"EXHIBIT A" – Resolution 2019-10

2019

Iron County: Moderate Income Housing Plan

Adopted by the Iron County Commission
November 25, 2019 – **Amended December 12, 2022**

IRON COUNTY
UTAH / EST. 1851

Five County Association of Governments
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Washington
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Iron County: Affordable Housing Plan

Executive Summary

The purpose of this affordable housing plan is to ensure that Iron County provides a reasonable opportunity for a variety of housing, including moderate income housing, to meet the needs of the population desiring to live in Iron County.

The population of Iron County is projected to increase substantially over the next 10 years. Approximately half of all Iron County households are earning a moderate income or less, and the demand for affordable home ownership and rental opportunities will likely increase.

The *Utah Affordable Housing Forecast Tool (UAHFT)*, provided by the Utah State Division of Housing and Community Development, indicates that a number of households, particularly those earning a low income are expending a high percentage of their income on housing. A greater supply of affordable rental and owned housing units will be needed to meet the demand of affordable housing in Iron County.

Iron County currently has provisions in its ordinances to provide affordable housing at various income levels. However, there are actions that the County could take to increase the availability of affordable housing.

The following goals are recommended to maintain adequate affordable housing choice for current and future residents who wish to reside in Iron County:

- Increase Opportunities for Low to Moderate Income Households to Purchase Affordable Housing.
- Increase Affordable Rental Opportunities for Low to Moderate Income Households.
- Rehabilitate Existing Housing to Increase Rental Properties, Homeownership, and Reinvestment in Iron County.

*Go to the Goals section details and objectives.

Introduction

In 2019 the Utah Legislature passed Senate Bill 34 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 moderate to low income (30-80% AMI), and very low income (<30% AMI) households.

The intent of this affordable housing plan is to ensure that Iron County 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 the County. Housing should be encouraged to allow persons earning a moderate income or less to fully participate in, and benefit from all aspects of neighborhood and community life.

Methods

To develop the affordable housing plan, The Five County Association of Governments Staff utilized public involvement methods and the *Utah Affordable Housing Forecast Tool (UAHFT)*, developed by the State of Utah Housing and Community Development Division. The public involvement method used was stakeholder interviews. Explanations and findings from the stakeholder interviews and the UAHFT are explained below.

Stakeholder Interviews

The Five County Association of Governments Staff consulted with the Iron County Planner to determine and identify key stakeholders in the community to provide input and inform this Plan. Community members with varying perspectives were targeted, including local farmers, a realtor, a Housing Authority employee, a Mayor, a development specialist, and others. Staff interviewed these participants to help determine the state of affordable housing and the needs for the community. The respondents input are summarized below:

- 63% of the respondents believe that employment in Iron County does not provide income sufficient enough to cover the cost of reasonable or decent housing. The remainder of the respondents indicated that employment marginally provides sufficient enough income to cover the cost of reasonable housing.
    - Respondents suggested that wages are not keeping up with housing prices, much of the affordable rentals have been built for students. There is not enough affordable housing in the Beryl/New Castle area. Home buyers in general are having trouble qualifying for loans.
- Respondents noted that the economy has pushed the average housing prices up, there is a shortage of affordable rentals, the lack of student housing contributes to the shortage of affordable rentals, there is not enough housing in western Iron County, rental rates are currently high and desirable for owners, and income/wages affect housing affordability.
- Interviewed respondents felt that small single family homes on smaller lots for purchase and rent, affordable apartments, low income housing and subsidized housing, affordable housing in the New Castle/Beryl area, migrant farm housing, and student housing are all needed in Iron County.
- Respondents felt that the Lower income groups, Elderly, disabled, single parents, women, people with criminal backgrounds and first time homebuyers are under housed.

- 50% of respondents believed that the county should be active partners in promoting affordable housing, 12.5% believed they should not, 25% said it depended on the situation and 12.5% said they don't know.
- 87.5% of respondents would support the County in their efforts to promote housing affordability, while only 12.5% would not.

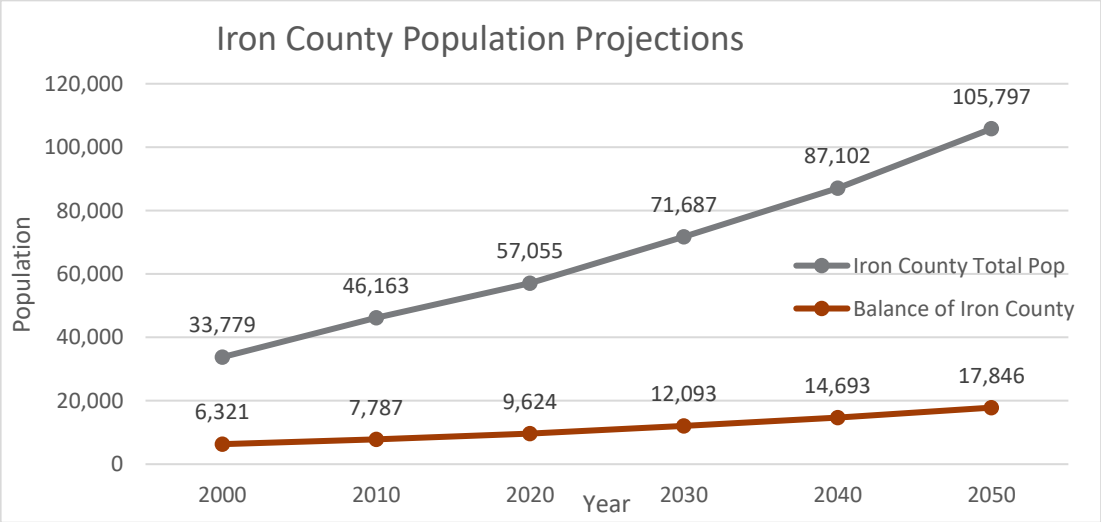
Utah Affordable Housing Forecast Tool

Five County AOG Staff utilized the *Utah Affordable Housing Forecast Tool* (UAHFT) to analyze housing needs in the community, based upon the affordability of the existing housing stock. The UAHFT is a housing needs model that projects housing needs based upon current trends of housing affordability and projected population increases. Data for the model is obtained through the US Census, the US Department of Housing and Urban Development, the Utah State Governor's Office of Planning and Budget (GOPB), and other sources. Findings from the model are summarized throughout this document.

Demographics

Population and Growth

Between 2000 and 2010 Iron County's unincorporated population increased by 1,466 (23.2%), while the county as a whole increased by 36.6%. According to the Governor's Office of Planning & Budget the annual growth rate between 2010 and 2020 for both the Unincorporated County and the County as a whole is 2.4% annually, and between 2010 and 2050 both populations are expected to increase at an annual average rate of 2.3%. If the projected growth rate is realized, the Unincorporated County will gain 1,837 people between 2010 and 2020, while the County as a whole will gain 10,862 people. The graph below displays the population projection through 2050.



Source: Governor's Office of Planning & Budget, 2012 Baseline Projections, U.S. Census Bureau, Census 2000 SF1 100%

Analysis of Population and Growth

The projected population increase of 10,862 for the whole County by 2020 is significant because it equates to approximately 3,620 new households seeking a place to live, 612 of those households will be in Unincorporated County, many of which will be moderate income households (<80% AMI).

According to the 2010 US Census there are an estimated 2,025 non-seasonally vacant dwelling units in Iron County, 346 of which are in Unincorporated County. Seasonally vacant housing are units that are vacant during a specific season, and are for recreational or occasional use. 75% of all vacant housing units in Unincorporated County are for seasonal/recreational 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 all of the estimated households over the next 10 years. Community stakeholders noted that there is currently a very small supply of rental housing available and the demand for this type of housing is likely to continue to increase in the future. 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.

New Housing Demand

Based upon the projected increase in population, observed income levels, and existing vacancies; the UAHFT Housing Model estimates that there will be a demand for 459 new housing units for extremely low to moderate income households by 2020, 315 are in Unincorporated County. The demand for new units in 2050 will be 6,386; 1,720 will be in Unincorporated County. The chart below summarizes the projected demand for new housing in Iron County across various income groups.

Iron County New Housing Unit Demand by Household Income Level

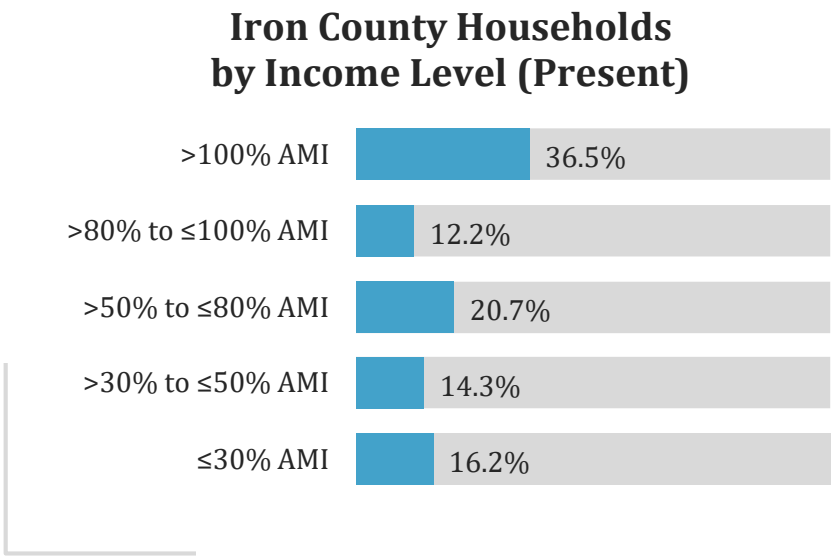
Unincorporated County New Housing Unit Demand by Household Income Level

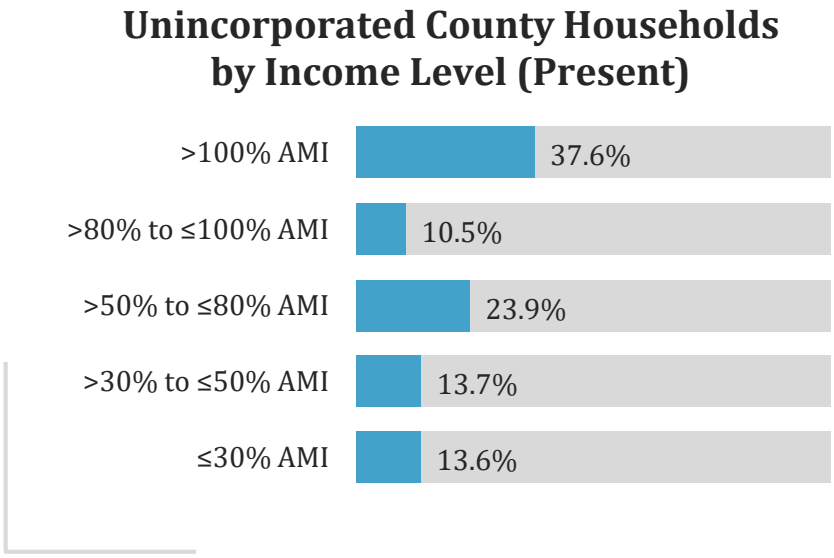
Source: UAHFT Tool, GOPB, www.realtor.com

Income

Analyzing the income of Iron County's residents is critical to understanding the County's affordable housing need, because 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) use a measure called the Area Median Income (AMI). The AMI for Iron County as of 2018 was $56,100. The AMI is the standard to determine housing attainability of the population. The chart below categorizes household income levels by AMI, and illustrates the number of Iron County households whose total income falls within each income bracket.





Source: UAHFT Tool, CHAS 2013

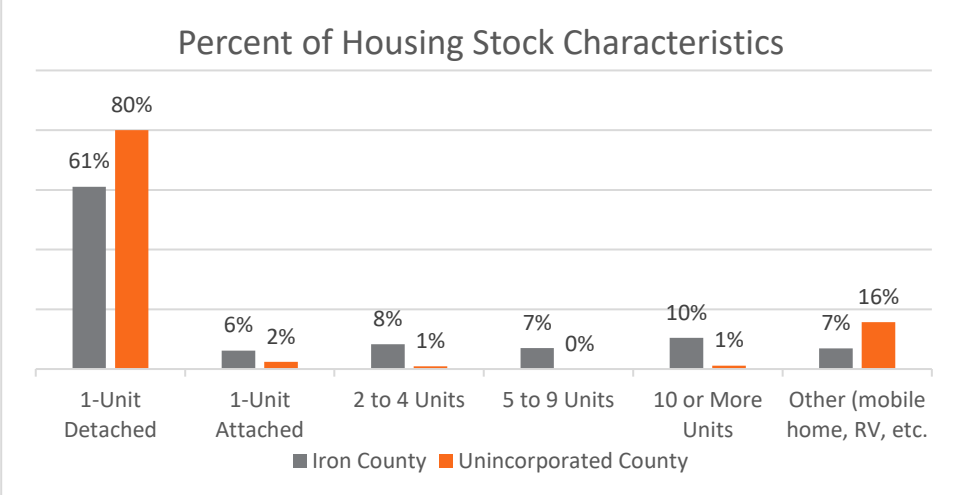
Source: US Department of Housing and Urban Development

Analysis of Income

7,905 (51%) households in Iron County earn a moderate income or less. In Unincorporated County 1,428 (51%) households earn a moderate income or less. A moderate income is considered 80% of the AMI. As of 2018 that is an annually salary of $44,880. An estimated (16.2%) of households in Iron County, and (13.6%) in Unincorporated County earn just 30% of the AMI, or $16,830 annually. The households that earn just 30% of the AMI 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 affordable housing options.

Housing Stock Characteristics

The housing stock in Iron County is primarily made up of single family homes, with a limited supply of multi-family housing and mobile homes. The 2018 American Community Survey (ACS) estimates that of Iron County's 21,593 housing units, 13,172 are single-family homes, 6,910 are multi-family housing (2+ units), and 1,511 are mobile homes, RV, etc. Unincorporated County is estimated to have 3,919 housing units, 3,135 are single-family homes, 157 are multi-family housing (2+ units), and 627 are mobile homes, RV, etc.

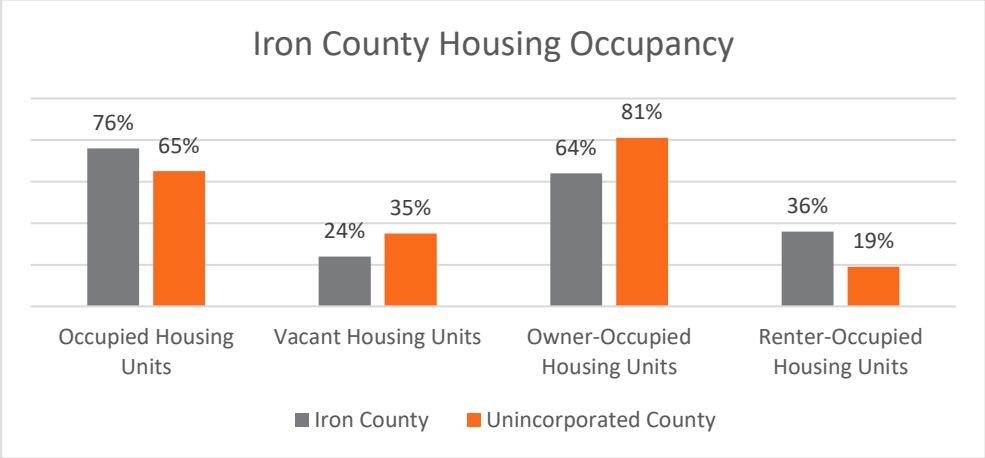


Source: 2015 ACS

Housing Occupancy and Vacancy

According to the 2010 Census data, there are 19,667 housing units in Iron County, 3,981 of which were in Unincorporated County. 15,022 of the units were occupied while 4,645 were vacant. Of the occupied housing units, 9,568 were owner occupied, and 5,455 of the units were rented. In Unincorporated County 2,573 of the units were occupied while

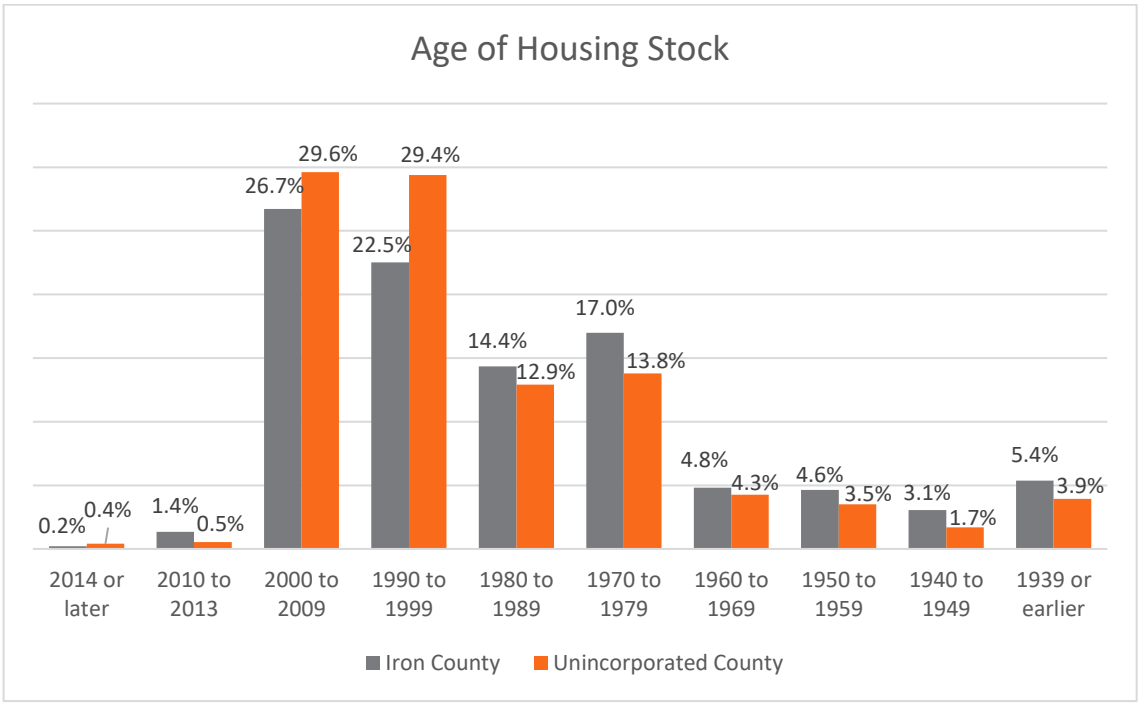
1,408 were vacant. Of the occupied housing units, 2,090 were owner occupied, and 483 of the units were rented.



Source: 2010 U.S. Census

Age of Housing Stock

Approximately 50% of the housing stock in Iron County was built in 1990 or later, with approximately 13% built before 1950. While approximately 60% of the housing stock in Unincorporated Iron County was built in 1990 or later, and approximately 6% built before 1950. Although much of the housing stock is relatively new, approximately half of the housing stock is at the age of needing ongoing maintenance to adequately supply enough affordable housing.



Source: U.S. Census Bureau, 2015 American Community Survey 5-Year Estimates B25034

Condition of Housing Stock

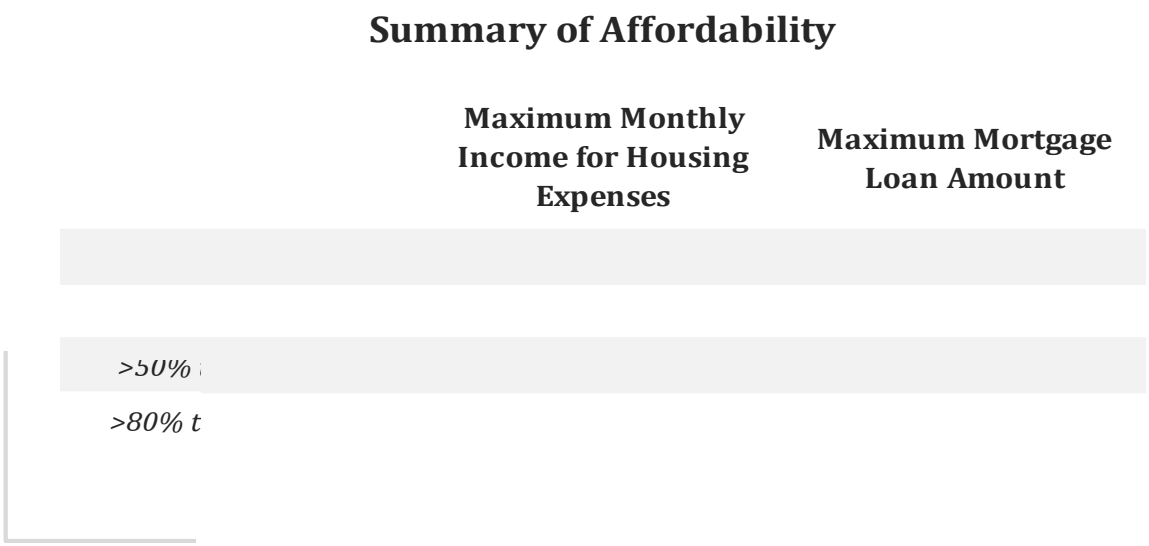
As discussed above, a large portion of housing (approximately 40-50%) is more than 30 years old. Homes older than 30 years generally require more rehabilitation than newer homes. According to a housing condition survey conducted by the Five County Association of Governments in 2012, there are 64 (0.38%) homes in Iron County, which are in dilapidated condition and 75 (0.42%) homes in severely deteriorated condition. Severely deteriorated homes are those that are beyond acceptable limits, and need several major repairs; while dilapidated homes are uninhabitable, and need to be completely replaced. The remainder of homes (99.2%) in Iron County-is categorized to be in excellent, fair, or moderate condition.

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.

In Iron County, the 2018 (AMI) was $56,100 annually or $4,675 monthly. Based upon this standard, mortgage or rent and utilities should not exceed $1,403 per month for a median income earning household.

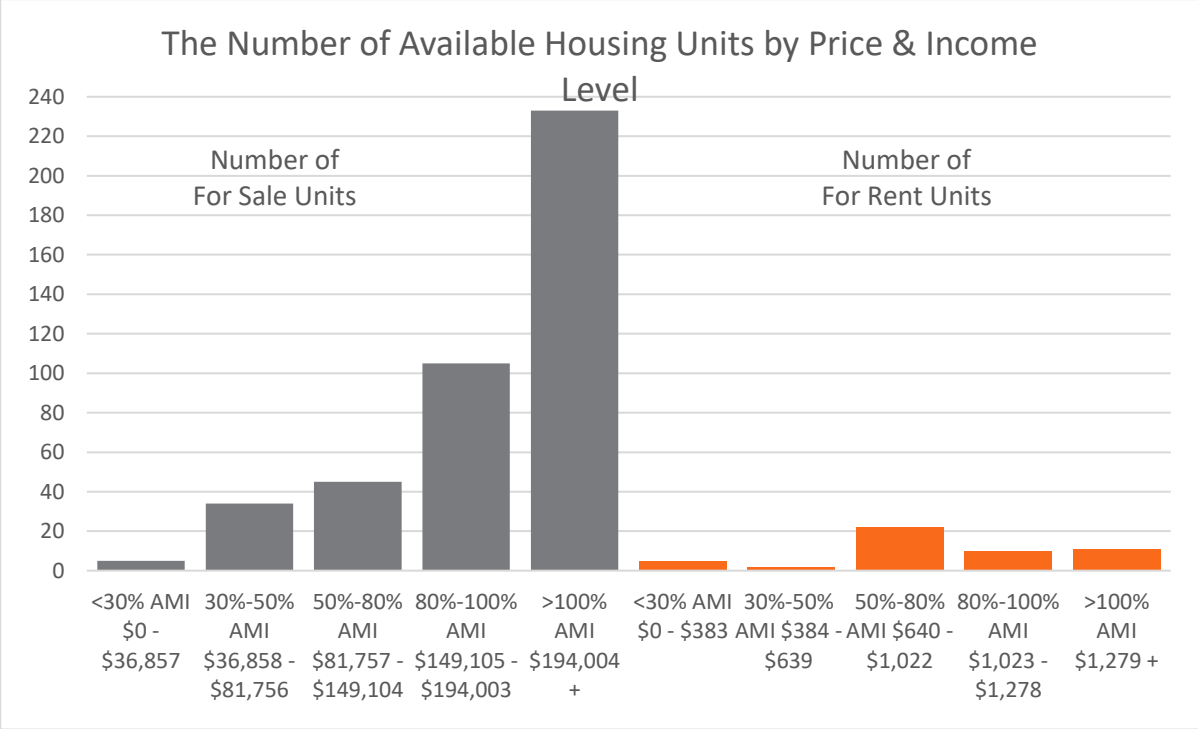
The purpose of this plan is to ensure that housing is affordable for all income levels, not just those earning a median income or higher. The same affordability standards apply to households that earn less than the AMI. For example, a moderate income household in Iron County earns 80% of the AMI, which is $44,880 annually or $3,740 monthly. Mortgage or rent and utilities should not exceed $1,122. The table below summarizes the maximum monthly affordable housing costs for various income levels in Iron County.



Source: 2015 UAHFT Tool

Available Housing Prices

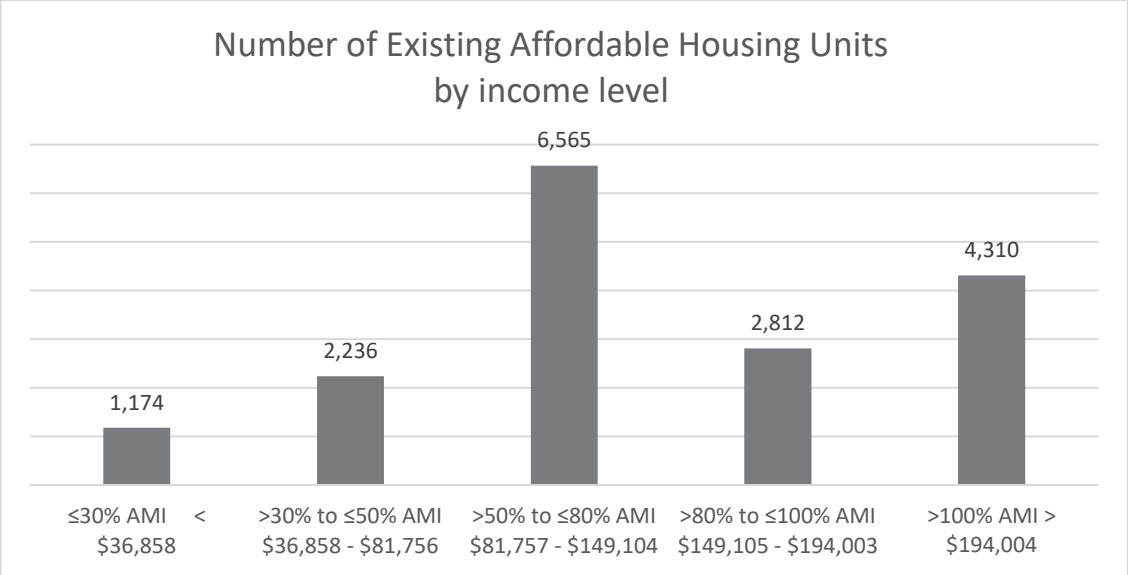
Property research conducted on www.realtor.com indicates that there are currently 422 total properties for sale in Iron County, as of May 11, 2017. The median asking price is $235,500. There are 50 properties listed for rent on www.zillow.com or other sites used for listing property rentals. The median rental price at the time was $838. Based on stakeholder interviews, there are very few housing rental units available, especially in western Iron County. The chart below categorizes the housing unit prices.



Source: 2016 HUD Usser Income Limits, Realtor.com, Zillow.com

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 current market values of existing homes in Iron County, categorized by affordability at various income levels. Twenty four percent of the housing stock in Iron County is affordable to a moderate income household, earning 80% AMI. The chart below also depicts the number of existing affordable housing units by income level.



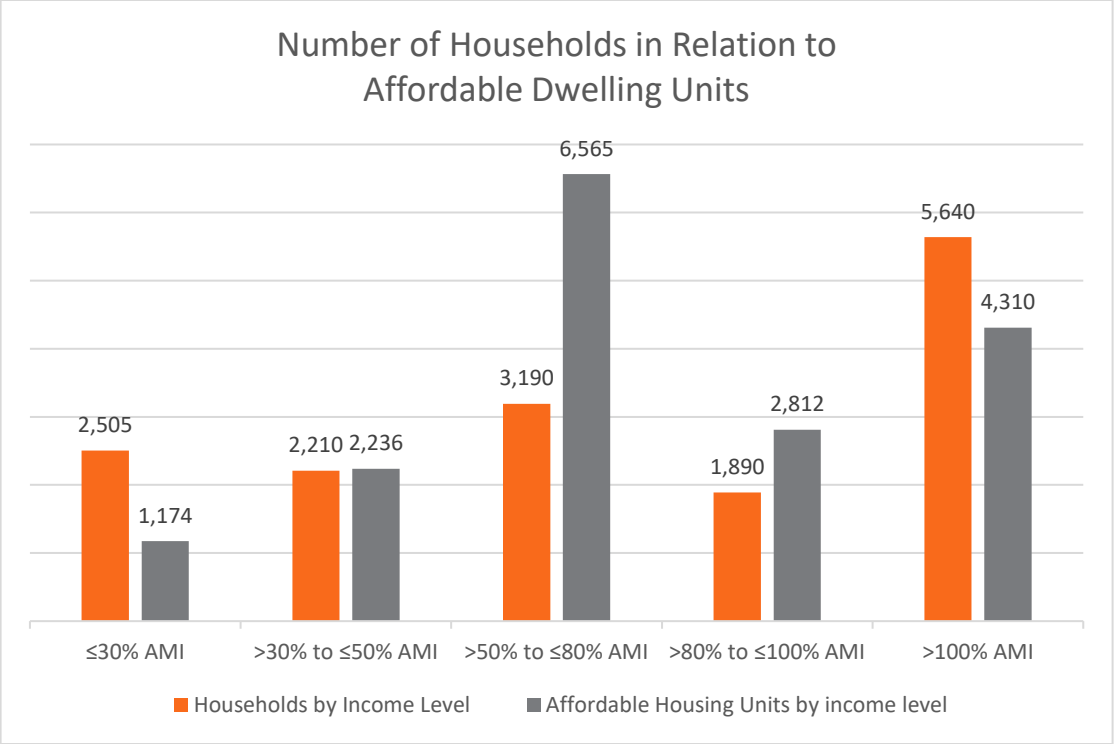
Source: Iron County Assessor, 2016

Affordability of Home Ownership

A monthly budget of $1,022 for housing and utility expenses would support a mortgage of approximately $149,104 based on a 30-year fixed rate loan at 4.25% interest, an average monthly utility bill of $150, and a 20% down payment. Homes valued at or below $149,104 are considered affordable for moderate income earning households in Iron County.

Approximately 51% (7,905) of all households in Iron County earn a moderate income or below, approximately 1,428 of these households reside in Unincorporated County. Although there are a limited number of units listed for sale, 20% (84 units) of those listed on www.realtor.com are affordable to moderate income 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.

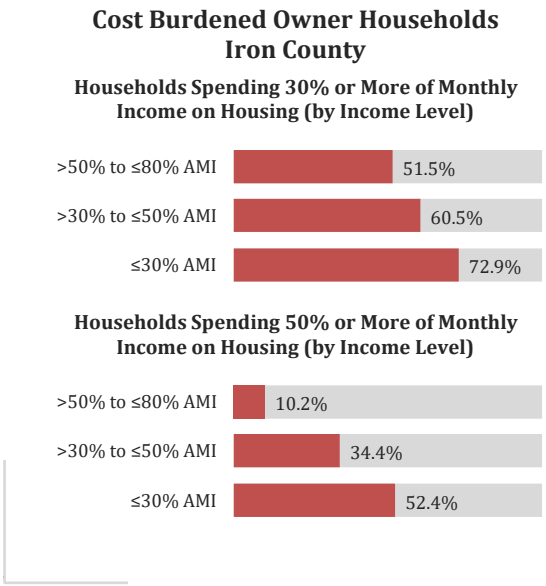


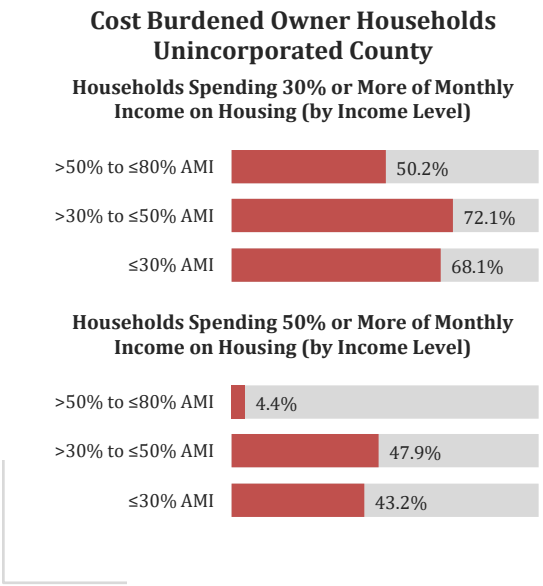
Source: 2016 Iron County Assessor Roll, 2013 CHAS

It may appear that there are more than enough affordable units for the households earning a moderate income (80% AMI), but this analysis needs to factor in how housing deficiencies in one income level affects another.

The bar graph above shows that there is a sufficient number of units in the 30%-50% AMI, 50%-80% AMI, and the 80%-100% AMI, However, with overflow from the lowest and highest income levels, there is not enough affordable housing for the majority of the income levels, especially for those households earning less than 50% AMI.

There are additional factors that can be calculated into to the affordability of housing, such as rentals and secondary homes. There are approximately 3,638 non-primary residential buildings in Iron County, and approximately 5,498 occupied rental units. Even with the large number of rentals, available housing in Iron County is very small, and shrinks further for the LMI population. Further, there are many owner occupied households that cannot afford the housing in which they live. The 2015 ACS estimates that 34% of housing units with a mortgage are cost-burdened while the UAHFT Housing Model estimates that 51.5% of the owner occupied households earning a moderate income (50-80% AMI) are cost-burdened, and 58.5% of the LMI population is cost burdened.



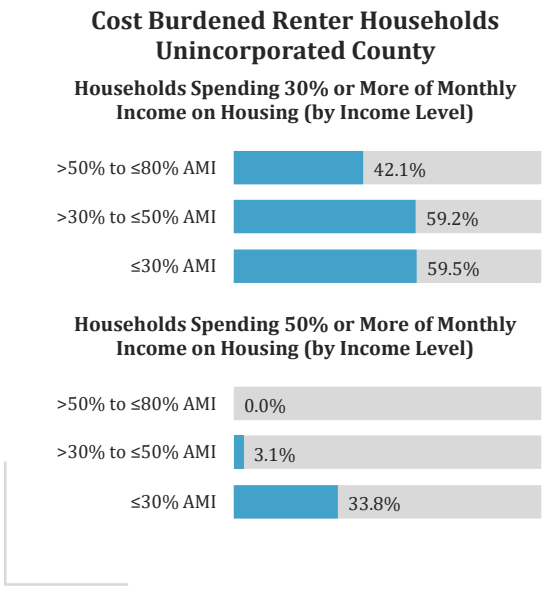


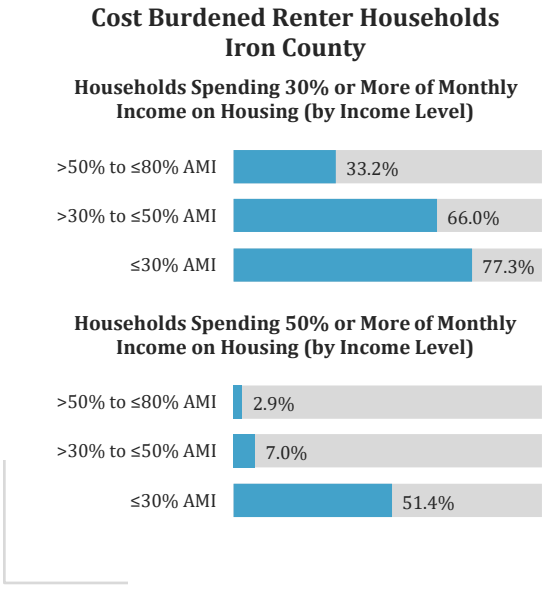
Source: UAHFT Tool, 2013 CHAS

Affordability of Rent

According to the American Community Survey (ACS) there are 5,498 occupied units paying rent in Iron County, 649 of them are in Unincorporated County. According the ACS, the median cost for households paying rent is $661. According to Zillow.com the median cost of rent for available units was $838. While those earning a moderate income or greater (80% or more of AMI) may not find these rates unaffordable, households earning 50% or less of the AMI may find it difficult to afford median rental rates. With a monthly budget for housing expenses of $638, households earning below 50% of AMI income levels find it more difficult to afford rent. 2013 CHAS estimates indicate that 63% of rental households in Iron County are cost burdened. The charts below are generated from the UAHFT tool, and display the percent of Cost Burden Households and extremely Cost Burdened Households by income level. Cost Burden Households pay more than 30% of their income on housing)

Sources: UAHFT Tool, 2013 CHAS





Sources: UAHFT Tool, 2013 CHAS

Development Impact Fees

Impact fees are imposed so that new growth pays for the impact that it imposes upon the infrastructure it impacts, rather than causing the entire community to pay for the growth. Impact fees have a direct impact upon the affordability of new construction, as they add to the price of developing property.

Impact fees come in a variety of forms to pay for different types of infrastructure and services. Impact fees in unincorporated County are imposed upon sewer systems as an inter-local agreement, and will pay the municipal fee that a structure is connected to. Due to the lack of fees other than sewer, impact fees factor very little into the affordability of housing in Unincorporated County.

Special Needs Housing

It is important for Iron County 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 4,533 people who are aged 65 and over living in Iron County, which constitutes 9.8% of the total populations. In Unincorporated County there were an estimated 967 people who are aged 65 and over, which constitutes 12.4% of the Unincorporated County populations. Many of the elderly who own their homes are living on fixed incomes, and their housing affordability is affected by property values, maintenance, and utility costs. For seniors that do not own their homes, obtaining affordable housing becomes even more difficult. Many elderly citizens can no longer

remain in their own homes for a variety of reasons. As these citizens move out of their homes, demand for senior rental housing opportunities will increase. Further, the available housing options should be evaluated for seniors wishing to remain in or move to Unincorporated Iron County.

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 8.3% of the population in Iron County or 3,431 individuals, approximately 791 of those people live in Unincorporated County. 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. According to the ACS approximately 37.3% of Iron County residents over 65 have a disability. In Iron County there are 1,916 people over the age of 65 with a disability, 481 of these people reside in Unincorporated County. 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 Iron County, which is approximately 47. Given this estimate, Iron County should consider to continue developing and/or promoting 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 Iron County specifically designated for this segment of the population. As Iron County grows the need for specialized housing will likely follow and the county should assure that there are minimal regulatory barriers to constructing this type of housing, in order to meet this need.

Utah Fair Housing Act Support

In accordance with state and federal laws, Iron 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 Iron County to report housing discrimination to the Utah Antidiscrimination Labor Division immediately. It is the goal of Iron County to eliminate, mitigate, and prevent unfair housing practices systematically through biennial reviews of housing related plans, policies, and ordinances. It is also the goal Iron 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.

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 taken because of 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 were 11 fair housing related complaints in Iron County between January 1, 2010 and Jan 1, 2017. Seven of these complaints were related to a disability and four were related to retaliation. This compares to 47 complaints in Washington County during the same time period. Although there have been a few fair housing complaints in Iron County in the last several years, this is not sufficient evidence to suggest that discrimination is an impediment to fair housing choice.

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 county geared to train landlords on housing discrimination. In order to more comprehensively analyze the level of discrimination in the region, it may be necessary to incorporate other methods, such as testing of landlords. However, such methods are not currently being utilized. Iron 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

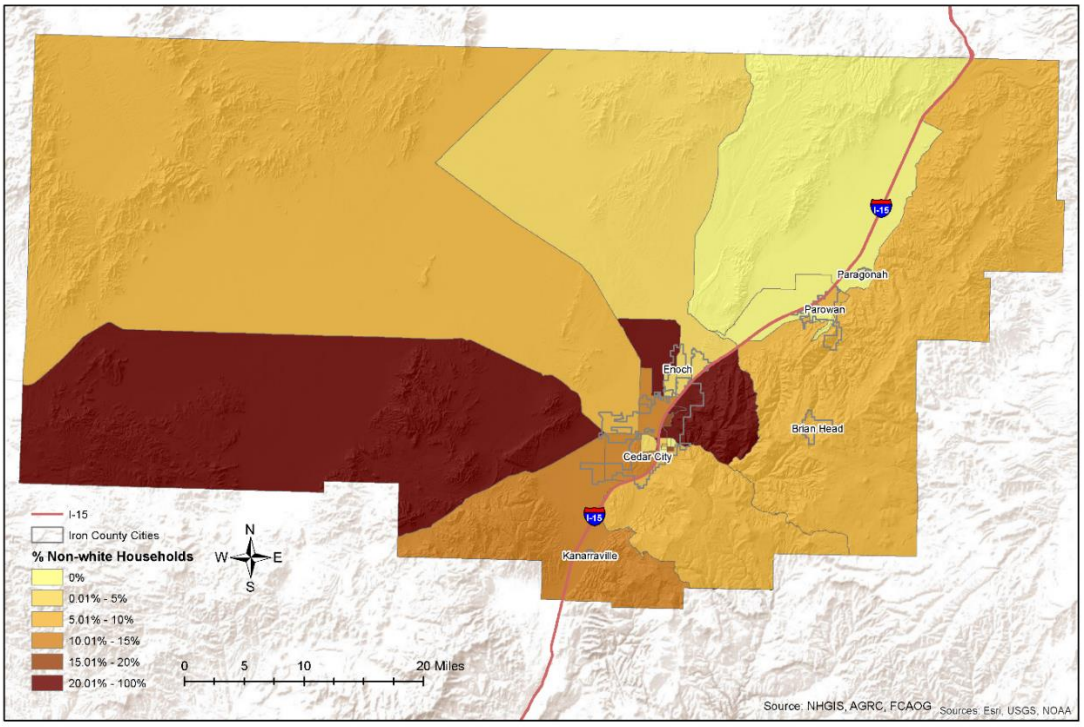
According to the 2010 US Census, 12.8% of the population of Iron County reported a race other than "white. For a complete description of Iron County's Ethnic and Racial makeup see the table below.

	Iron County		Unincorporated County	
Race/Ethnicity	Value	Percentage	Value	Percentage
White	40,226	87.1%	6,756	86.8%
Black or African American	204	0.4%	19	0.2%
American Indian and Alaska Native	907	2.0%	115	1.5%
Asian	333	0.7%	42	0.5%
Native Hawaiian and Other Pacific Islander	137	0.3%	22	0.3%
Some other race	49	0.1%	13	0.2%
Two or more races	744	1.6%	98	1.3%
Persons of Hispanic Origin	3,563	7.7%	722	9.3%
Source: 2010 US Census				

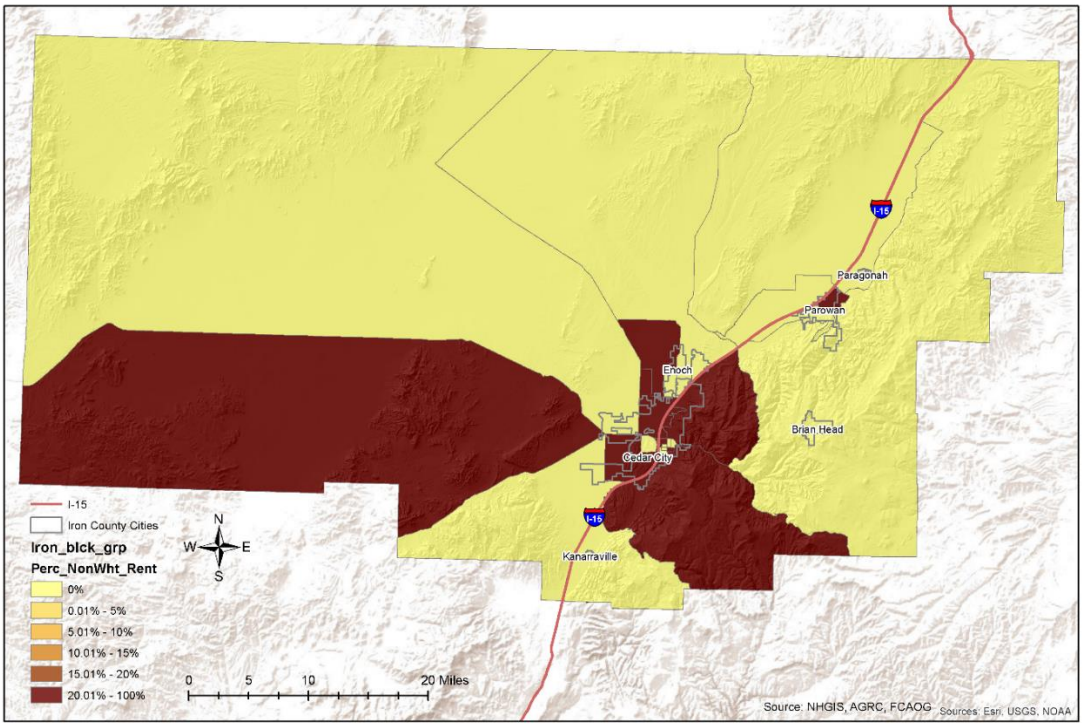
Racial and ethnic minority status is correlated with poverty level. In Iron County, 21.0% of the entire population is reported to be below the poverty level. Approximately 50.2% of the "Hispanic or Latino" population is below the poverty level, while 18.0% of the "white alone, not Hispanic or Latino" population is below poverty (ACS, 2011-2015 estimates). Because of this correlation, actions which limit the provision for low to moderate income housing disparately impact minority populations.

Similarly, racial minority populations are more likely to be renter households than owner households. 72% of all of the minority householders in Iron County are renters. As the maps below display, the portion of total renter non-white householders in the more densely populated block groups are greater than the total population of non-white householders. On the other hand, in the less populated block groups the portion of total renter non-white householders is smaller. Therefore, actions which limit options for rental housing disparately impact minority populations. The County should be cognoscente about instituting policies and practices which may limit options for affordable housing for both renter and owner households.

Percent of Non-White Households



Non-White Renter Households as a Percent of all Non-white Households



Zoning Regulatory Environment

In order to evaluate the potential for 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.

Survey of Residential Zoning

The majority of Iron County is comprised of single family dwellings. The County's zoning ordinance reflects this dynamic. Below is a description of the districts, in which residential dwellings are allowed in the County:

- Agriculture (A-20): Residential Subdivisions permitted, 1-4 lots only. Residential facility for elderly persons permitted. Residential facility for persons with a disability permitted. Minimum 20 Acre lot size (see Iron County Zoning for details (www.ironcounty.net)
- Intensive Agriculture (IA): Provide single-family housing and multi-family permanent farm worker dwelling units, on farm for farm workers and families.
- Residential (R-5): Provide single-family housing choices to meet the needs of Iron County residents. Minimum 5 acre lot size.
- Residential (R-2): Provide single-family housing choices to meet the needs of Iron County residents. Minimum 2 acre lot size
- Residential (R-1): Provide single-family housing choices to meet the needs of Iron County residents. Minimum 1 acre lot size
- Residential (R-1/2): Provide single-family housing choices to meet the needs of Iron County residents. Minimum 1/2 acre lot size - options for higher densities are available up to 6 units per acre
- Residential (RA-20): Provide single-family housing choices to meet the needs of Iron County residents. Minimum 20 Acre lot size (see Iron County Zoning for details (www.ironcounty.net)
- Residential (RR): The Residential recreation district seasonal and recreational secondary homes. Minimum 20 Acre lot size (see Iron County Zoning for details (www.ironcounty.net)
- Specially Planned Area (SPA): Residential development may be permitted subject to a number of detailed limitations found in the Tier III section of the Iron County General plan and in the several sections of the zoning ordinance.
- Residential 4000 square foot (R4K): Provides for as small as 4000 square foot lots with provisions for open space and parking.

Evaluation of Zoning Code's Effect upon Affordable Housing

The majority of Iron County's Zoning Codes provide for the development of affordable housing for low to moderate income households. However lot size restrictions and the

restriction on the number of units per acre allowed make it difficult to develop affordable units in some parts of the County. Survey respondents noted that small high density single family units, as well as multi-family dwellings should be planned in at least some areas of the County. Some of the survey respondents expressed that such housing should be planned in rural parts of the County. The County could consider a variety of housing types, including townhomes, condos, and apartments as demand for these types of housing arise. The County has recently created provisions for multi-family farm worker housing in some agricultural areas.

The zoning code prohibits accessory dwelling units (ADU) in single family dwelling units in all residential specific zones. The County has recently permitted second homes (guest houses) on lots in all residential zoning districts. Allowing for ADU's in single family residents could be used as a strategy to increase the supply of affordable rental housing, by allowing those owning homes an option to use under-utilized portions of their existing residences. Also, short-term rentals have been permitted where residential single family dwellings are permitted.

Goals and Strategies

State Strategy A: Rezone for densities necessary to facilitate production of moderate-income housing.
[Also supports implementation of state strategy F, J & V]

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

Objective 1 — promote affordable housing programs. Such methods and partnerships may include Rent-to-Own, USDA Rural Development Direct Loan or Guarantee Loans that would assist low-income households to purchase homes. Or, use the direct loan program to lower interest rates to increase the purchasing power of the homeowner.

Objective 2 — Initiate the methods and partnerships to promote programs to create affordable housing options.

Objective 3 — Inventory sites to consider for re-zoning that may be appropriate to develop agricultural workforce housing, migrant housing, and higher density housing that is harmonious with the rural portions of the county.

State Strategy F: Zone or rezone for higher density or moderate income residential development in commercial or mixes-use zones, commercial centers, or employment centers.
[Also Supports Implementation of State Strategies A, E, J, O & V]

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

Objective 1 — Support and work with the Cedar City Housing Authority to address affordable housing needs in Iron County.

Objective 2 – Explore the options for "accessory dwelling units," such as basement apartments and guest houses to increase the supply of affordable rental units.

Objective 3 – Work with the leaders in the agricultural sector to create innovative solutions to build affordable workforce housing near farms for employees.

State Strategy V: ***Create or allow for, and reduce regulations related to, multifamily residential dwellings compatible in scale and form with detached single-family residential dwellings and located in walkable communities within residential or mixed-use zones.***
[Also supports implementation of state strategies A, O & V]

Goal 3: Rehabilitate Existing Housing to Increase Rental Properties, Homeownership, and Reinvestment in Iron County

Objective 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.

Objective 2— Help identify 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.

Benchmarks and Timeframes

The following tables summarize the moderate-housing strategies and benchmarks and when the task should be completed.

State Strategy A: ***Rezone for densities necessary to facilitate production of moderate-income housing.***
[Also supports implementation of state strategy F, J & V]

Task #	Benchmark (Task)	Timeframe
1	Monitor R4K and Townhouse code amendments and assess applicability/benefits (evaluating number of applications,	December 2024

	number of completed projects and challenges with completion), then offer suggestions for code modifications, if necessary	
2	Draft amendments to development application checklists to identify/discuss moderate-income housing opportunities for each new project	June 2023
3	Review and adopt new development application checklists	December 2023

State Strategy F: ***Zone or rezone for higher density or moderate income residential development in commercial or mixes-use zones, commercial centers, or employment centers.***
[Also Supports Implementation of State Strategies A, E, J, O & V]

Task #	Benchmark (Task)	Timeframe
1	Evaluate "Performance Subdivision Option" in existing code and draft recommended amendments to create a density bonus for provision of moderate-income housing	June 2024
2	Propose an amendment to require moderate-income housing units in Tier III (new communities, resorts or villages)	December 2025
3	Prepare and recommend code revisions that allow residential units as mixed-use in commercial and industrial zones when the proposed employment centers generate enough jobs to warrant including housing in the project	December 2025

State Strategy V: ***Create or allow for, and reduce regulations related to, multifamily residential dwellings compatible in scale and form with detached single-family residential dwellings and located in walkable communities within residential or mixed-use zones.***
[Also supports implementation of state strategies A, O & V]

Task #	Benchmark (Task)	Timeframe
1	Determine compliance with rental restrictions in R4K and R-1/2 zoning districts when required by ordinance and recommend code changes if current regulations are too prohibitive	December 2024
2	Work with Assessor's Office to identify homes that could qualify and benefit from weatherization assistance	December 2023

This Plan modification was prepared by Iron County Staff in cooperation with Workforce Services Housing & Community Development Division.

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For more information about The State of Utah Moderate Income Housing planning and reporting requirements, contact the Utah Moderate Income Housing Program
- https://jobs.utah.gov/housing/affordable/moderate/index.html.