

2020

Enoch City Moderate-Income Housing Plan



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by the Enoch City Council

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Enoch City Moderate-Income Housing Plan

Executive Summary

The intent of this moderate-income housing plan is to help ensure that Enoch City provides a reasonable opportunity for a variety of housing, including moderate income housing, to meet the needs of the population desiring to live in Enoch City.

The population of Enoch is expected to stay relatively stable with a slight increase at an annual average of 1.7% over next five years. Thirty-nine percent of all Enoch households are earning a moderate income or less, and there will continue to be demand for affordable home ownership and rental opportunities.

Residents of Enoch earning 50% or less of the AMI tend to be cost burdened and severely cost burdened at a higher rate than residents of higher income levels. This applies to both renting and homeownership opportunities. Current housing available for sale would not feasibly accommodate residents earning 50% or less of the AMI without causing a cost burden.

While less than one third of housing options in Enoch were built before 1980, the City should still make efforts to maintain and improve this housing stock, thus ensuring residents have a variety of safe, decent, and affordable housing options over time.

Although there are currently adequate opportunities for moderate-income households to purchase housing; stable, affordable rental housing is more difficult to obtain. There are also few ownership or rental options available at a value that would be suitable for low income earners in Enoch.

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

Goal 1: Meet the needs of people of various income levels working and desiring to live in Enoch City by allowing residential access close to employment centers and by enticing mixed uses to business property owners that will add additional revenue to business investments.

Goal 2: Increase affordable rental units for low-to-moderate income households.

Goal 3: Maintain a strategic partnership with affordable housing government agencies and non-profit organizations.

*The strategies for these goals are found in the Goals, Objectives, and Strategies section.

Introduction

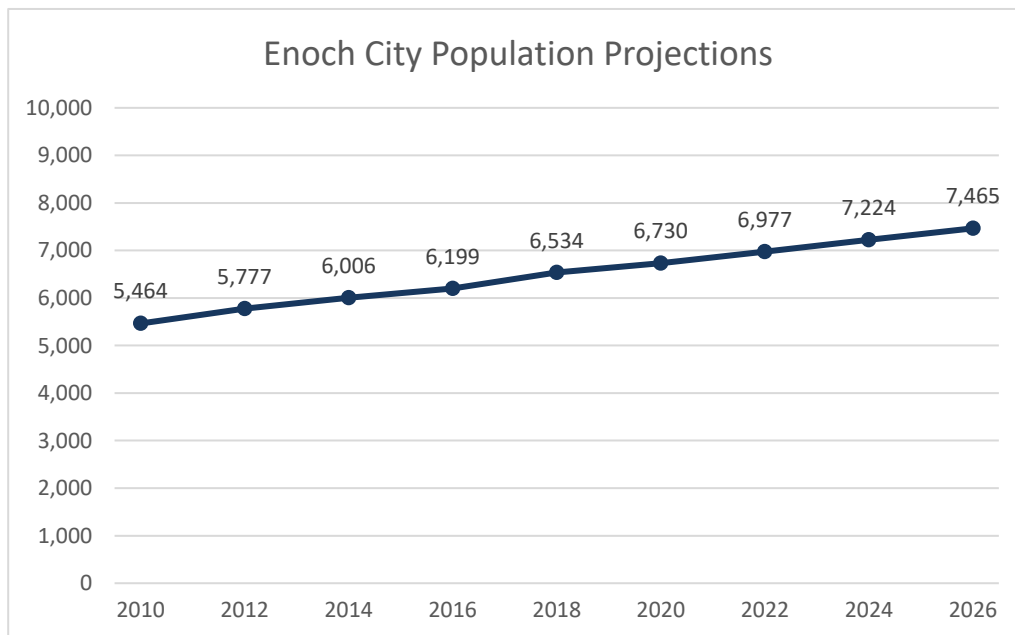
In 1996 the Utah Legislature passed House Bill 295 requiring cities and counties to include an affordable housing element as part of the general plan. In 2019 the Utah Legislature passed Senate Bill 34 modifying the provisions related to a municipality’s and county’s General Plan related to moderate-income housing (MIH). Housing is considered affordable when moderate income households spend no more than 30% of their gross monthly income on housing expenses.

Enoch City must plan for and facilitate a reasonable opportunity for a variety of housing including MIH which shall 1) meet the needs of people of various income levels living, working, or desiring to live or work in the community; 2) “allow people with various incomes to benefit from and participate in all aspects of neighborhood and community life;” (Utah Code 10-9a-403) and 3) shall analyze how they will provide a realistic opportunity for the development of MIH within 5 years for cities

Demographics

Population and Growth

Between 2010 and 2018, the population of Enoch City increased by 1,070 people to bring the total population to 6,534 in 2018. According to the linear forecast 5-year population projection, the annual growth rate is expected increase at an annual average of 1.7% between 2018 and 2026, reaching a total population of 7,465 by 2026. The graph below shows the population projection for the next 5 years.



Source: ACS – U.S. Census Bureau, ACS 5-Year 2010-2018, Table B01003; linear forecast.

The projected population increase of 931 residents between 2018 and 2026 is significant because 254 new households will need a place to live in Enoch City. New housing units must be constructed, and current housing stock will need to be maintained to provide enough livable housing units for the City’s future population.

According to the 2018 American Community Survey there are an estimated 134 non-seasonal vacant dwelling units and 38 seasonally vacant dwelling units in Enoch City. Seasonally vacant houses are for recreational or occasional use and sit vacant during the “off season”. 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 the estimated households over the next several years. In addition, the existing housing stock will have to be maintained or rehabilitated, for the units to be safe, decent places to live.

Race

Enoch residents are predominantly white, according to the 2018 American Community Survey. The next largest racial group includes American Indians and Alaska Natives. Hispanic or Latino ethnicity makes up 8% of the population in Enoch.

Race and Ethnicity in Enoch		
Race	Count	Percent
White alone	5,734	88%
Black or African American alone	0	0%
American Indian and Alaska Native alone	122	2%
Asian alone	17	0.3%
Native Hawaiian and Other Pacific Islander alone	0	0%
Some other race alone	87	1%
Ethnicity	Count	Percent
Hispanic or Latino (of any race)	530	8%
Not Hispanic or Latino	6,004	92%

Source: American Community Survey Demographic and Housing Estimate Table DP05, 2018

Income

Analyzing the income of Enoch’s residents is crucial to understand the affordable housing needs in the city. Household income is used to determine housing affordability. After affordability standards are identified, the existing home values, homes for sale, and rent rates will be matched with household income levels to determine if there is an affordable housing need in Enoch.

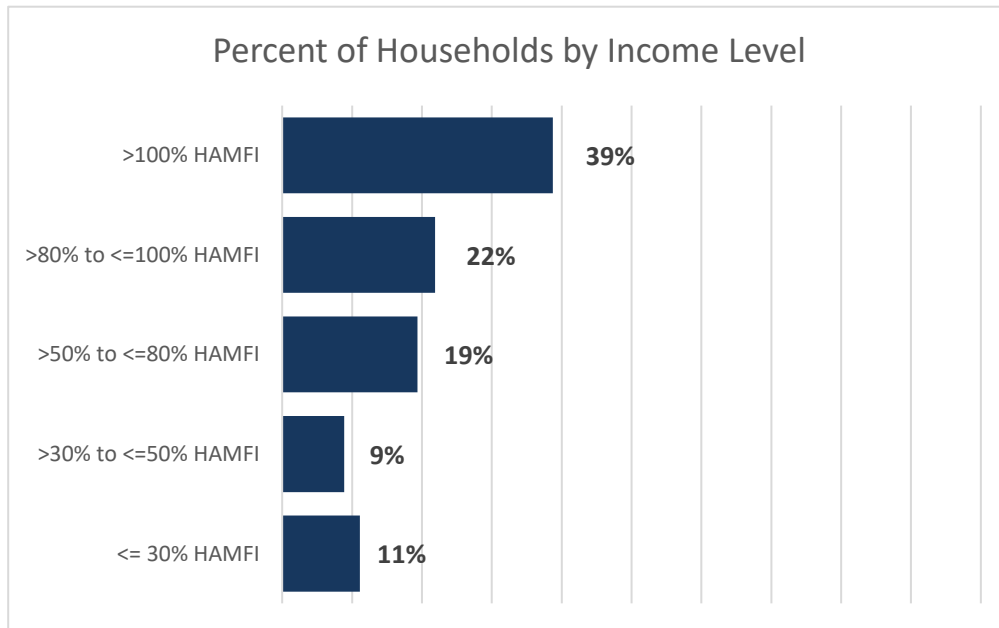
Because the cost of living is relative to the area in which the residents live and to household size, the U.S. Department of Housing and Urban Development has created a

measure called the Area Median Income (AMI)¹. The AMI is the standard to determine housing affordability, where residents making less than or equal to 80% of the AMI for an area are considered low-to-moderate income earners. The table below describes the income levels and the associated income for each in Iron County. The items highlighted in blue are considered low-to-moderate incomes for the area.

Summary of 2020 Enoch Income Levels	
Income Level	Annual Household Income
>80% to <=100% HAMFI	\$59,700
>50% to <=80% HAMFI	\$47,760
>30% to <=50% HAMFI	\$29,850
<= 30% HAMFI	\$17,910

Source: US Department of Housing and Urban Development CHAS data, 2016.

While most Enoch households earn more than 80% AMI, approximately 39% fall in the low-to moderate income category, making equal to or less than 80% of the AMI, or no more than \$47,760 annually. The chart below converts household income levels into AMI and illustrates the share of Enoch households whose total income falls within each income level.



Source: US Department of Housing and Urban Development CHAS data, 2016.

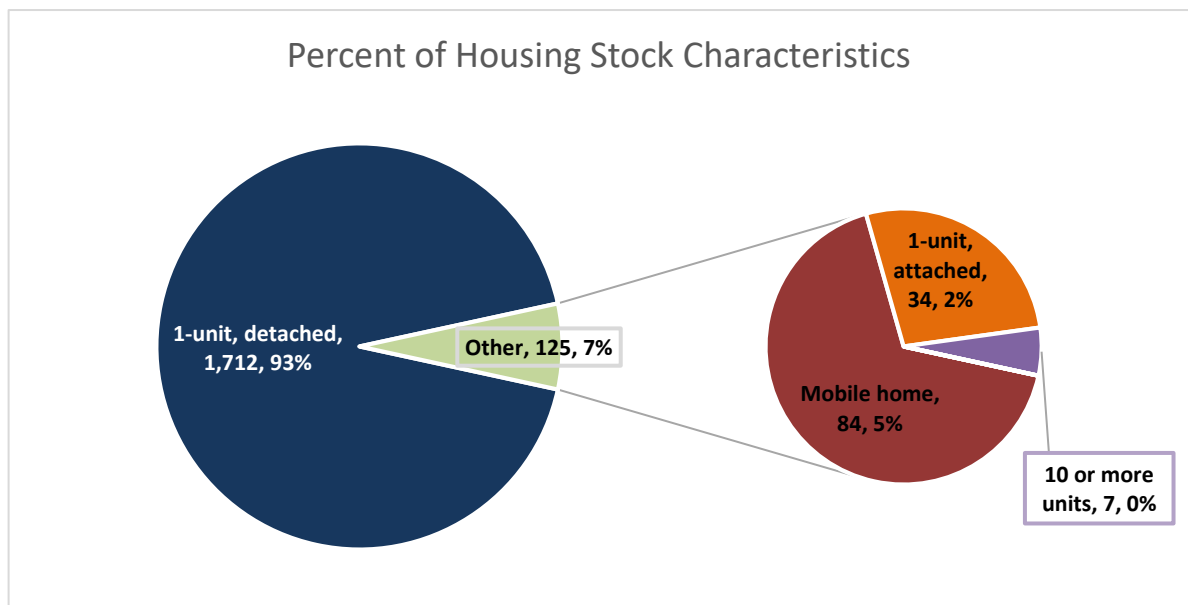
¹ Area Median Income (AMI) and HUD Area Median Family Income (HAMFI) are used interchangeably in this document. HAMFI is the median family income calculated by HUD for each jurisdiction to determine Fair Market Rents (FMRs) and income limits for HUD programs.

Those earning less than 30% of the AMI make up 11% of Enoch’s population. Households that earn just 30% of the area median income find it very difficult to obtain affordable housing, since they cannot afford market rental rates. These lowest income households may require additional assistance or information about affordable housing options that are available in the community. It is vital to the well-being of the community that households of all income levels have affordable housing options.

Housing Stock

The 2018 American Community Survey estimates that of Enoch City’s 1,837 housing units, 1,746 are single-family units. Seven units are considered multi-family, and 84 are mobile homes, RV, van, etc. The chart below describes the percentage of these units, at 95% single-family homes, 0.4% percent multi-family units, and 5% mobile homes. Enoch’s housing stock is primarily single-family homes with very few options for alternative housing types, with the bulk of housing, 93% standalone homes, and 2% single family homes that are attached, like town and twin homes in the community.

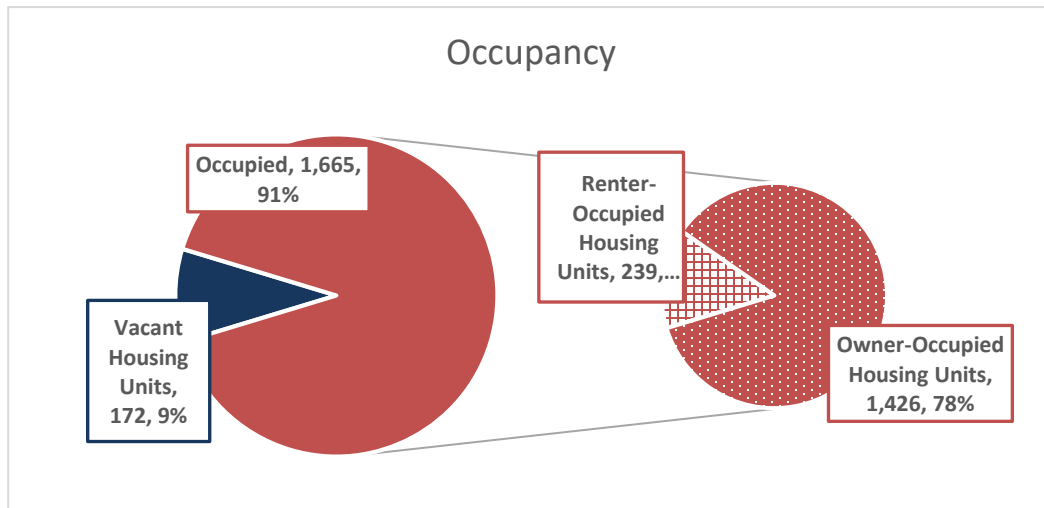
As Enoch’s population increases in the coming years, the City and its residents must identify how they would like to see associated increases in the housing stock develop. Presently, most of the housing stock is single unit detached. Planning for a diversity of housing types with varying costs can support equitable housing for all Enoch residents in the long run.



Source: 2018 American Community Survey, Table DP04 (Note: The ACS considers 1-unit attached and 1-unit detached as single-family homes)

Housing Occupancy and Vacancy

According to the 2018 American Community Survey there are 1,665 housing units in Enoch City. Most units in Enoch are occupied, while only a small share of 9% are vacant. Of the occupied housing units, 14% of the units are rented.



Source: 2018 ACS, Table DP04

Of the vacant housing units in Enoch, 22% of the vacant housing is for seasonal, recreational, or occasional use, leaving only 134 total units available for current or future residents in Enoch. This large portion of vacant housing used for non-residents is putting additional pressure on housing affordability throughout the City. The table below describes the uses of vacant properties in Enoch.

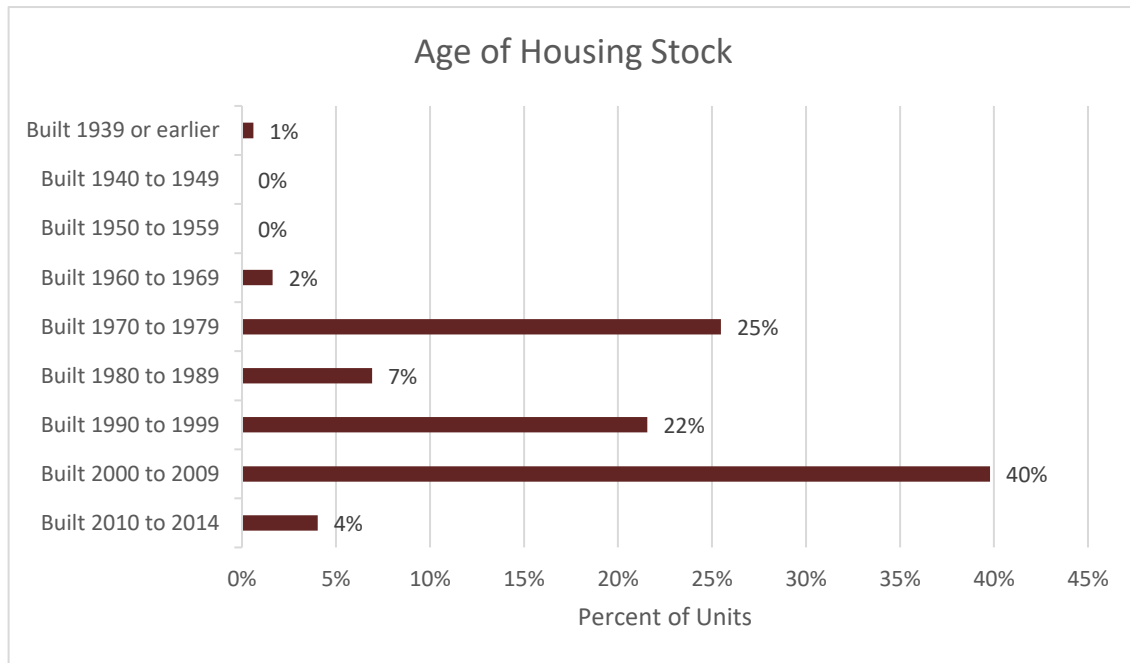
Vacancy Status	Number of Units	Percent of Total
For rent	0	0%
Rented, not occupied	0	0%
For sale only	31	18%
Sold, not occupied	0	0%
For seasonal, recreational, or occasional use	38	22%
For migrant workers	0	0%
Other vacant	103	60%
Total vacant housing units	172	100%

Source: 2018 ACS, table B25004

Age of Housing Stock

Most of Enoch's housing stock has been built in the past 30-years. Approximately 28% of the housing stock was built prior to 1980, and only 3% built prior to 1960. Rehabilitation efforts may be necessary for some of the City's older homes that require

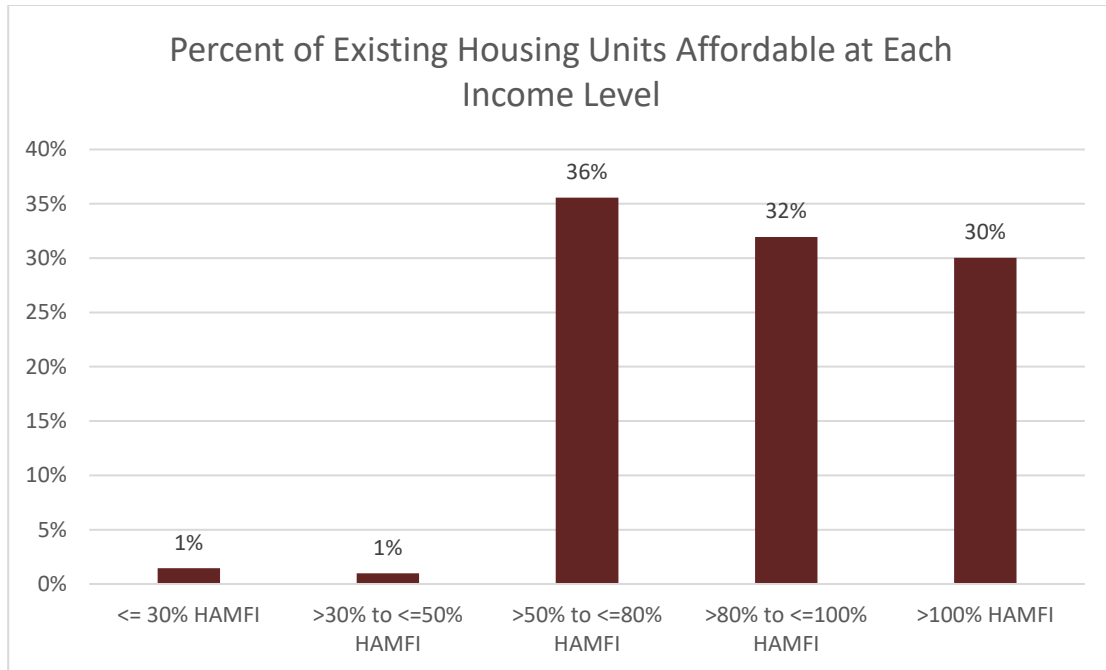
maintenance and upkeep. There is also the potential that some homes need rehabilitation to sustain the current housing stock. The following chart shows the age of the existing housing stock.



Source: 2018 ACS Table DP04

Value of Housing Stock

The market value of the housing stock is used to determine affordability of home ownership. The chart below shows the market values of homes in Enoch in 2020, found by comparing Iron County Assessor’s data, factoring both land and improvements made.

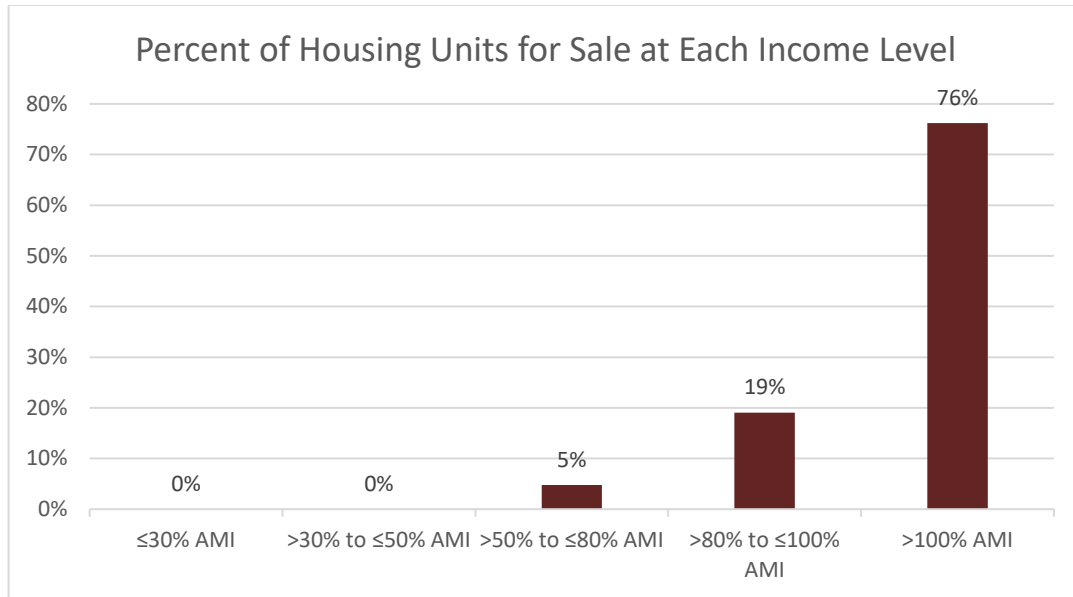


Source: Iron County Assessor, 2020; CHAS, 2016

Enoch’s housing stock has a high land and market value. Nearly 62% of existing housing units are not considered affordable housing in the City of Enoch. These units’ value is too great to be considered affordable to those earning 80% or less AMI, when considering payments toward a down payment, 30-year mortgage, and other housing costs. One-third of units will accommodate individuals and families of moderate incomes between 50% and 80% of HAMFI. There are very few homes, only 2%, that have a value that would allow households earning 50% or less of the AMI to afford housing. When compared to the 20% of the population living at the low and very-low income levels, home ownership will be very difficult for these groups in Enoch.

Homes for Sale

Based upon research conducted on www.realtor.com, on September 9, 2020, there were 21 homes for sale in Enoch. The majority (95%) of those units are not affordable to low and moderate-income households, at less than or equal to \$186,667 listed sale price. The chart below summarizes the affordability of available housing units.



Source: Realtor.com, UAHFT

At the time of the review, only one home listed for sale is considered affordable to low-to-moderate-income households. The cost of available housing is a barrier to homeownership for low-to-moderate-income Enoch households. The limited availability of homes for sale considered affordable to LMI residents is a significant barrier to stable home ownership in Enoch City.

Homes for Rent

Enoch housing stock has limited apartments and multi-family housing options. According to the 2018 ACS, most housing units are single unit properties, with only 0.4% of all units being multi-unit properties. A review of rental websites, Zillow, Rentals.com, and Apartments.com on September 4, 2020, showed that there are no multi-family housing options with available listings in Enoch.

Crown (credit-to-own) Housing is a common affordable rental option in Enoch and the surrounding Cities. This method allows monthly rent payments to act as credits to a down payment, to assist low income renters in achieving home ownership. As of July 2020, there are two known developments that utilize this method of affordable rental housing, the Cedar City Housing Authority at Nichols Landing and the Hunter Glenn developments which are scattered throughout Cedar City and Enoch². The table below shows the number of units, bedrooms, and average rent for the Cedar City Housing Authority, Nichols Landing Crown units.

² Completed Housing Credit Projects by County, Utah Housing Corporation, 7/1/2020, <https://utahhousingcorp.org/pdf/CompletedProjects.pdf>

Enoch Affordable Rental Units			
Owner	Units	# Bedrooms/Unit	Average Rent
Cedar City Housing Authority- Nichols Landing	5	4	\$810
Hunter Glenn	7	---	---

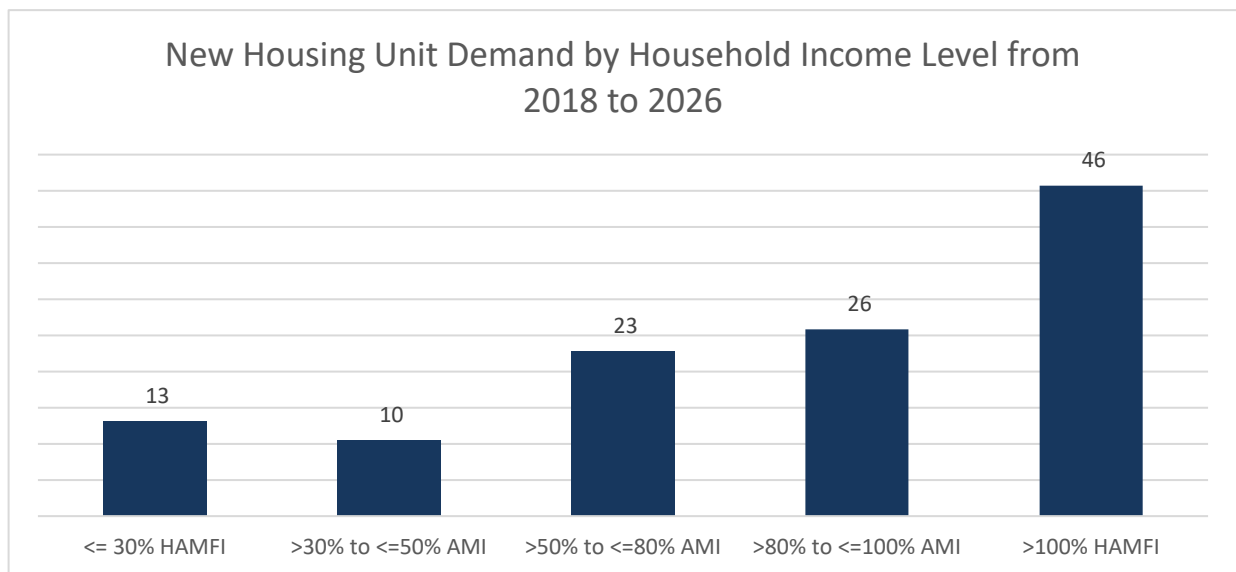
Source: Cedar City Housing Authority, 9/3/2020; Utah Housing Corporation, 7/1/2020

An \$810 rental is considered affordable for families at 80% of AMI in Iron County. Families earning less than this income level may have difficult affording these housing options, and those earning 50% or less of the AMI will be cost burdened by this rental amount. Unfortunately, the Hunter Glenn details are not readily available for comparison currently.

New Housing Demand

Five County Association of Governments Staff utilized data from the American Community Survey, as well as the 2016 CHAS to estimate the housing demand through 2026.

Based on this forecast it is estimated that 13 new housing units for very low-income households (<30% AMI) will be needed by 2026. Providing a variety of housing types in the community is important to ensure that residents of all incomes can obtain affordable housing. The chart below summarizes the projected demand for new housing in Enoch across various income groups.



Source: 2010-2018 ACS Table B25001; 2016 CHAS; This table is generated using a Five County Association of Governments modified forecast.

Housing Affordability

According to current State and Federal standards, housing is considered affordable when a household spends no more than 30% of their annual income on housing expenses, including mortgage, rent, and utilities. A household spending more than 30% of their income on housing expenses is considered cost burdened. In Iron County, Utah, the 2020 area median income (AMI) is \$59,700 annually or \$4,975 monthly. Mortgage or rent and utilities should not exceed \$1,492 per month for a household earning the AMI in Enoch City.

The purpose of this plan is to help 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 Enoch earns 80% of the area median income — which is considered a moderate income at \$47,760 annually or \$3,980 monthly. Mortgage or rent and utilities should not exceed \$1,194 per month. The table below summarizes the maximum monthly affordable housing costs for several income levels in Enoch City.

Summary of Affordability		
Household Income	Maximum Monthly Income for Housing Expenses	Maximum Mortgage Loan Amount
<= 30% HAMFI	\$448	\$51,497
>30% to <=50% HAMFI	\$746	\$105,565
>50% to <=80% HAMFI	\$1,194	\$186,667
>80% to <=100% HAMFI	\$1,493	\$240,734

Source: 2020 CHAS; HUD Income Limits

Affordability of Home Ownership

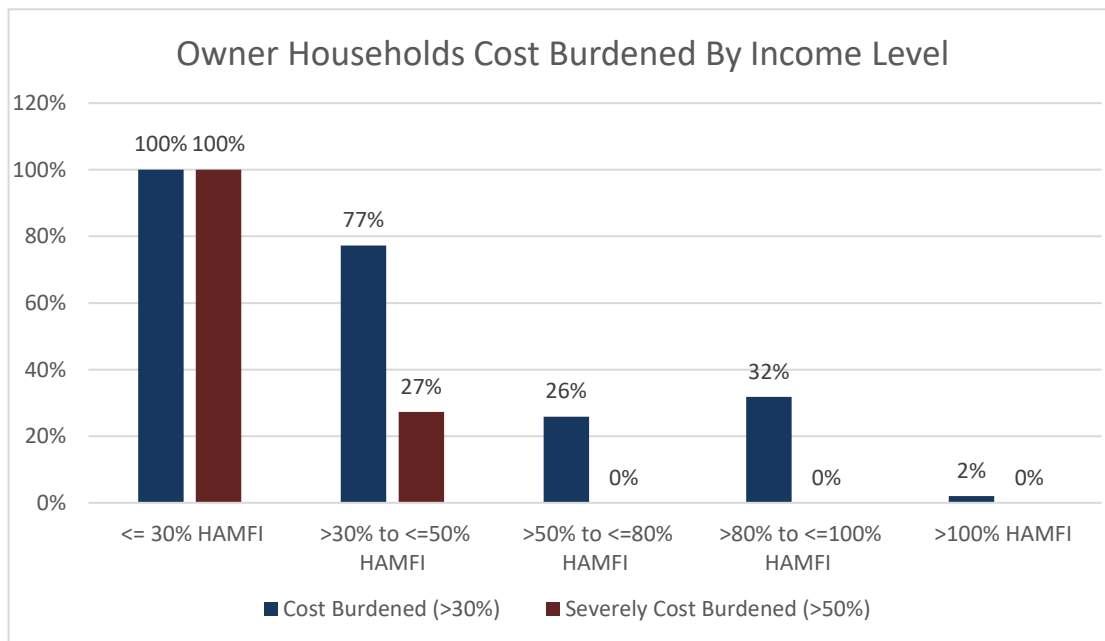
Homes valued at or below \$186,667 are considered affordable for moderate income earning households in Enoch, with a monthly payment \$1,194³. The US Department of Housing and Urban Development (HUD) CHAS data estimates that approximately 40% of households who own their home earn a moderate income in Enoch City. Of this share, 56.0% is considered cost burdened, meaning that they spend 30% or more of their income on housing. Thirty-two percent are severely cost burdened, spending 50% or more of their income on housing. The tables below describe the number of owned homes in Enoch and those that are considered cost burdened.

³ Mortgage is affordable for a moderate-income earning household based on a 30-year fixed rate loan at 4.5% interest, a 20% down payment, and an average monthly utility payment of \$150.

Income by Cost Burden for Homeowners	Cost burden >30%		Cost burden >50%		Enoch Homes Owned
	Count	Percent	Count	Percent	
<= 30% HAMFI	145	100%	145	100%	145
>30% to <=50% HAMFI	85	77%	30	27%	110
>50% to <=80% HAMFI	75	26%	0	0%	290
>80% to <=100% HAMFI	105	32%	0	0%	330
>100% HAMFI	10	2%	0	0%	495
Total	420	31%	175	13%	1370
Total of Low-to-Moderate Income (<=80% AMI)	305	56%	175	32%	545
% of Low-to-Moderate Income (<=80% AMI)					40%

Source: 2016 CHAS

The chart below details the estimated percentage of cost burdened home-owner households at each income level. All owner households making 30% or less of the Area Median Income are severely cost burdened, spending greater than 50% of their income on housing. Greater support for low income earners is necessary in Enoch to facilitate attainable homeownership in the community. Some cost burdened households may not know about the assistance that is available to them, the city should try to connect them to resources and assistance.



Source: 2016 CHAS

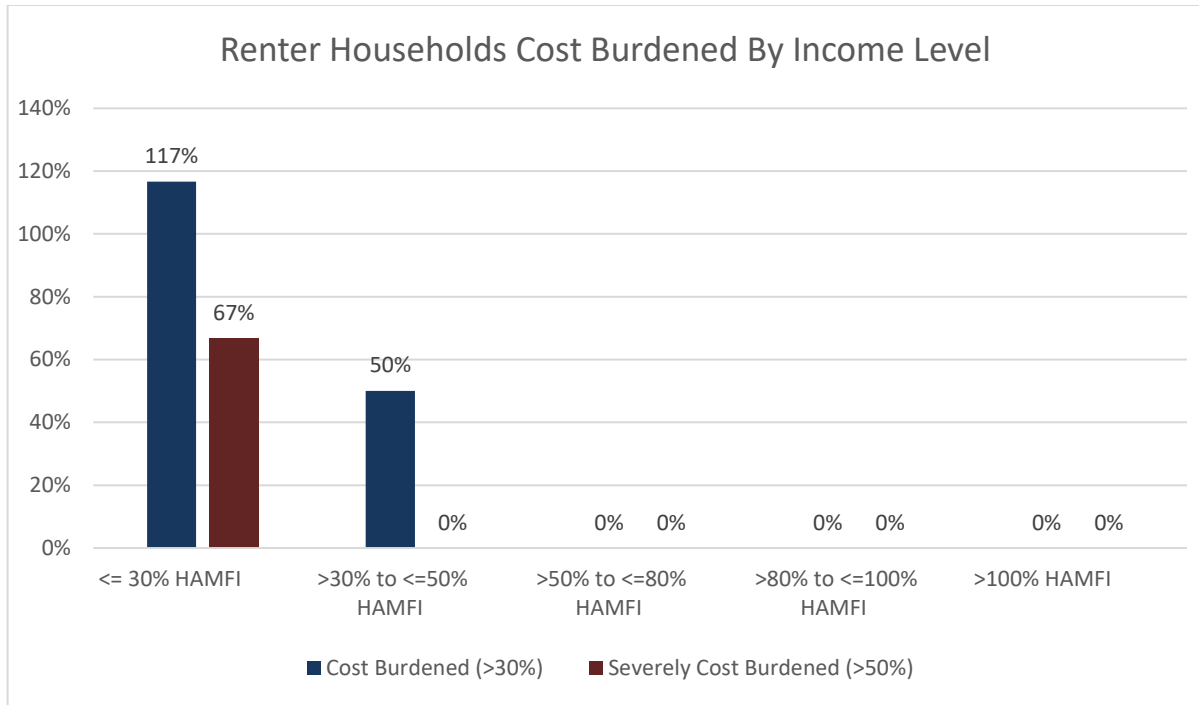
Affordability of Rent

According to the 2018 American Community Survey there are 238 households paying rent in Enoch. The median cost to rent housing is \$1093, indicating that households earning 80% of AMI can afford median rental rates. Households earning 50% of AMI and less have a more difficult experience renting in Enoch. According to 2016 HUD estimates, 67% of low-to-moderate income renters in Enoch City are cost-burdened and 27% are severely-cost burdened, spending more than 50% on housing expenses. The table below details renters cost burden and the percentage of Low-to-Moderate income rented homes in Enoch. Additional rental opportunities and support for low to moderate income households are needed in Enoch City to provide an adequate opportunity to obtain affordable housing.

Income by Cost Burden for Renters	Cost burden >30%		Cost burden >50%		Enoch Homes Rented
	Count	Percent	Count	Percent	
<= 30% HAMFI	35	117%	20	67%	30
>30% to <=50% HAMFI	15	50%	0	0%	30
>50% to <=80% HAMFI	0	0%	0	0%	15
>80% to <=100% HAMFI	0	0%	0	0%	15
>100% HAMFI	0	0%	0	0%	115
Total	50		20		205
Total of Low-to-Moderate Income (<=80% AMI)	50	67%	20	27%	75
% of Low-to-Moderate Income (<=80% AMI)					37%

Source: 2016 CHAS

The chart below details the estimated percentage of cost burdened renter households at each income level. All renter households making 30% or less of the Area Median Income are cost burdened, spending greater than 30% of their income on housing. Cost burden is cut in half for those earning between 30% and 50% of AMI. Severe cost burden is seen only in renters earning 30% or less of the AMI in Enoch.



Source: 2016 CHAS

Renters earning less than 50% of the AMI need support in sustainably affording housing in Enoch. Addressing the percentage of income going to housing expenses can support Enoch residents remaining in Enoch and potentially moving from renting to homeownership over time. Informing and connecting residents to resources that can mitigate these situations of cost-burden can be one step to addressing this challenge for renters.

Utilities and Other Housing Costs

Utilities like water, gas, and electricity are housing costs that are often not considered in the rental or purchase of housing. To be considered affordable, the total housing cost, including expenses like utilities, insurance, etc. must be below 30% of a person’s income. When left out of consideration in the cost of a home, utilities can push a household into a cost burden, especially if a unit is not maintained or is not efficient.

While it is generally understood that higher income households in larger homes have a greater utility cost, smaller units considered to be more affordable may also have a surprisingly high expense for utilities and associated housing costs. A study in the Journal of the American Planning Association showed that, on average, low income

households pay 10% of their income to utility costs, which can compound existing housing cost burdens⁴.

Analysis of Enoch or Iron County's utility cost on low-to-moderate income earners has not been conducted but given the share of cost burdened households in Enoch, taking action to address energy and utility cost burdens can impact these residents. Actions to reduce energy cost burdens can also support maintenance of the housing stock. The city can request or require efficiency benchmarks for new units to reduce future costs for low-to-moderate income households. Existing units can benefit from rehabilitation or efficiency upgrades to support keeping utility costs low, especially for the lowest income residents who are most vulnerable to these costs, and most likely to be in older units in need of rehabilitation.

Special Needs Housing

It is important for Enoch City to address housing for those with special needs. People with special needs may include the elderly or disabled that live on a fixed income, the unhoused, or those otherwise in need of specialized or supportive housing.

Senior Citizens

The 2018 American Community Survey estimated 8% of the Enoch population is aged 65 and over, at 521 people. This population has remained steady since the 2010 estimate of 7.8%. The Kem C. Gardner Policy Institute approximates that Iron County's population of people 65 and over is expected to increase by 362 annually on average between 2015 and 2027. Based on this estimate, the Enoch can expect a total of 756 people aged 65 and over by 2027, an increase of 235 people from the 2018 ACS estimate. This trend indicates that as the Enoch population grows, so will its population of retirement age individuals. With this increase in population comes considerations for housing construction.

Housing affordability is affected by property values, maintenance, and utility costs, which can impact elderly residents who may be living on a fixed income. 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.

Mobility in the home is also a concern for seniors. While mobility is not directly associated with affordability, it is a housing constraint for the elderly as it may dictate

⁴ Constantine E. Kontokosta, Vincent J. Reina & Bartosz Bonczak (2020) Energy Cost Burdens for Low-Income and Minority Households, *Journal of the American Planning Association*, 86:1, 89-105, DOI: 10.1080/01944363.2019.1647446

how long they are able to live independently in their home⁵. Enoch can work to increase housing stock and resources to support senior citizens in attaining housing that will accommodate changes in mobility among seniors.

In some cases, elderly citizens no longer can 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 likely increase. Enoch does not presently have a housing complex or accommodations specific to senior citizens and/or people with disabilities, although there are services located in nearby Cedar City. As the population of seniors increases, the demand for specialized senior housing will also increase. Senior housing should be incorporated in the housing mix, with units to accommodate LMI seniors, ensuring consistent, stable housing for this community.

People with Disabilities

According to the 2018 ACS, people with disabilities comprise approximately 11% of the Enoch population. 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. Twenty-nine percent of Enoch residents with a disability are 65 or older. Approximately 3% (1,559 individuals) aged 65 or older in Enoch have a disability. People with disabilities often face financial and social difficulties that make it difficult to obtain housing.

Programs that are geared toward helping people with disabilities obtain housing include low rent and public housing voucher programs, assistance through centers of independence, and employment and training resources. Existing programs administered by the Cedar City Housing Authority can support applicants with a disability throughout Iron County, including Section 8 housing vouchers and public housing units. The City should be diligent to ensure that people with disabilities have an opportunity to obtain affordable and suitable housing.

People who are Unhoused

According to the Utah Continuum of Care 2019 annualized point-in-time count, roughly 0.09% of Utah's population is unhoused. Although regional differences may impact the rate of unhoused people in a region, this percentage can be used to estimate the number of individuals who are unhoused in Enoch, which are approximately 6 people.

The City should promote resources that allow community members to access stable housing when the need arises. Increasing access to affordable housing, especially to those making less than 30% of the AMI, can keep families from being unhoused in the

⁵ Housing an Aging Population, American Planning Association, Knowledgebase Collection, accessed 9/23/2020, <https://planning.org/knowledgebase/housingagingpopulation/>.

future. Emergency or short-term homelessness and supports in transitioning from being unhoused are also policy and planning considerations that Enoch should keep in mind as the community grows.

Zoning Regulatory Environment

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. To evaluate the potential for moderate income housing in the community, an assessment of the current residential zoning uses, and conditional uses has been conducted.

Survey of Residential Zoning

The Enoch City zoning ordinance allows residential dwellings in the following zones:

Enoch Residential Zones			
Dist.	Area	Permitted Residential Uses	Conditional Residential Uses
Planned Unit Development			
P-D	N/A	All use requirements of the zoning district in which the P-D Overlay is located shall apply	All use requirements of the zoning district in which the P-D Overlay is located shall apply
Rural Residential District			
R-R-5 R-R-2 R-R-1	5 acres 80,000 sq. ft. 40,000 sq. ft.	Single-family dwelling. Single-family dwelling with a portion as a rental. Single-family dwelling with a guest house.	Home occupation business Bed and Breakfast Congregate living facilities
Single Family Residential District- Low Density			
R-1-18	18,000 sq. ft.	Single-family dwellings. Single-family dwelling with a portion as a rental. Single-family dwelling with a guest house.	Congregate living facilities
Single Family Residential District- Medium Density			
R-1-11	11,000 sq. ft.	Accessory uses and buildings customarily incidental to permitted uses, not to exceed 10% of the land. Single-family dwellings	Congregational Living Facilities except Treatment Home and Therapeutic Boarding School
Multiple Residential District			
M-R-2	N/A	Accessory uses and buildings customarily incidental to permitted uses, not to exceed 10% of the land. Single family dwelling. Twin homes. Town homes. Duplexes	Congregate Living Facilities
Mixed Residential			
MXR-18	18,000 sq. ft.	Accessory uses and buildings customarily incidental to the permitted use, not to	Congregate Living Facilities

		exceed 10% of the land. Single family dwellings. Single-family dwellings with a portion as a rental. (Rev. 4-19-17) Single-family dwellings with a guest house. (Rev. 4-19-17) Single family mobile homes on individual lots, constructed on permanent foundation	
Mobile Home Subdivision			
MHS	18,000 sq. ft.	Single family mobile homes on individual lots, provided on permanent foundations.	Congregate Living Facilities
Mobile Home Park			
MHP	N/A	Accessory uses and buildings customarily incidental to the permitted use, not to exceed 10% of the land. Mobile homes on individual spaces.	Congregate living facilities
Commercial Zones			
N-C C-C R-C R/I-P	N/A	Congregate Living Facilities in R-C and R/I-P zones.	Congregate Living Facilities in N-C and C-C zones. Dwelling Unit- only one dwelling unit per commercial building is allowed. The dwelling unit may be a part of the structure of the commercial building and must comply with building code. If the dwelling unit is separate from the commercial building, it is under the same regulations of a "guest house" in a residential zone.
Administrative and Professional Office Zone			
P-O	N/A	No applicable residential uses.	No applicable residential uses.
Recreational Vehicle Park			
RVP		No applicable residential uses.	No applicable residential uses.

Evaluation of Zoning Ordinance

In general, Enoch’s Zoning Regulations provide for an opportunity to develop a variety of housing types to meet the needs of households with various incomes. There are provisions for both multi-family and single-family dwellings, although there is emphasis on single family dwellings across districts in the zoning ordinances. The City may consider expanding or revising a few provisions in the code to ensure a greater opportunity for affordable housing choice is provided.

Enoch allows accessory apartments or accessory dwelling units in their code as guest houses or “dwelling with a portion as a rental”. These accessory dwellings provide for low-to-moderate income housing options while preserving the character of existing single-family neighborhoods. The Rural Residential District, Low Density Single-Family Residential District, and Mixed Residential zones presently allows for these uses.

Accessory dwelling and guest house options can support the community in promoting diverse affordable housing options throughout the City.

Duplexes, town homes, and twin homes are permitted in the Multiple Residential District of the Enoch Zoning Ordinances. These housing types typically accommodate two families on a lot. The term multi-family is defined in the Enoch Zoning Ordinance as a dwelling with 4 or more units. None of the residential zones list multi-family housing as an allowable use. Incorporating multi-family housing options will be a first step for Enoch to diversify their housing stock.

The City should consider regulation changes, including: reducing the minimum square footage of housing units, decrease the maximum building size in certain zones, and facilitating the rehabilitation or expansion of infrastructure, which can encourage the construction of moderate-income housing in the community. Enoch can incorporate the analysis and recommendations made in this plan to develop goals, objectives, and strategies to support the development of moderate-income housing in the community.

Barriers to Affordable Housing

Assessing Enoch’s current and projected housing stock presents some challenges and barriers that do not support affordable housing in the long term. Identified barriers are areas in which Enoch can work to improve housing outcomes and attainment in the long-term.

Housing Stock

The current housing stock in Enoch is dominated by single-family units and homeownership. While this is not altogether a negative characteristic, it does limit the opportunity for households not able to rent a single-family unit or who are not able to purchase a home in Enoch. The status of the housing stock likely contributes to LMI renters and homeowners being cost burdened. Addressing this barrier will include diversifying the housing stock with multi-family housing options. Given the high costs of housing in Enoch, addressing the housing stock barriers also include prioritizing housing at a diversity of price-points, to provide options and affordability throughout the community.

Zoning and Land Use

Enoch has some zoning ordinances that promote access to affordable housing and a diverse housing stock, including provisions for guest houses and accessory dwelling units. Enoch can continue these improvements by incorporating multi-family options into higher density zones. Presently options like duplexes and twin homes are permissible, but there is not a zone that permits multi-family housing as it is defined in

the zoning code, a building having four or more dwelling units, each occupied by one family. Finding a place for this use can contribute to a diversity of housing options and costs for Enoch residents.

Knowledge of Existing Resources and Assistance

Some Enoch residents may not be aware that there are resources or assistance available to them for their housing costs. It may also be the case that residents might not realize that they would qualify for assistance that exists in Enoch. Bridging the gap between the experience of the low-and-moderate income households in the community and the affordable housing providers and assistance will be integral to continuing to address housing affordability in Enoch.

Goals, Objectives, Strategies

Goal 1: Meet the needs of people of various income levels working and desiring to live in Enoch City by allowing residential access close to employment centers and by enticing mixed uses to business property owners that will add additional revenue to business investments.

Objective 1 — Encourage opportunities for the development of adequate housing for low and moderate-income households by using land-use regulation techniques and consider moderate income residential development in commercial and mixed-use zones.

Strategy 1 — When meeting with owner/developer, discuss the possibility of adding residential to their project.

Strategy 2 — Instruct owner/developer about parameters that must be met to add low to moderate income residential to their project.

Strategy 3 — Assist owner/developer in application and construction processes.

Strategy 4 — Rezone areas of the community to accommodate higher densities and mixed uses.

Goal 2: Increase affordable rental units for low-to-moderate income households.

Objective 1 — Understand how ordinances, assessment, and fees impact housing affordability and cost of services to the user.

Strategy 1 — Consider the impact of proposed ordinances, assessments and fees on moderate and low-income housing affordability and availability by avoiding services that increase costs.

Strategy 2 — Staff will regularly review budgeted expenditures in relationship to the quality of the services provided. Expenditures will be weighed with the efficiency and effectiveness of services provided.

Strategy 3 — Review funding allocation and efficiencies. Re-allocate funding from other areas if additional funding is needed for services and reduce funding if efficiencies exist and are implemented.

Goal 3: Maintain a strategic partnership with affordable housing government agencies and non-profit organizations.

Objective 1 — Partner in zoning and efficient building permitting and inspecting to reduce possible burdens normally found in the building process.

Strategy 1 — Enhancing communication and efficient building permit processes to reduce municipal impact on legal practices.

Objective 2 — Understand affordable housing needs and programs that will fulfill those needs.

Strategy 1 — Establish an open dialogue with the affordable housing government agencies and non-profit organizations to share common burdens placed upon both.

Strategy 2 — Provide collaborative support in the form of letters, information, and public comment on affordable housing projects.

This Plan was prepared in partnership with Enoch City by the Five County Association of Governments staff.

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