a moderate income (50-80% AMI) are cost-burdened, and 53.5% of the LMI population is cost burdened.



Source: UAHFT Tool, 2013

## Affordability of Rent

According to the 2015 American Community Survey there are 2,106 occupied units paying rent in Washington City. The median cost of rent in the City is \$1,138. According to zillow.com the median cost of rent for available units is \$1,416. Households earning a moderate income or less ( $\leq 80\%$  of AMI) may find it difficult to afford median rental rates, with a maximum monthly budget for housing expenses of \$1,192. Households earning below moderate income levels may find it more difficult to afford rent. 2013 CHAS estimates indicate that 70.5% of all LMI renter households in Washington City are cost burdened. The chart below generated from the UAHFT tool displays the percent of Cost Burden Households, and extremely Cost Burdened Households by income level.



Source: UAHFT Tool, 2013

## Affordable Housing Options

There are a few multi-family housing complexes that may offer affordable housing through rental assistance programs and/or tax credit programs. The following chart lists affordable housing options available in Washington City.

Low Income Rentals in Washington City				
Facility	# of Units	Street Address	City	Phone #
Base Rents then Calculated to Income Brackets				
Ridge View	-	245 Playa Della Rosita	Washington	435-628-3255
Affordable Rentals				
Pine Valley Townhomes	148	1209 E Oak Grove Dr.	Washington	435-656-5666

Source: St. George Housing Authority

## Utah Fair Housing Act Support

In accordance with state and federal laws, Washington City 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 Washington City to report housing discrimination to the Utah Antidiscrimination Labor Division immediately. It is the goal of Washington City to eliminate, mitigate, and prevent unfair housing practices systematically through biennial reviews of housing

related plans, policies, and ordinances. It is also the goal of Washington City 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 Washington City to address housing for those with special needs. People with special needs may include the seniors, people with disabilities, the homeless, or those otherwise in need of specialized or supportive housing.

### ***Seniors***

In 2010, there were an estimated 2,863 people who are aged 65 and over living in Washington City, which constitutes 15.3% of the total populations. Housing affordability for the elderly who own their homes and are living on fixed incomes are affected by property values, maintenance, and utility costs. For seniors that do not own their homes, obtaining affordable housing becomes even more difficult. For a multitude of reasons, some elderly citizens can no longer remain in their own homes. As these citizens move out of their homes, demand for senior rental housing will increase.

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.

### ***Disabled***

People with disabilities under the age of 65 comprise approximately 3.7% of Washington City's population or 1,320 individuals. Disability status is 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 36.6% of all Americans 65 or older have some form of disability. If Washington City trends with the national average, there will be 1,048 people over the age of 65 with a disability. According to the UAHFT tool there are approximately 1,054 people over the age of 65 with a disability in Washington City. 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.

### ***Homeless***

According to the 2016 annualized Point in Time count, roughly 0.1% of Utah's population is homeless, or 2,852 people. Although regional differences may impact the rate of homelessness, this percentage can be used to estimate the number of homeless individuals in Washington City, which is approximately 22. Given this estimate, Washington City should continue to develop and promote programs designed to help these individuals become stably housed.



### ***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 Washington City specifically designated for this segment of the population. As Washington City continues to grow, the need for specialized housing will likely follow and the City should assure that there are minimal regulatory barriers to constructing this type of housing, in order to meet this need.

### **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 to 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 in the rental, purchase and sale of real property. According to The Utah Anti-discrimination and Labor Division, there was 47 fair housing related complaints in Washington County between January 1, 2010 and Jan 1, 2017, zero of which occurred in Washington City. Although there have not been any fair housing complaints in Washington City over the last several years, there is not sufficient evidence to suggest that discrimination to fair housing choice does not and will not occur.

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 throughout the area 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. However, these methods are not currently being utilized. Washington City 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***

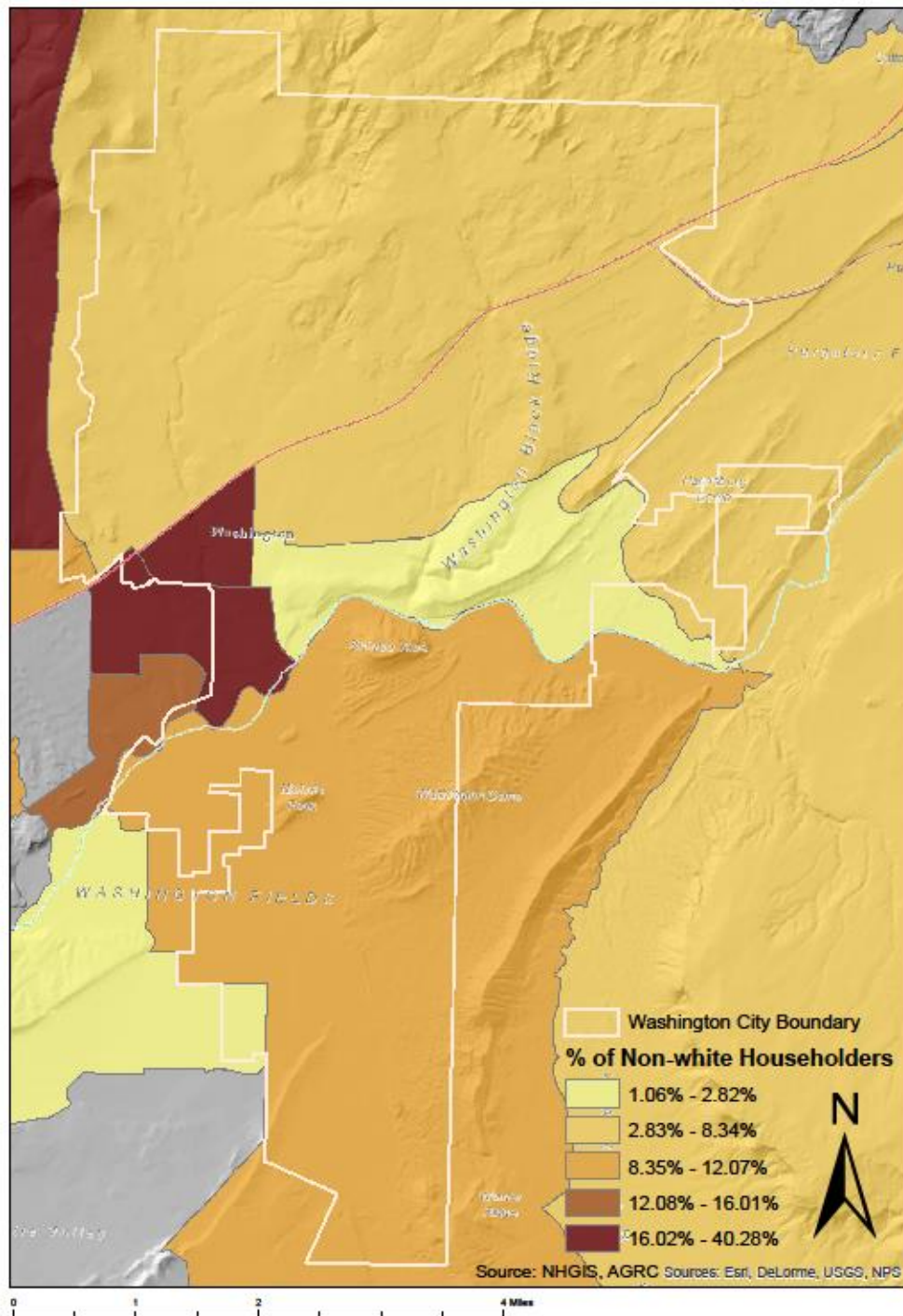
According to the 2010 US Census, 12.5% of the population of Washington City reported a race or ethnicity other than white alone. For a complete description of Washington City's Ethnic and Racial makeup see the table below.

<b>Race/Ethnicity</b>	<b>Number of Householders</b>	<b>Percentage</b>	<b>% of Race/Ethnicity that Rents</b>
White Alone	16,412	57.5%	22.9%
Black or African American Alone	58	0.3%	37.5%
American Indian and Alaska Native Alone	167	0.9%	56.8%
Asian Alone	165	0.9%	22.0%
Native Hawaiian and Other Pacific Islander Alone	123	0.7%	56.3%
Some other race Alone	15	0.1%	37.5%
Two or more races	247	1.3%	45.2%
Hispanic or Latino	1,574	8.4%	40.2%
Source: 2010 Census			

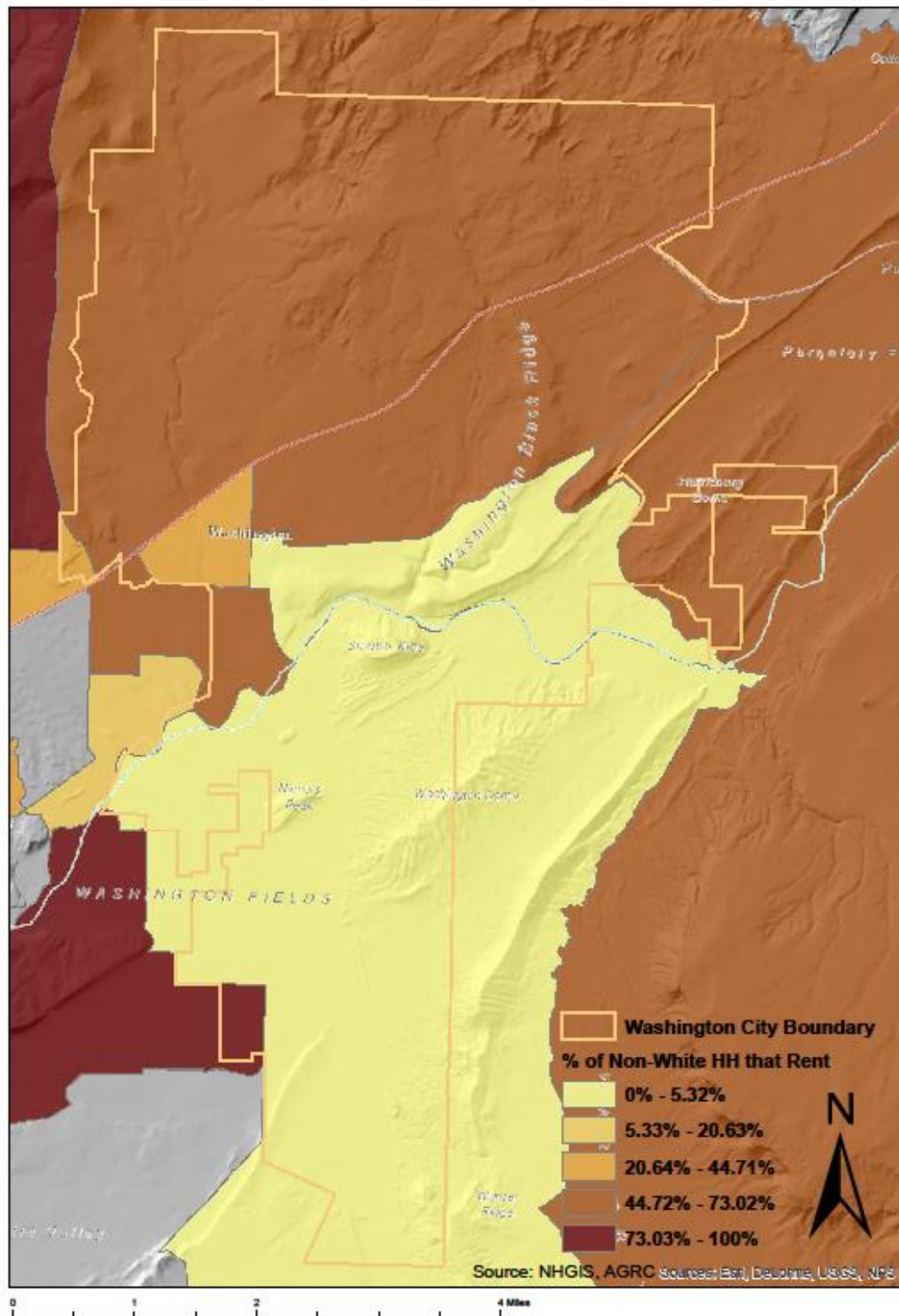
Racial and ethnic minority status is correlated with poverty level. In Washington City, 14.3% of the entire population is reported to be below the poverty level. Approximately 24.1% of the "Hispanic or Latino" population is below the poverty level, while 13.7% of the "white alone, not Hispanic or Latino" population is below poverty (ACS, 2011-2015 estimates). Based on this correlation, actions which limit the provision for low to moderate income housing impact minority populations.

Similarly, racial minority populations are more likely to be renter households than owner households. According to the 2010 Census, 41% of all of the minority householders in Washington City are renters, compared to only 23% of all white only householders being renters. As the maps below display, in general, the portion of total non-white renter households in many of the block groups are greater than the total population of non-white households. Therefore, actions which limit options for rental housing impact minority populations. The City should be cognoscente about instituting policies and practices which may limit options for affordable housing for both renter households.

## Percent of Non-White Householders



## Percent of Non-White Householders that Rent



### 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 effects of limiting affordable housing also have the effects of limiting fair housing opportunities. As described, racial and ethnic minority households in Washington City are more likely to be renters and low income than non-minority populations. The City should pursue strategies which provide a variety of housing types to meet the needs of all segments of the population.

### Public Housing Survey

Five County AOG Staff consulted with the Washington City Community Development Director and the City Manager to develop a survey that assesses personal and community-wide housing affordability needs. The survey was distributed to a panel of approximately 1,300 Washington City residents who agreed to give feedback on a variety of city issues including affordable housing. The survey yielded a total of 392 respondents, and some respondents included more than one opinion per question. The survey was conducted, and the response data was analyzed and classified using an online survey software called Qualtrics. A summary of the responses is included below: (percentages do not include blank responses)

1. Do you believe that employment in Washington City provides income sufficient enough to cover the cost of affordable housing?

Answer	Percent	Count
Definitely Yes	3.91%	15
Probably Yes	18.49%	71
Uncertain	22.40%	86
Probably No	35.16%	135
Definitely No	20.05%	77
Total	100%	384

2. What impact does the economy have on housing in Washington City? (I.e. do you see a lot of vacancies, rentals, foreclosures, housing development, etc?) The following are the top responses from the respondent's answers.

Answer	Percent	Count
Housing or development	30.1%	125
Building or construction	6.7%	28
Wage or Job	10.4%	43
Rent or rentals	19.3%	80
Unknown	17.1%	71
Affordable	9.4%	39
No	7.0%	29
Total	100.0%	415

3. What type of housing do you feel is most needed in Washington City? (I.e. apartments, single family homes, condos, etc.) The following are the top responses from the respondent's answers.

Answer	Percent	Count
Condos	15.7%	57
Unknown	14.9%	54
Apartments	21.8%	79
Single Family	47.7%	173
Total	100.0%	363

4. What social and/or income groups do you think are under housed in Washington City? (I.e. elderly, disabled, low income, etc.) The following are the top responses from the respondent's answers.

Answer	Percent	Count
First timers, newly married	0.4%	2
Elderly	8.1%	42
Unknown	1.7%	9
Low income	29.4%	153
disabled	6.2%	32
Not sure	54.2%	282
Total	100.0%	520

5. Do you feel the City should be an active partner in promoting affordable housing?

Answer	Percent	Count
Yes	65.85%	214
No	34.15%	111
Total	100%	325

6. Would you support Washington City in their efforts to promote housing affordability?

Answer	Percent	Count
Definitely Yes	20.68%	67
Probably Yes	35.49%	115
Uncertain	21.30%	69
Probably No	12.96%	42
Definitely No	9.57%	31
Total	100%	324

- a. How would you suggest the City actively promote affordable housing? (I.e. land use and development ordinances, working with affordable housing agencies/developers, etc.) The following are the top responses from the respondent's answers.

Answer	Percent	Count
Power rates	1.0%	2
Unknown	39.9%	83



Land use and development ordinances	3.8%	8
developers or development	34.1%	71
agencies	21.2%	44
Total	100.0%	208

- b. Why should the City not actively promote affordable housing? The following are the top responses from the respondent's answers.

Answer	Percent	Count
Unknown	74.0%	74
crime or problem(s) or quality	11.0%	11
meddle or government	15.0%	15
Total	100%	100

## Analysis of Zoning Ordinances

In order to evaluate the potential for the 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 higher proportion of low-income earners, zoning regulations have an impact upon providing 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 Washington City.

Washington City zoning allows for the development of single-family, multi-family, and mobile home housing districts. Minimum lot size and building size provisions vary by zone. Below is a description of the districts in which residential dwellings are allowed in the City:

Washington City Residential Zones			
Dist.	Area	Permitted Residential Uses	Conditional Residential Uses
<b>A: Agricultural</b>			
A-5	5 Acres	One single-family dwelling	Accessory Apartment, Secondary Dwelling, and Residential facility for persons with a disability
A-10	10 Acres	One single-family dwelling	Accessory Apartment, Secondary Dwelling, and Residential facility for persons with a disability
A-20	20 Acres	One single-family dwelling	Accessory Apartment, Secondary Dwelling, and Residential facility for persons with a disability
<b>RA: Residential Agricultural</b>			
RA-1/2	1/2 Acres	One single-family dwelling	Residential facility for persons with a disability
RA-1	1 Acres	One single-family dwelling	Residential facility for persons with a disability
RA-2	2 Acres	One single-family dwelling	Residential facility for persons with a disability
RA-5	5 Acres	One single-family dwelling	Residential facility for persons with a disability
<b>R-1: Single-Family Residential</b>			

R-1-6	6,000 Sq. Ft.	One single-family dwelling	Residential facility for persons with a disability
R-1-8	8,000 Sq. Ft.	One single-family dwelling	Residential facility for persons with a disability
R-1-10	10,000 Sq. Ft.	One single-family dwelling	Residential facility for persons with a disability
R-1-12	12,000 Sq. Ft.	One single-family dwelling	Residential facility for persons with a disability
R-1-15	15,000 Sq. Ft.	One single-family dwelling	Residential facility for persons with a disability
R-1-30	30,000 Sq. Ft.	One single-family dwelling	Residential facility for persons with a disability
R-1-40	40,000 Sq. Ft.	One single-family dwelling	Residential facility for persons with a disability
<b>R-2: One- and Two-Family Residential</b>			
R-2	6,000 Sq. Ft.	One single-family dwelling, one two-family dwelling unit, two single-family dwelling units on an individual lot	Condominium or townhouse projects, residential facility for persons with a disability
<b>R-3: Multi-Family Residential</b>			
R-3	6,000 Sq. Ft.	One single-family dwelling; one two-, three-, or four-family dwelling; up to four single-family dwelling; or a combination of single-family and multiple-family dwelling not exceeding four dwellings on an individual lot; residential facility for persons with a disability	Multiple-family developments containing more than four dwelling units on an individual lot
<b>MH: Mobile Home – Recreational Vehicle</b>			
Mobile home space	4,000 Sq. Ft.	One manufactured home or mobile home, one recreational vehicle or recreation home, residential facility for persons with a disability, Travel trailers on lots specifically approved for such use	Recreational vehicle parks and subdivisions
Mobile home lot	6,000 Sq. Ft.	One manufactured home or mobile home, one recreational vehicle or recreation home, residential facility for persons with a disability, Travel trailers on lots specifically approved for such use	Recreational vehicle parks and subdivisions
Recreational vehicle space	1,200 Sq. Ft.	One manufactured home or mobile home, one recreational vehicle or recreation home, residential facility for persons with a disability, Travel trailers on lots specifically approved for such use	Recreational vehicle parks and subdivisions
Recreational vehicle lot	1,750 Sq. Ft.	One manufactured home or mobile home, one recreational vehicle or recreation home, residential facility for persons with a disability, Travel trailers on lots specifically approved for such use	Recreational vehicle parks and subdivisions
Recreational home lot	1,800 Sq. Ft.	One manufactured home or mobile home, one recreational vehicle or recreation home, residential facility for persons with a disability, Travel trailers on lots specifically approved for such use	Recreational vehicle parks and subdivisions
<b>PUD: Planned Unit Development</b>			
PUD	Land coverage by all building shall not exceed 50% of net parcel acreage	Mobile homes or recreational vehicle developments, multiple-family residential, single-family residential, townhouse and condominiums (20,000 sq. ft. lot and four unit min.), any combination of the above uses	N/A
<b>C1: Community Commercial</b>			
C1	None	N/A	One accessory apartment attached to and on the same parcel approved retail use, for occupancy by the manager or employee.
<b>DM: Downtown Mixed Use</b>			



DM	None	Residential units (apartments and condominiums) on the upper levels of buildings and with a density of seven to 12 dwelling units per acre	N/A
<b>PCD: Planned Community Development</b>			
PCD	Residential developments, with an accumulative project size of not less than 200 acres for all phases of the proposed development, and not less than 600 dwelling units		

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

The Washington City Zoning Code provides opportunities to develop a variety of housing types within City limits, including, single family, multi-family, and mobile homes. The Washington City General Plan Map, and Zoning Map (<https://washingtoncity.org/info/maps>), guide future development plans and allows for a mix of housing types. In addition, the Zoning Code provides a reasonable opportunity to develop housing for specialized populations.

Although there is an opportunity to provide a variety of housing types within Washington City, there is a gap between the number of units that are affordable to very-low and extremely low-income earners. The City should be proactive in responding to the demand for housing which is affordable to all income earners. The City should seek strategies to provide housing opportunity for residents of all incomes.

## **Goals & Objectives**

### ***Goal 1: Increase Opportunities for Low to Moderate Income Households to Purchase Affordable Housing***

**Strategy 1** – Promote first-time homebuyer down payment assistance programs, such as the Bank of Utah HOMESTART Program, to assist moderate-income households to purchase their first home

**Strategy 2** – Offer incentives to developers to provide affordable low and moderate income housing by expanding the zones in which density bonuses apply and offer lower, deferred impact fees and considering establishing sliding scale impact fees.

**Strategy 3** – Inventory infill sites to consider for re-zoning that may be appropriate to develop condominiums or other higher density housing that is harmonious with the surrounding neighborhood.

**Strategy 4** – Encourage the use of high quality manufactured housing.

### ***Goal 2: Increase Affordable Rental Opportunities for Low to Moderate Income Households***

**Strategy 1** – Partner with the Saint George Housing Authority to address affordable housing needs in Washington County.

**Strategy 2** – Promote the establishment of “accessory dwelling units,” such as basement apartments to increase the supply of affordable rental units.

***Goal 3: Rehabilitate Existing Housing to Increase Rental Properties, Homeownership, and Reinvestment in Washington City***

**Strategy 1** – Promote the use of the Single Family Rehabilitation and Reconstruction Program to extremely low to moderate income households. This program offers low-interest loans and grants for maintaining and rehabilitating housing.

**Strategy 2** – Help locate moderate to extremely low income families that need weatherization assistance. Assist these households to contact the Five County Association of Governments Weatherization Program. The Weatherization program lowers monthly utility bills by making housing more energy efficient.

***Goal 4: Provide housing for those with Special Needs***

**Strategy 1** – Review ordinances and ensure that there are no regulatory barriers, to provide specialized housing targeted for seniors, people with disabilities, and the homeless.

**Strategy 2** – Work with area non-profit organizations to assess and meet the needs for specialized housing.

## Benchmarks

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

This Plan was prepared for Washington City by the Five County Association of Governments Staff.

**Contact:** Nathan Wiberg, Associate Planner,  
[nwiberg@fivecounty.utah.gov](mailto:nwiberg@fivecounty.utah.gov), (435) 673-3548

**ORDINANCE No. 2018-12**

**AN ORDINANCE ADOPTING THE AFFORDABLE HOUSING PLAN  
FOR WASHINGTON CITY**

**WHEREAS**, Utah Code Annotated §10-9-301 et seq., requires municipal adoption of a comprehensive, long-range general plan; and

**WHEREAS**, that same comprehensive, long-range general plan is required to have an affordable housing plan element contained therein; and

**WHEREAS**, the Planning Commission, pursuant to applicable notice requirements, conducted a public hearing on May 2, 2018, which public hearing was closed, for the purpose of considering the proposed Affordable Housing Plan, and the making of formal recommendation to the City Council; and

**WHEREAS**, the City Council, pursuant to applicable notice requirements, conducted a public hearing on May 23, 2018, which public hearing was closed, and after finding said proposed Affordable Housing Plan to be consistent and in keeping with the City's Zoning Regulations and General Plan;

**WHEREAS**, the City Council has reviewed the proposed Affordable Housing Plan, and determined the plan conforms to the purpose of providing for the public safety, health and general welfare of the citizens of Washington City; and

**THEREFORE, BE IT ORDAINED** by the City Council of Washington City, State of Utah, as follows:

Section 1      Washington City hereby approves and adopts the following plan: *Washington City Affordable Housing Plan*, dated May 2018 prepared by Five County Association of Governments.

Section 2      The following goals and strategies will be added to and associated with the new Affordable Housing Plan:

2018 Washington City Affordable Housing Plan  
GOALS AND STRATEGIES

Goal 1:      Increase Opportunities for Low to Moderate Income Households to Purchase

**Affordable Housing.**

Strategy 1 - Promote first-time homebuyer down payment assistance programs, such as the Bank of Utah HOMESTART Program, to assist moderate-income households to purchase their first home.

Strategy 2 - Offer incentives to developers to provide affordable low and moderate income housing by expanding the zones in which density bonuses apply and offer lower, deferred impact fees and considering establishing sliding scale impact fees.

Strategy 3 - Inventory infill sites to consider for re-zoning that may be appropriate to develop condominiums or other higher density housing that is harmonious with the surrounding neighborhood.

Strategy 4 - Encourage the use of high quality manufactured housing.

**Goal 2: Increase Affordable Rental Opportunities for Low to Moderate Income Households**

Strategy 1 - Partner with the Saint George Housing Authority to address affordable housing needs in Washington County.

Strategy 2 - Promote the establishment of “accessory dwelling units”, such as basement apartments to increase the supply of affordable rental units.

**Goal 3: Rehabilitate Existing Housing to Increase Rental Properties, Homeownership, and Reinvestment in Washington City**

Strategy 1 - Promote the use of the Single Family Rehabilitation and Reconstruction Program to extremely low to moderate income households. This program offers low-interest loans and grants for maintaining and rehabilitating housing.

Strategy 2 - Help locate moderate to extremely low income families that need weatherization assistance. Assist these households to contact the Five County Association of Governments Weatherization Program. The Weatherization program lowers monthly utility bills by making housing more energy efficient.

**Goal 4: Provide housing for those with Special Needs**

Strategy 1 - Review ordinances and ensure that there are no regulatory barriers, to provide specialized housing targeted for seniors, people with disabilities, and the homeless.

Washington City  
Ordinance 2018-12

Strategy 2 - Work with area non-profit organizations to assess and meet the needs for specialized housing.

**Section 3.** If any provision or clause of this Ordinance or application thereof to any person or entity or circumstance is held to be unconstitutional or otherwise invalid by any court of competent jurisdiction, such invalidity shall not affect other sections, provisions, clauses or applications thereof, which can be implemented without the invalid provisions(s), clause(s) or application(s) hereof, and to this end the provisions and clauses of this Ordinance are declared to be severable.

**Section 4.** This Ordinance supersedes or repeals the provision(s) of any ordinance(s) or resolution(s) that is (are) inconsistent with the provision of this Ordinance.

**Section 5.** Effective Date. This Ordinance shall become effective immediately upon its publication or posting, as required by law.

**PASSED AND APPROVED** by the City Council of Washington, State of Utah, on this 23rd day of May, 2018.

WASHINGTON CITY



Kenneth F. Neilson, Mayor

Attest:

*Danice B. Bulloch*

Danice B. Bulloch, MMC  
City Recorder

Washington City  
Ordinance 2018-12