

**MILLARD COUNTY GENERAL PLAN
HOUSING ELEMENT
2010**

Millard County General Plan Housing Element

County Goals, Objectives and Implementation Strategies

Housing

Millard County is being discovered as a great place to live and raise a family. With increased interest and development in the area, providing adequate and affordable housing opportunities is emerging as a County issue.

The County has identified the need to better understand area housing needs and will work with community leaders, developers and citizens to identify ways in which this issue can be politically and socially addressed.

The County will pursue its housing goals through the following objectives and strategies:

Goal: Provide adequate, affordable and safe housing opportunities for all residents.

Objective: *Residential development will occur in a manner that is consistent with the County's cultural values and rural lifestyle.*

Implementation Strategies:

- Encourage residential development to occur within developed areas in order to prevent unnecessary sprawl.
- Encourage residential growth and design that complements the County's "small town" atmosphere.
- Encourage neighborhood design that provides safe traffic circulation, attractive landscaping and quality physical improvements.
- Develop housing consistent with community and county standards and goals.
- Enforce adopted building codes and subdivision regulations on a consistent basis.
- Promote good design and a pleasant and healthy environment in mobile home parks.
- Develop housing strategies for development in the unincorporated areas of the County.

Objective: Encourage a County housing profile that accommodates a diverse range of needs and financial situations

Implementation Strategies:

- Promote County zoning ordinances and development regulations that encourage infill development, planned unit development (PUD) planning and compatible, mixed-use zoning.
- Encourage the development of housing targeted for specific groups of the population, i.e., the elderly or low-income residents.

Objective: Address the County's housing needs on a community level.

Implementation Strategies:

- Initiate a County-wide education campaign addressing area housing issues. Incorporated communities and industry will be initial contacts.
- Develop partnerships with incorporated towns and cities to address the diverse housing needs of each area.
- Encourage additional training seminars on planning, zoning and community development.
- Consider County and community housing issues and objectives as part of all relevant County planning efforts and decisions.

Objective: Work with industry to assess the need for temporary and permanent employee housing.

Implementation Strategies:

- Clarify the expectations and roles of industry, government and the private sector with regards to accommodating and/or providing temporary employee housing.
- Require that all temporary housing units be located in well-planned areas compatible and in conformance with County and municipal master plans. Temporary housing complexes and the associated infrastructure should be designed in a manner that encourages beneficial reuse of the site following construction.

Objective: Develop and maintain a County-level housing plan as required by Utah Code Annotated 17-27-403.

Implementation Strategies:

- The County will work with the Six-County AOG and local communities to complete a County Housing Plan. The County's housing element will be adopted as part of the County's General Plan.
- The County's housing element will be reviewed every five years and updated as necessary.

MODERATE INCOME HOUSING PLAN

The State of Utah recognizes that the availability of moderate-income housing is a statewide concern that requires municipalities and counties to propose a plan for moderate-income housing as part of their *General Plan* (UCA 10-9a-103 and 17-27a-403).

"Affordable housing" means housing occupied or reserved for occupancy by households with a gross household income equal to or less than 80% of the median gross income of the applicable municipal or county statistical area for households of the same size." (UCA 11-38-102)

This Moderate Income Housing Plan, included as an element of the Millard County General Plan, is formulated and adopted as required by Utah State Law 17-27a-401 et seq., UCA 1953 as amended. The spirit of the statute is to ensure that households who desire to live in Millard County should not be excluded from living in the county simply because they are moderate or low income households. The statute states that the Planning Commission shall consider the Legislature's determination that counties should facilitate a reasonable opportunity for a variety of housing, including moderate income housing to meet the needs of people desiring to live there . . . and to fully participate in all aspects of neighborhood and community life . . . to allow persons with moderate incomes to benefit from and fully participate in all aspects of neighborhood and community life."¹

The Millard County General Plan states under **Implementation Strategies**: "Encourage residential development to occur within developed areas in order to prevent unnecessary sprawl. (**Objective**: Encourage a County housing profile that accommodates a diverse range of needs and financial situations.)

In Millard County the median income for a household of four is \$ 44,948 in 2009 (Source: U.S. Bureau of Economic Analysis, U.S. Census Bureau, and Utah Department of Workforce Services 2009). Moderate income housing is therefore defined as housing that is affordable (housing and utility costs do not exceed 30 percent of household income) for a household with an income of \$31,463.

The housing analysis below complies with the statute which requires an estimate of the "existing supply of moderate income housing" and the "need for moderate income housing...for the next five years." As required by the statute a survey of residential zoning was conducted to determine if "existing zoning densities affect opportunities for moderate income housing." In addition to the requirements of the statute, the study relies on the Utah Affordable Housing Manual, published by the Department of Community and Economic Development to identify data needs and provide an analytical framework.

PROFILE OF MILLARD COUNTY - Housing Availability:

a) MILLARD COUNTY POPULATION:

**Table 1
Millard County Population**

Year	TOTAL POPULATION	UNINCORPORATED
2000	12,082	3,815

¹ (UCA 17-27a-403)

2005	13,305	4,155
2010	14,199	4,435
2020	18,386	5,742
2030	22,439	7,008

Source: State of Utah Governor's Office of Planning and Budget retrieved at <http://www.governor.utah.gov/dea/projections/05BaselineCityProj.xls>

- Table 1 identifies the unincorporated 2000 population and population projections for the period 2010 – 2030 of Millard County.
- Millard County anticipates an unincorporated area population increase of 3,193 residents for the period 2010 to 2030.
- County totals for 2005 through 2030 are from 2005 Baseline Long Term Demographic and Economic Projection Series.
- The 2000 U.S. Census Bureau identifies the number of residents per household in the County is 3.19. With an anticipated population increase of 3,193 persons from 2010 to 2030 or approximately 50 additional household units per year Millard County anticipates providing an additional 1,000 household units in the unincorporated areas of the County to accommodate the anticipated population increase. (This assumes that the number of residents per household will remain constant for the period 2010 to 2030).²

b) INCOME AND HOUSING SUPPLY

Table 2
Millard County Household Income

Income and Wages					
	2004	2005	2006	2007	2008p
Total Personal Income (\$Millions)	271.8	278.9	280.3	314.1	NA
Per Capita Income	2,264	2,349	2,357	2,639	NA
Median Household Income Estimates	4,046	4,055	4,276	4,494	NA
Average Monthly Nonfarm Wage	2,451	2,455	2,558	2,668	2,855

Source: U.S. Bureau of Economic Analysis, U.S. Census Bureau, Utah Department of Workforce Services.
<http://www.bea.gov/bea/regional/reis/http://www.census.gov/hhes/www/saige/http://jobs.utah.gov/jsp/wi/utalmis/gotolIndustry.do>

Table 2 identifies the median household income in 2007 at \$44,948. As required by law (UCA 17-27a-403), and using the most recent Millard County Median Household Income, the Moderate Income Housing for Millard County is identified as housing that is available to those residents with a household income of \$35,510.

Table 3
Millard County Household Income 1999
Household Income, 2000 (1999 Income)

Income	Households	Percent
Total Households	3,855	100.00%
Less than \$9,999	292	7.57%
\$10,000 - \$14,999	294	7.63%
\$15,000 - \$24,999	695	18.03%
\$25,000 - \$34,999	581	15.07%

² Source: The Utah Department of Workforce Services 2009 Facts
<http://jobs.utah.gov/opencms/wi/regions/western/millard/millardfs.pdf>

\$35,000 - \$49,999	727	18.86%
\$50,000 - \$74,999	827	21.45%
\$75,000 - \$99,999	306	7.94%
\$100,000 - \$149,999	80	2.08%
\$150,000 - \$199,999	17	0.44%
\$200,000 and above	36	0.93%
Source: Census 2000		

- Table 3 identifies that approximately 3,855 households had a household income equal to or less than eighty percent (80%) of the median gross income for Millard County.³
- With the anticipated additional 3,193 residents located in the unincorporated area of Millard County for the period 2010 to 2030, it is anticipated that 1,309 of the new households will be occupied by households with an income equal to or less than the Millard gross income.⁴

**Table 4
Millard County Sales and Building**

Sales and Building					
	2004	2005	2006	2007	2008
Gross Taxable Sales (\$000s)	135,399	137,483	152,390	119,796	148,470
Permit Authorized Construction (\$000)	9,103	16,342	10,439	12,686	11,087
New Residential Building Permits	46	55	50	36	33
Residential Build Permits Value (\$000)	5,394	6,712	7,011	5,577	5,371
Source: Utah Tax Commission and University of Utah Bureau of Economic and Business Research. http://tax.utah.gov/esu/income http://www.business.utah.edu/bebr/					

**Table 5
Subsidized “Affordable” Rental Projects in Millard County**

Project / Location	Sponsoring Agency	Type of Project	Units	Year Built
Fillmore				
Mt. Catherine Manor	Millard County Housing Authority Rural Development	Elderly / Handicapped	22	
Crown at Fillmore	Six County AOG Crown Homes	Affordable	3	2008
Delta				
Delta Sands			33	1986
Delta Manor	Community Housing Services	Affordable	45	1983
Crown at Delta	Six County AOG Crown Homes	Affordable	3	2009

Housing availability for special needs populations (handicapped and seniors) has remained steady with the Millard County Housing Authority complexes in Delta (Delta Sands) and Fillmore (Mt Catherine Manor). Although the Pleasant Acres for the Elderly facility closed its doors in 2009, the Diamond D Inn Assisted Living facility has remained open as an alternative to long term care at the Millard County Care and Rehabilitation nursing home in Delta and the swing beds for long term care at the Fillmore Community Medical Center. Both facilities are dedicated, in part, to mentally and physically handicapped individuals.

³ Source: [Census 2000](#) analyzed by the [Social Science Data Analysis Network \(SSDAN\)](#).

⁴ Source: State of Utah Governor’s Office of Planning and Budget retrieved at <http://www.governor.utah.gov/dea/projections/05BaselineCityProj.xls>

Millard County has a population of approximately 13,550 people and an estimated 4,513 households. With a growth rate of only 1 percent, Millard County exhibited one of the slower-growing populations in Utah during 2008. Currently, estimates place the county's population at roughly 13,600. According to U.S. Census Bureau estimates, almost all of the county's townships have actually lost population since 2000—suggesting growth is occurring in the unincorporated areas. Three out of four of these households - nearly 3,384 - own their own homes (includes modular and mobile homes) and the remaining 1,174 households live in rental units.

The number of single-family homes vacant is estimated to be about 61. This number is not unusual for Millard County over the past two decades. While the construction of new homes has dropped dramatically nationally with the depressed economy in 2009, Millard County has remained steady. The vacancy rate for rental units is estimated to be 5 percent or about 4 to 10 units. A vacancy rate was determined by discussions with municipal planners, providers of housing and review of classified ads.

From 2004 to 2008 the number of new single-family housing units added to the housing inventory has remained steady at an average of 44 per year. In 1990 the total inventory was 242, hence in the past ten-years the inventory of single family units has decreased by an average of 9%. During the same periods new construction of rental units has been virtually nonexistent. This disparity between types of new residential construction is explained, in large part, by the lack of economic development and a depressed job market. Home owners who would benefit from lower cost housing in Millard County are unwilling to commute 60 to 120 minutes to employment in Utah, Tooele or Salt Lake Counties. The same economic incentives have not been present for renters. Rental rates in the aforementioned counties have not increased much in the past few years as vacancy rates rose to over 7 percent, thus providing reasonably priced rental housing to the north. These conditions left little incentive for renters to move to Millard County for lower priced rental housing.

Approved subdivisions in the municipalities as well as the unincorporated areas of Millard County are selling very few lots for new construction due to the current recession.

The special needs population in Millard County is estimated to be 654 elderly handicapped, 965 nonelderly handicapped and 320 senior households that rent. Approximately 265 of the handicapped individuals are in households with incomes at or below 80% of the Area Median Income (AMI). Sixty handicapped individuals are in households with incomes at 50% of the AMI. The number of senior households that must rent and have incomes at or below 60 percent of AMI is 55. For these two special needs populations housing availability is adequate. There are 45 rental units in one apartment complex in Delta that offers deep rental subsidies for low-income renters.

Adequacy of Physical Condition of Housing Stock:

The physical condition of the housing stock in Millard County is fair. The median age of owner occupied units is 20 years and for renter occupied units is 32 years. Nearly 40 percent of all owner occupied units have been built since 1983 and 13.5 percent of renter units have been built since 1980.

Housing Affordability:

In general, the housing stock of Millard County provides sufficient affordable housing choices for moderate to low income households. The estimated number of home owners in 1999 with incomes at or below 80 percent of AMI was 900. The maximum price of a single-family home for a four-person household with income at or below 80 percent AMI is \$95,800. According to the Millard County Assessor's Office 1,548 homes or 34% percent of all single-family detached homes in Millard County have a market value of less than \$95,000.

The affordability of housing in Millard County is demonstrated by data from the Wasatch Front Regional Listing Service. Sales data show that the average price for a home in Millard County in 2007 was \$113,046, which is lower than in any of the neighboring counties. The average price of homes sold in Tooele County for the same period was \$160,903, or 70 percent higher than Millard County.

Although housing choices for low income households (50% to 80% of AMI) are relatively good, the housing choices for very low income households (less than 50% of AMI) are less satisfactory. There are an estimated 1,360 home owners with income at or below 50% AMI. These household can qualify for homes valued at \$58,100 or less. The Assessor's records show that only 409 homes in the county are valued at or below \$58,100.

The number of renters in Millard County in 1999 with incomes at or below 80% of AMI is 442. The maximum rental rate affordable for these households is \$470 and \$81 for utilities. The low income, four-person renter household would be able to afford, without much difficulty, a three-bedroom apartment in Millard County. The situation changes drastically, however, for renters at or below 50% of AMI. There are 172 renters in the county with very low incomes. These households cannot afford more than \$350 for rent. For these households, only older, smaller two-bedroom rental units would be affordable.

In Millard County, low income households are not excluded from affordable housing because of transportation, discrimination or attitudinal barriers. Zoning ordinances do not prevent the development of affordable housing. The county is characterized by zoning ordinances that encourage the full range of single-family development. There is no evidence of exclusionary zoning of low to moderately priced single-family homes.

Source: 2000 Census

The following questions were asked of planners in each incorporated city and the county:

1. Do you have enough land zoned residential to accommodate next five years of growth?	Yes
2. For most new subdivisions developed last year was rezoning required?	No
3. Were many subdivisions that needed rezone turned down last year?	No
4. Of land zoned residential, what percent is for high density housing; condos and apartments?	0 to 75%
5. Can developers have higher density if building low and moderate income housing?	No
6. Any other incentives for low income housing?	*No
7. Are there any procedural or permitting exceptions for affordable housing?	No
8. Does zoning ordinance encourage zero-Lot-line, clustering PUD etc., clustering etc.	*No
9. Does high density use require special use permit or conditional use permit?	Yes

*Fillmore City purchased five lots to promote affordable housing funded through the RDA.

*Fillmore City - For clustering and PUD - Yes. Zero lot line – No.

(a) The private sector, including nonprofit entities, shall be the primary source of developing and providing affordable housing with state and local incentives to encourage housing development.
9-4-1202-4(a)

Summary and Conclusion

Millard County and the ten incorporated municipalities within the County can be separated in two distinct groups:

- 1) those communities that share moderate growth in population and housing – unincorporated Millard County, Fillmore City and Delta City;
- 2) those small generally agricultural communities that have had little increase in housing activity in the 1990s --- Scipio, Holden, Meadow, Kanosh, Hinckley, Oak City, Leamington and Lynndyl.

The median age for homes countywide is 20 years. Communities to the north in Juab and southern Utah Counties have experienced rapid growth due to urban sprawl resulting from the economic growth of northern Utah County and Salt Lake County. The Salt Lake economy drove land and housing costs up precipitously in the 1990s. Consequently southern Utah County and Juab County, with an abundance of “developable” land at relatively low cost, prospered from the high cost of housing in Salt Lake County. That process has not trickled down to Millard County because of the added distance involved in commuting to the cities

Home buyers are attracted to Millard County because of lower prices and the small town quality of life. However, limited employment opportunities limit economic growth.

This study provides statistical data that demonstrates the affordability of housing in Millard County. The study provides relevant housing information in an organized and useful format for Millard County and the jurisdictions within the county. Throughout the study each housing market is evaluated regarding housing availability, adequacy, affordability and accessibility.

Accessibility of Housing:

The zoning ordinances throughout the cities in Millard County generally encourage affordable *single family* homes. There is no evidence of exclusionary zoning for single-family homes in unincorporated Millard County, Fillmore and Delta. In all three areas subdivisions have been approved that have a significant number of lots for development.

**Table 6
Millard County Housing Profile 2008**

Category	Number	Comments
Land area	6,589.13 sq. mi.	
Water area	238.9	
County population	13,550	(25% urban, 75% rural)
Population density – persons per square mile	2 per sq mile	(very low)
2008 cost of living index in Millard County	80.1	low, U.S. average is 100
Dwelling Units		

Housing Units in Structures	4,490	
One, detached	3,596	
One, attached	57	
Two	68	
3 or 4	89	
5 to 9	37	
10 to 19	57	
20 or more	63	
Mobile homes	523	
Housing Units with a Mortgage	1,343	58.2% with mortgage
Units with Second Mortgage	101	
Units with Home Equity Loan	153	
Units with Second Mortgage & Home Equity Loan	8	
Houses without a mortgage	963	
County owner-occupied houses and condos	3,057	
Renter-occupied apartments:	783	
County % of population - renters	20%	

Source: http://www.city-data.com/county/Millard_County-UT.html

Read more: http://www.city-data.com/county/Millard_County-UT.html#ixzz0ZEt2Rdwr

Millard County has a history of working cooperatively with state and local agencies to actively participate to provide moderate income housing. Millard County will continue to monitor the demands for moderate income housing occurring in the county as well as the incorporated and unincorporated cities and towns in an effort to provide moderate income housing to all residents of the county.