Mojave Village: Encouraging Smaller Homes and First-Time Homeownership

Mike Scott, October 14, 2026

The following is based on the proposed development agreement with site plan and unit mix provided at the end of September with the file name “Mojave Village Development Agreement – 26.09.30.”

I believe we should create more opportunities for first-time buyers and encourage homes that serve permanent residents rather than investors or second-home purchasers. These are concrete goals that support the State's housing policy objectives, even without guaranteed affordability.

Home size

I originally suggested limiting some homes to 1,200 square feet. I picked that figure out of thin air without supporting market research simply because smaller homes generally sell for less than larger homes.

Last week I searched Zillow for new construction listings in Washington County under 2,000 square feet. I found 136 listings. They suggest that new homes under 1,200 square feet are uncommon, while homes under 1,600 square feet are more frequently offered.

Zillow Search: New construction, Washington County			
Home size (sq.ft.)	**# listings**	**Average asking price**	**Median asking price**
Under 1,000	3	$322,267	$327,500
1,000–1,199	9	$362,921	$382,900
1,200–1,399	6	$401,267	$404,700
1,400–1,599	16	$412,018	$410,500
1,600–1,799	22	$440,590	$400,450
1,800–1,999	80	$500,358	$515,945

10/6/26 - Mike Scott

Only 12 of 136 listings (9%) were under 1,200 square feet. However, 34 (25%) were under 1,600 square feet. The homes under 1,600 square feet average 1,288 square feet.

Based on this, it appears homes under 1,200 square feet represent too small of a market to set requirements on, without a lot more detailed research. Specifically, are there few in this size category because:

- This was a snapshot sample picked on one day;
- there is significant demand for these smaller homes but they are not economically feasible (or desirable) for developers; or
- even though more expensive, market demand is focused on larger homes.

I believe the Zillow data supports using 1,600 square feet as a practical maximum rather than 1,200 square feet, applied to 25% of the homes, with a 1,300-square-foot average across those designated homes.

Proposed Conditions

I propose applying these requirements to 25 units, which is 25% of the additional 100 units created by the proposed land use and zoning changes.

- 1,600-square-foot maximum home size.
- 1,300-square-foot average home size.
- An initial first-time-buyer opportunity with a documented 90-day marketing period.
- Five years of owner occupancy attached to each property.

Initial sales and resales would take place at market prices, and the occupancy restriction would expire automatically after five years. The homes would be identified and distributed across phases, with recorded, enforceable requirements and reasonable hardship exceptions.

- The Zillow search found 25% of the listings matched the maximum and average home sizes above.
- The five-year term is less than Santa Clara's ten years, but the same as HomeOwnership4U, a nonprofit endorsed by Steve Waldrip, Senior Advisor to Housing Strategy and Innovation – Utah Governor's Office. I believe it provides a meaningful period of owner occupancy.
- The proposed conditions basically match the Legislature's framework in Utah Code 10-21-401.

I am not proposing a mandatory sale price, an AMI ceiling, or resale-price restrictions. I do not believe we should impose those requirements unless a government, nonprofit, or other financial subsidy is involved.

I believe the developer should deliver a meaningful public benefit for added density. But once homeowners purchase their homes, they should not be expected to carry out the City's or State's affordability goals.

Making growth work for Ivins

I believe we should create more opportunities for people who want to make Ivins their home, particularly first-time buyers, while preserving the qualities that make Ivins special.

I recognize that additional density brings concerns about traffic, infrastructure, open space, and community character. But I also believe Ivins should remain a community where young families, working people, retirees, and people at different stages of life have opportunities to put down roots.

Smaller homes may cost less, but smaller lots alone do not guarantee first-time homeownership, or permanent residents. That's why I believe these specific homeownership commitments are important.

My proposal would give first-time buyers a meaningful opportunity to purchase homes and help ensure that some homes serve as primary residences rather than investments or second homes. It would not guarantee affordability for any particular income group, and I recognize that limitation.

I don't want to impose restrictions so burdensome that homes never get built, or that homeowners are left carrying the City's housing policy obligations for years to come.

I believe it's reasonable to negotiate a public benefit in return for increased density. Not a guarantee of affordability, but a genuine commitment to expanding homeownership opportunities and strengthening our community. I want the growth we approve to make Ivins a better place to live, not simply a bigger one.

SUMMARY OF CONDITIONS

Requirement	Proposed condition
Number of homes	25% of the added density. In this case that equals 25 homes.
Maximum home size	1,600 square feet of living area for each designated home.
Average home size	An average of 1,300 sq.ft. of living area for the homes.
Initial purchaser	A qualified first-time homebuyer (see exception below).
First-time buyer definition	Buyer hasn't owned a principal residence during the prior 3 years.
Initial marketing	Each designated home must be actively marketed to qualified first-time buyers for at least 90 days, with information about available down-payment assistance programs.
Exception if no first-time buyer	If no first-time buyer enters into a purchase contract during that home's 90-day marketing period, the developer may sell that home to a purchaser who will occupy it as a primary residence, after documenting compliance with the marketing requirement.
Independent requirement for later homes	An exception for one home doesn't waive the first-time-buyer requirement or 90-day marketing period for other homes.
Designation and phasing	Identify and record the designated homes before construction or initial sale, with an approved allocation across development phases so the commitment cannot be deferred indefinitely.
Home-size compliance	The City verifies the 1,600-square-foot maximum for each home and the 1,300-square-foot average for the designated homes in each phase before permits are issued.
Owner occupancy	Each designated home must be occupied as a primary residence for 5 years beginning with its initial sale.
Owner Occupancy Resale	Resale is permitted at market price. Each subsequent purchaser must occupy the home as a primary residence for the remaining portion of the original ten-year term; the clock does not restart.
Owner Occupancy expiration	The owner-occupancy restriction expires 5 years after initial sale.
Owner occupancy hardship exceptions	Clearly defined exceptions for military service, medical needs, employment relocation, financial hardship, and comparable circumstances, with a documented approval process.
Documentation and enforcement	Record the restrictions against each designated property; verify first-time-buyer eligibility and good-faith marketing; and establish a practical mechanism for monitoring owner occupancy.
Marketing exception verification	Require dated listing records, outreach materials, assistance-program information, and buyer-inquiry/offer records sufficient for the City to verify that the 90-day exception was earned. Verification is to be administrative.
Scope of exception	The marketing exception waives only the initial first-time-buyer qualification for that particular home. It never waives the ten-year owner-occupancy requirement or the home-size limits.