Affordable Housing Plan – September 2022

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P3 – rewrite para 1:
Rewrite: The intent of this Moderate Income and Affordable Housing Plan is to ensure that Ivins City provides a reasonable opportunity for a variety of housing, including moderate income housing for households that work in Ivins.

- Note: "Needs" and "desires" are two different things. We should try to provide for needs, but not for desires.
- I believe our affordable housing efforts should be intended to specifically address housing issues for people who work in Ivins. We are not able to solve St. George's affordable housing needs.

P3 – rewrite para 2 starting at "The median monthly housing costs..."
Rewrite: The 2020 census reported housing costs for Ivins residents who own homes with mortgages was $1,544 and the median gross rent was $1,199. These costs, even inflated to 2022 levels, indicate a reasonable balance between incomes and housing costs for existing residents. However, as the research in this Plan shows, the balance disappears for new moderate-income residents working in Ivins, creating an affordability gap.

- Note: The original is misleading – saying the median monthly housing cost in Ivins is $2995. That is not correct because that number is based on buying a home today. The median monthly housing cost in a city is the actual housing cost for all current residents.

P3 – rewrite para 3
Rewrite: The issue of affordability is complicated in Ivins by demographics. 30.8% of the population in Ivins is 65 years of age and older compared to 17.4% county-wide, 16.6% in Santa Clara, and 16.8% nation-wide. This demographic anomaly likely skews income data for Ivins downwards exaggerating the affordability gap.

- Note: The original text's RVU comments are old news and now inaccurate.

P3 – rewrite para 4 and the rest of page 3 and all of page 4's strategies
Rewrite: Our goal as a city is to encourage affordable housing options using the following strategies:

1. Allow for a variety of housing types in attractive, functional neighborhoods.
2. Provide sufficient land zoned for rental and for-sale housing. (Note: This touches on the "possible annexation opportunities" mentioned on page 4)
3. Provide a variety of lot sizes.
4. Provide a variety of residential building types.
5. Provide reasonable land use ordinances and a reasonable level of bureaucracy (time and cost).
6. (from page 4) Evaluate new solutions and potential financial opportunities for the housing needs of our residents.

7. (from page 4) Engage with government agencies, School Districts, and neighboring communities to address moderate-income housing challenges in a way that aligns with our General Plan.

- Notes:
    - We have no reason to be "hopeful and encouraged that affordability issues are being mitigated and improved with ongoing developments" as the original text states. The rest of the report shows this has not happened. New single-family homes and townhomes are simply not affordable for households at or below 80% of median income.
    - The goals focus on solving the problem with higher density. We've been doing that, and the report shows it hasn't worked. It's logical that smaller homes on smaller lots cost less, this strategy still didn't create housing affordable at 80% of median income.
    - Goal #4 says: "Ratify a joint acquisition agreement with another local political subdivision for the purpose of combining resources to acquire property for moderate income housing." I took it out. I have no idea what it means so I can't agree to ratify it.
    - I also took out, "We will look for land use planning standards for missed-use [sic] housing projects along transportation corridors for easy connection throughout the community." I eliminated because this needs to be driven by a discussion about the direction of the general plan.
    - Also, mixed-use typically means multi-story with ground floor commercial. And it typically appears as 4- and 5-story buildings because that height is typically what's needed to be viable. But that height is not in our vision for Ivins, at least not currently.

P5 – rewrite first sentence in last para. before "demographics" section
Rewrite: The intent of this Plan is to implement strategies in Ivins City that encourage affordable housing options, particularly for people that work in Ivins.

- Note: Take out the comment about providing housing for everyone who "desires" to live here.

P7 para 1: After sentence ending with "18,400" on third line
Add: This buildout assumes the densities currently identified on the land use map and does not consider potential changes resulting from increasing or decreasing densities or limitations due to water availability.

P14: Condition of housing stock – add a final sentence
Add: We believe that a new survey would continue to show a very low number of homes needing rehabilitation.

- Add this sentence because the report is old (2009).

P16 – change the 2nd footnote note in the table
Say: 80% loan, not 80% equity.

P16 last para – 4th line should say
$2225 per month, including utilities and taxes. That amount... (take out principle)

P19: 2nd para – evaluation of zoning code

I suggest taking out this para and its heading for these reasons:

- This is old information and saying "lot averaging, R-1-7.5, and R-1-5 are recent changes" is misleading.
- Also saying that because they are recent "evaluation of the zoning code's effect upon affordable housing for households earning less than 50%...etc. lack meaningful indicators" is wrong – we've had these for some time and the report shows there is no availability in the sales listings.
- Plus, the Plan's focus is on 80% of median, not 50%.
- Also saying "it is anticipated, however, that over time those enhanced zones should produce the desired effect of allowing development that provides a reasonable opportunity for affordable housing at all income levels." Is wrong – as the report shows. It didn't happen.

If we need to leave it in, we should use a rewrite like this:

Lot averaging, the single-family residential zones of R-1-7.5 and R-1-5, and Twin Home and Town Tome Multi-Family zones were created a few years ago with the goal that these higher densities would help create housing priced within the reach of moderate-income households. Unfortunately, as this report clearly shows, increasing density did not produce the desired result.

That leads us to believe that the only reliable solution to addressing housing needs for moderate-income households is through a variety of subsidy strategies that many cities, counties, and states in the U.S. have implemented. These include real estate tax abatements for new construction that includes an affordable housing component, voter approved housing bond levies to produce affordable rental and for-sale housing, etc. It is also worth noting that, as this report shows, the moderate-income affordability gap is more easily closed by focusing on rental housing.

P19: Eliminate the section, "Gaps and needs in affordable housing"

The report makes it clear what the gaps and needs are. If we must have this section, rewrite it:

Heading = The affordable housing gap and need.

Text = There is an affordability gap in the Ivins housing market. Moderate-income households that do not already own or rent housing in Ivins do not have sufficient opportunity to purchase or rent housing that costs no more than 30% of their income. Separate from any federal, state, or county subsidy support, there is a need to implement the strategies outlined in this Plan to do what the City can to minimize that gap for moderate-income households that work in Ivins.

- Note: It's not our job to produce affordable housing for people who work in St George.
- Note: Do not use $20,000/year as an income threshold. I believe the state requires us to address moderate-income housing, not very-low-income, so focus on moderate.

P20 & 21: eliminate the section "Goals, Objectives, Strategies"

This is already addressed near the beginning of the report. If it needs to be stated again, then repeat the rewrite suggested above.