

CHAPTER 7

HOUSING



Image Source: Fregonese Associates. Payson, Utah. June, 2018.

The Imagine Payson housing element examines the city's existing housing supply, projects future housing needs, and sets goals and strategies to prepare for future growth. The housing element goals and strategies align with all elements of the Imagine Payson General Plan, including the transportation and land use chapters.

- 1** Payson has safe neighborhoods with a variety of high-quality housing options
- 2** Payson is a city where newcomers can stay, buy a home, and join the community
- 3** Payson has housing of different types and styles for people of all ages and incomes. This includes homes in single-family neighborhoods and affordable apartments in neighborhoods with higher density that provide for increased sustainability, livability, walkability, cost-efficiency, and access to services
- 4** Future development should protect historic buildings, enhance neighborhoods and urban areas, and create new mixed-use centers



HOUSING

As Payson continues to grow, managing growth will require a balanced housing supply. This can be achieved by increasing the array of available housing types to meet the needs of people of all ages, families of any size, and residents of all income levels. The challenge will be accommodating substantial population and job growth while still maintaining Payson's rural agricultural character, connection to nature, and ample open space. Thoughtful land use planning can help Payson be a place where future generations seek to lay down roots – establishing families, businesses, and social connections.

Planning and Regulatory Framework

Since adoption in April 2011, the housing element of the Payson City General Plan has provided for a variety of housing units available to residents of moderate- or low-income, based on a demonstrated need for low-income housing in Payson. In an attempt to eliminate barriers to affordable housing, Payson has instituted provisions to encourage and support compatible infill development in the pioneer neighborhoods to maximize existing utility systems and infrastructure, created an overlay zone to integrate multi-family housing into existing neighborhoods and commercial districts, rezoned various parcels to allow the construction of higher density rental housing, and created a Planned Residential Development (PRD) ordinance to allow flexible development layout to include a variety of lot sizes and housing products.

Payson City is a member of the Utah Valley HOME Consortium, formed to address housing shortage and affordability, and works closely with the Housing Authority of Utah County to provide affordable housing options and housing programs. Payson works in conjunction with non-profit organizations, like Self-Help Homes, to achieve housing goals and meet state requirements for affordable housing. Self-Help Homes is a non-profit 501(c)(3) charitable organization that provides quality affordable housing opportunities to individuals and families. One of the primary criteria for eligibility is a requirement that individuals or families must qualify at or below 80% of the Area Median Income (AMI) for their family size. In the past 15 years, Self-Help Homes has constructed over 200 single-family dwellings in Payson and the organization continues to look for additional property to expand their program.

According to the 2018 Moderate-Income Housing Reporting Form, the shortfall on available affordable housing units in Payson remains. Payson City Council recently adopted a Community Revitalization Plan on August 21, 2019 to support funding for low-income housing projects. Plan goals include improving the quality of low-income housing by promoting affordable homeownership and quality rental housing linked to public/private investment and transit-oriented development (TOD), leveraging resources for strategic neighborhood investments, assembling vacant tax delinquent land for redevelopment, and stimulating neighborhood investment.



Image Source: Utah State Capitol Building, 2014.

Moderate-Income Housing Planning Requirements

House Bill 295 (1996)

Requires an affordable housing element to be included in general plans.

House Bill 259 (2018)

Requires cities with populations over 10,000 to plan for moderate income housing

Senate Bill 34 (2019)

Requires local communities to plan for housing for residents of all income levels, to coordinate that housing with transportation, and to adopt at least three strategies from a menu of affordable housing strategies

State Code 10-9a-103(38)

Defines moderate income housing as “housing occupied or reserved for occupancy by households with a gross household income equal to or less than 80% of the median gross income for household of the same size in the county in which the city is located”¹

State Code 10-9a-403(2)(b)(ii)

The housing element needs to include “an analysis of how the municipality will provide a realistic opportunity for the development of moderate income housing within the next five years.”²

¹Utah State Code 10-9a-103(38). (2019). https://le.utah.gov/xcode/Title10/Chapter9A/10-9a-S103.html?v=C10-9a-S103_2019051420190514.

²Utah State Code 10-9a-403(2)(b)(ii). (2019). https://le.utah.gov/xcode/Title10/Chapter9A/10-9a-S403.html?v=C10-9a-S403_2019051420190514.

Imagine Payson's vision and recommendations reflect extensive community outreach. Public workshops, open houses, surveys, interviews, online mapping, and social media were used to gather community input and to guide goal and strategy development for each general plan element.

Scenario mapping was used to gauge community interest in different housing types and to identify preferred growth options. Workshop and online mapping activities indicated community preference for two new housing nodes near downtown, with easy access to I-15. Online mapping and workshop comments highlighted community awareness of the need to accommodate new growth and community interest in increasing the variety of housing types available.

STRONGLY OR SOMEWHAT AGREE THIS TYPE OF HOUSING HAS A PLACE IN MY COMMUNITY'S FUTURE

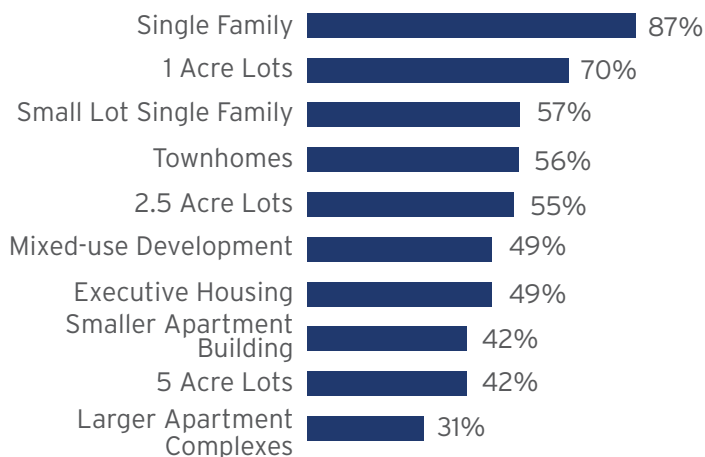


Figure 30. Source: Imagine Payson Live Polling and Online Workshop Results, 2018.

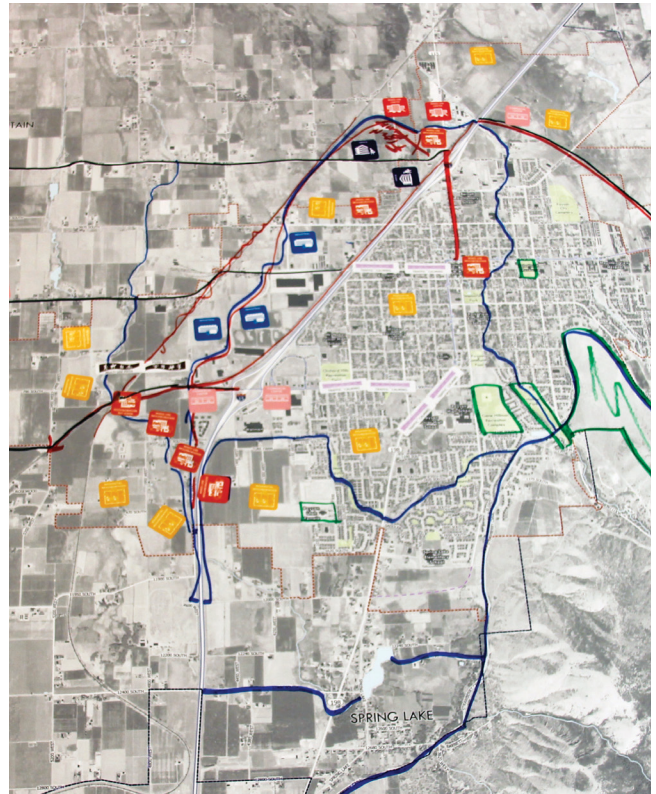


Figure X. Source: Imagine Payson Workshop Map, Fregonese Associates, June 2018.

SCENARIO WORKSHOP HOUSING PREFERENCES

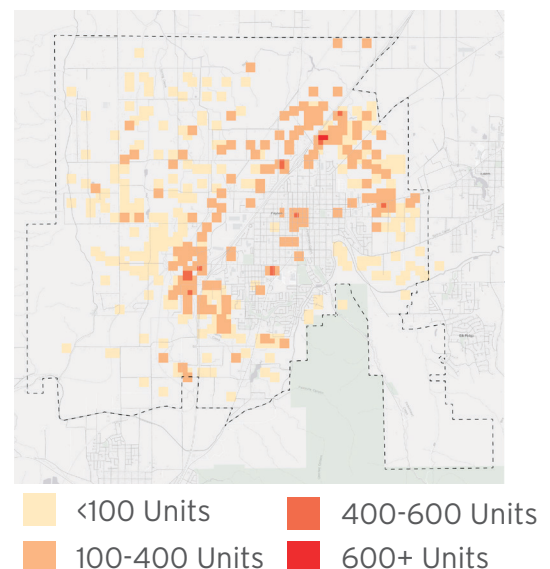


Figure 31. Source: Imagine Payson Scenario Results, 2018.

Population

Payson, home to 19,647 residents in 2017, grew at a rate of 4% between 2000 and 2010. Planned transportation improvements, economic development, in-migration, and births are likely to spur growth well into the future with a 6% annual growth rate projected from 2017 to 2050.³

Current Housing Supply

In 2017, the city of Payson had an estimated 5,364 households with an average of 3.6 people per household.² The city consists primarily of single-family homes. In 2017, 77% of all occupied housing units were single-family homes and the median home value was \$202,000. Single-family homes in Payson are 88% owner occupied housing and 12% rental housing. In fact, 77% of all housing units in Payson are owner occupied, with 74% of townhomes, 21% of multifamily housing, and 94% of mobile homes being owner occupied. This ratio of owners to renters is smaller than county wide figures, where 33% of all occupied housing units

are rentals. As Payson adds additional jobs, transit options, and college opportunities, high quality rental housing will present an attractive option for young professionals to stay and start their careers.

As Payson's population grows, the housing stock ages; particularly rental housing. Median year built for owner occupied housing in Payson is 1994, but the median year built for rental units is 1982. According to Comprehensive Housing Affordability Strategy (CHAS) data, approximately 73% of housing units in Payson are not experiencing any of the four housing condition problems: incomplete kitchen facilities; incomplete plumbing facilities; more than 1 person per room; and cost burden greater than 30%. A higher percentage (82%) of housing units in Payson are experiencing none of the severe housing problems, including: incomplete kitchen facilities; incomplete plumbing facilities; more than 1 person per room; and cost burden greater than 50%.

POPULATION PROJECTIONS FOR PAYSON CITY 2020-2060

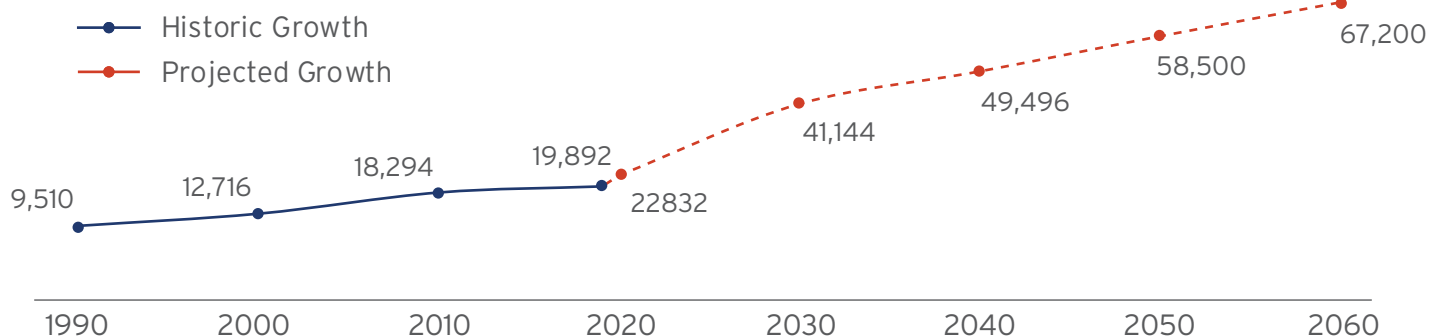


Figure 32. Sources: ACS 2017 5 Year Estimates, Utah Governors Office of Management and Budget Municipal Population Projections.

³Municipal Populations Projections 2012 Baseline Projections-Utah Governors Office of Management and Budget (2010 to 2060) via Mountainland Association of Governments. Some additional Small Area Population and Employment Projections proposed in January 2019 list 64,887 people and 21,552 jobs by 2050.

⁴ All current demographic and workforce data retrieved from the US Census: American Communities Survey (ACS) 2017 (five-year estimates) via Social Explorer or On the Map.

PAYSON AT A GLANCE

FY 2017 2 Bedroom Fair Market Rent	\$818
Provo-Orem MSA	
Payson Median Gross Rent	\$825
Payson Median Home Value	\$202,200
Payson Owner Occupied Housing Cost	\$1,142
Payson Mortgage Delinquency	70%
Payson Vacancy Rate	6%

Figure 33. Source: ACS 2017 5 Year Estimates.

ZILLOW SNAPSHOT

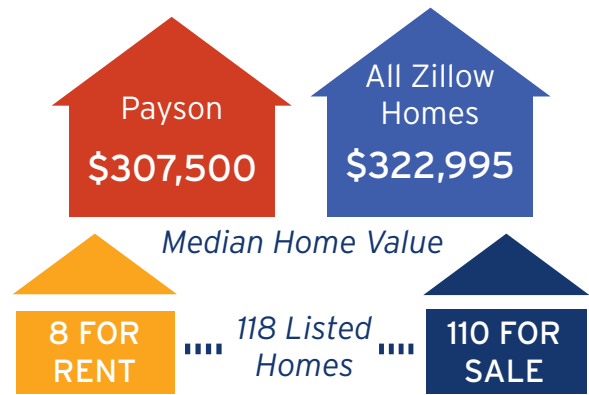


Figure 35. Source: Zillow.com.

PAYSON OCCUPIED HOUSING BEDROOM NUMBER 2017

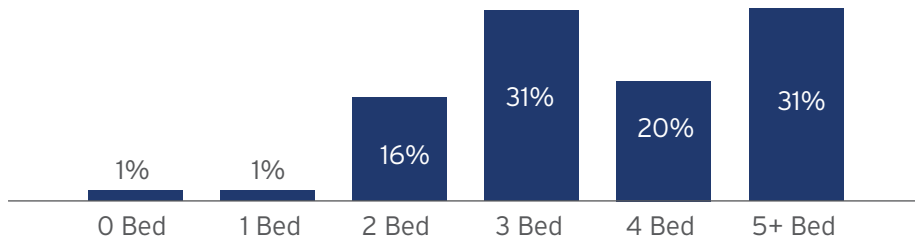


Figure 34. Source: ACS 2017 5 Year Estimates.

HOUSING MIX 2017

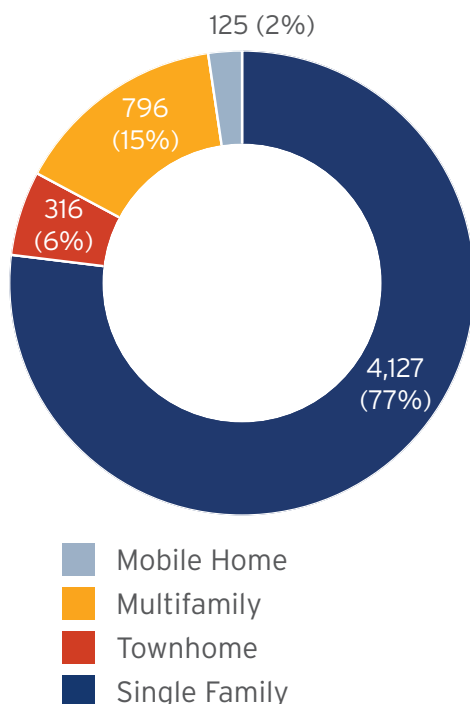


Figure 36. Source: ACS 2017 5 Year Estimates.

HOUSING TENURE 2017

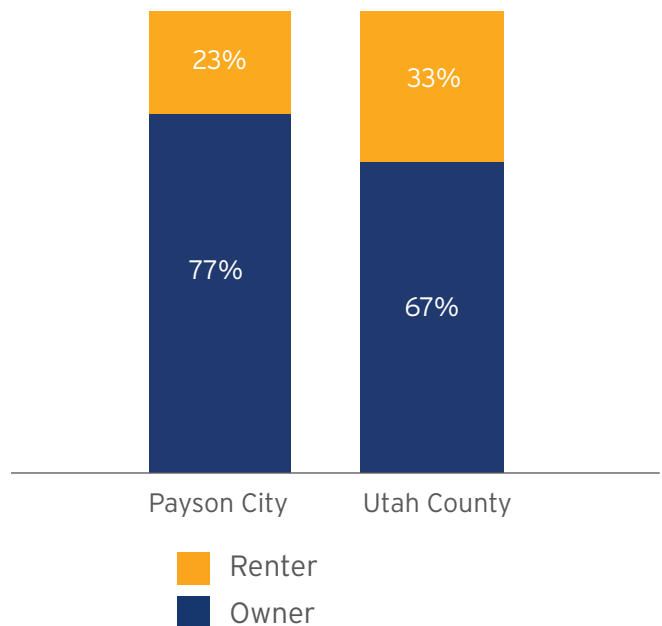


Figure 37. Source: ACS 2017 5 Year Estimates.

Payson is experiencing population changes, which means changes in future housing market demands. Trends that shape this demand include an aging population that have different housing needs than younger and middle-aged households; young workers who seek homeownership of different types of houses; and culture-wide changes in household size and workforce participation. Smaller housing units, such as townhomes, and a greater variety in rental options will become a larger part of the housing supply in Payson to meet the needs of new residents and young families.

Changes in Payson's housing market demands will have a greater impact on people with special needs, such as senior citizens, people living with disabilities, homeless or near-homeless families, those otherwise in need of specialized or supportive housing, and on low- and moderate-income renters. Policies that affect the availability of local affordable housing must be scrutinized to mitigate any disparate impact on minority populations and to promote connections to transit, jobs, services, and education centers.

Traditional***Cottage******Single Family
Small Lot******Townhome******Duplex******Work Live Units***

Image Source: Fregonese Associates. 2003-2017.

Seniors/Elderly

Payson is a young city with a median age of 26 years old and 60% of the population 35 years old or younger. Seniors, 65 years or older, are 9% of the local population, compared to a national rate of approximately 14.9%. Median income for seniors is lower when compared to the overall population in Payson, which makes finding affordable housing more difficult. However, the affordable rent for seniors is \$1081.25, which is significantly higher than the median rent for Payson (\$825) and the 2017 fair market rent listed for a two-bedroom apartment in the metro area (\$825).

People Living With a Disability

Many seniors are also living with some type of disability that may impact their individual housing needs and choices. About 10% of Payson's population is living with a disability, and 40% of those with a disability are seniors. While median income is also lower for this population, Utah has one of the highest median incomes in the country for people living with a disability (\$56,400).

Veterans

The Department of Veterans Affairs (VA) offers programs to help veterans and their surviving spouses buy or refinance homes with particularly favorable terms, including no down payment, no private mortgage insurance, and reduced interest rates. They also offer loans and grants for home improvements, specially adapted housing for disabled veterans, and rental assistance for homeless veterans. In Payson, 4% of the population over the age of 18 are veterans. Median income for the civilian population over 18 in Payson is \$26,143 for non-veterans and \$35,714 for veterans.

People Experiencing Homelessness

Getting an accurate count of the homeless population is notoriously and understandably difficult. Utah's state Point in Time count, published in August 2019, estimated 2,798 people, or .093% of Utah's population were experiencing homelessness in January 2018. While the homeless population is obviously not evenly distributed across the state, this rate of occurrence would place local estimates at about 18 people in Payson currently experiences homelessness. Programs for emergency housing, including domestic violence shelters, transitional housing, and long-term rental and home ownership assistance are coordinated across Utah County through the Mountainland Continuum of Care, a coalition of local non-profits and government agencies working together to address local housing needs.

Analysis of Special Needs Housing

As of 2019, the city of Payson had 102 units deed-restricted for moderate-income households subsidized by federal funds. Grand Vista Senior Apartments, located at 650 East 100 North, has been awarded low-income housing tax credits (LIHTC) and substantial rehabilitation will begin early 2020. The rehabilitation will deliver 25 fully renovated, ADA-compliant and energy efficient low-income housing units receiving USDA RD 515 rental assistance. The project has specific set aside units for individuals with disabilities and the homeless or near-homeless. Currently, this is one of the only projects in Payson that has been awarded low-income housing tax credits for a substantial rehabilitation.

SENIORS/ELDERLY LIVING IN PAYSON

% of Population 65 and Over	9% (1,745)
Median Income for Individuals 65 and Over	\$43,250
Affordable Rent for Individuals 65 and Over	\$1,081.25

Figure 38. Source: ACS 2017 5 Year Estimates.

PEOPLE LIVING WITH A DISABILITY IN PAYSON

% Population Living with a Disability*	10% (1,933)
Median Income for Individuals Living with a Disability in Utah	\$56,400

*40% seniors

Figure 39. Source: ACS 2017 5 Year Estimates.

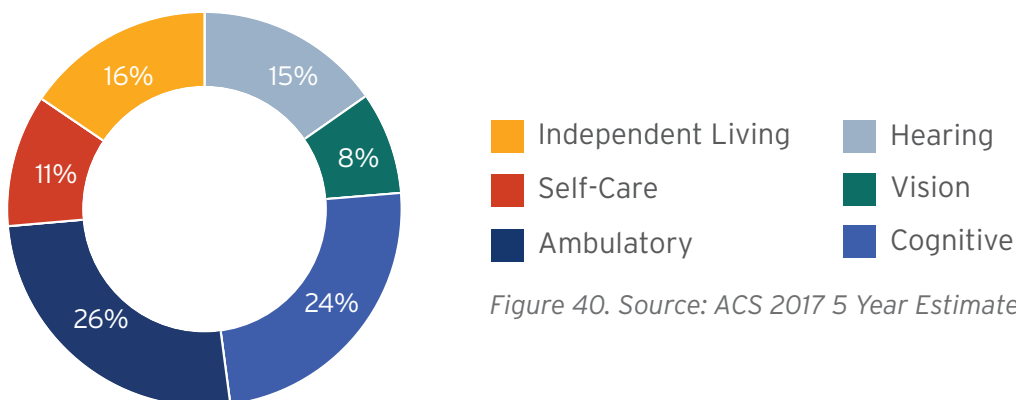


Figure 40. Source: ACS 2017 5 Year Estimates.

VETERANS LIVING IN PAYSON

% of Population 18 and Over	4%
Median Income for Civilian Population Over 18: Veterans	\$35,7141

Figure 41. Source: ACS 2017 5 Year Estimates.

UTAH HOMELESS POINT IN TIME COUNT 2018

Point in Time Count	2,798
---------------------	-------

Figure 42. Sources: Utah Workforce Services Housing & Community Development. (2019). State of Utah Annual Report on Homelessness 2019. <https://jobs.utah.gov/housing/scso/documents/homelessness2019.pdf>.

Payson works with the Housing Authority of Utah County (UCHA) and other organizations to provide affordable, safe, and sanitary housing. In addition to leasing 130 affordable units across Utah County, UCHA provides rent subsidies for eligible individuals and families, home repair, weatherization, and modernization for people struggling to afford upkeep on their homes. They provide additional preferences for families, the elderly, people with disabilities, and victims of domestic violence. This is funded through The Department of Housing and Urban Development.

A large portion of housing units in Payson are occupied by households with an annual income between \$50,000 and \$100,000. Within this group, 83% are homeowners. Households with an annual income less than \$35,000 see a reduced homeowner occupancy rate of 53%. Median income for renters is substantially lower than the median income for homeowners.

RATIO OF INCOME TO POVERTY

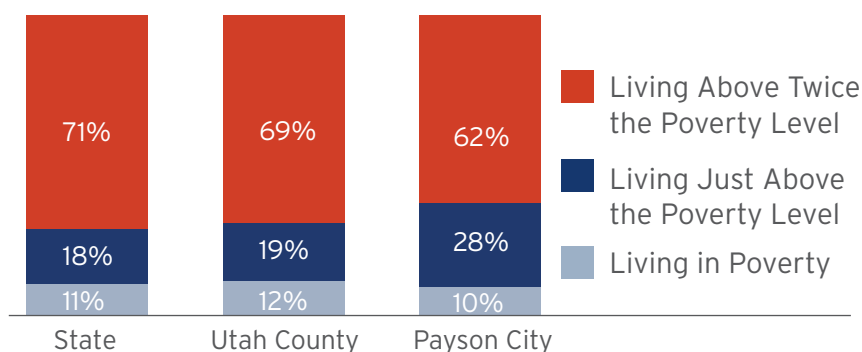


Figure 43. Sources: US Census Bureau, ACS 2017 5 Year Estimates, Census 2000.

PAYSON AMI DISTRIBUTION

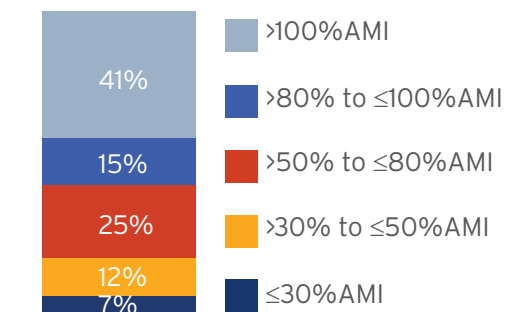


Figure 44. Source: HUD CHAS Data 2016.

MEDIAN INCOME COMPARISON

Provo-Orem MSA Area Median Income (2019)	\$79,600
Payson Median Income (2017)	\$62,587
Payson Renter Median Income	\$42,576
Payson Owner Median Income	\$69,416

Figure 45. Sources: ACS 2017 5 Year Estimates, HUD 2019 Income Limits Data.

CURRENT HOUSING BY TENURE AND AREA MEDIAN INCOME

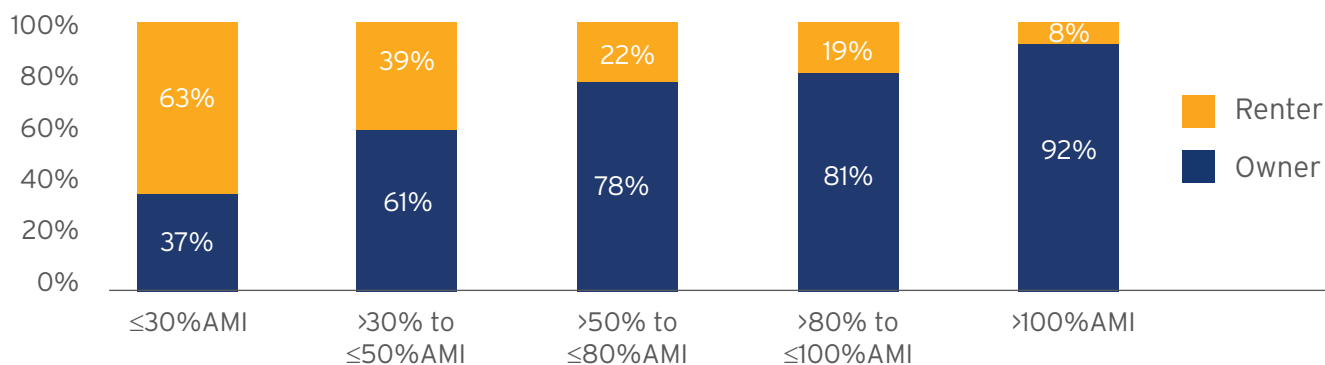


Figure 46. Sources: Payson City Moderate-Income Housing Reporting Form, 2018. U.S. Dept. of Housing & Urban Development. (2018). Tables 8, 14B, &15C: Comprehensive Housing Affordability Strategy [Data].

CURRENT HOUSING BY TENURE AND INCOME

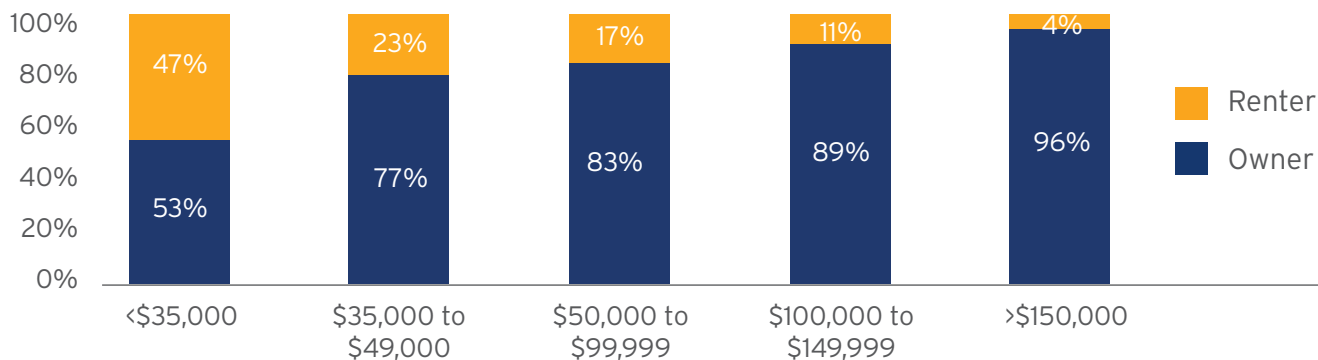


Figure 47. Sources: Balanced Housing Model Charts, ACS 2017 5 Year Estimates, income in 2018 Dollars.

Payson's Hispanic or Latino Community grew from 6.8% to 13.5% of the population between 2000 and 2017. Median household income for Hispanic householders is substantially lower (\$45,756) and the percentage of Hispanic households who rent is almost double the rate for Payson as a whole. Households near the median income can afford \$1,143.90 per month in rent/housing costs, well above the median rent for Payson. While helpful

in providing a snapshot of housing in Payson, median incomes and median rents to not actually calculate the supply of available affordable units and the housing cost burdens experienced by local families.

CHANGE IN DIVERSITY 2000-2017

	White	Hispanic or Latino	Black or African American	American Indian and Alaskan	Asian	Pacific Islander	Other	Two or More
2000	91.44%	6.79%	0.31%	0.17%	0.38%	0.10%	0.06%	0.75%
2010	84.14%	13.29%	0.45%	0.24%	0.36%	0.23%	0.06%	1.23%
2017	84.10%	13.54%	0.40%	0.33%	0.27%	0.09%	0.05%	1.22%

Figure 48. Sources: US Census Bureau, ACS 2017 5 Year Estimates, Census 2000 and 2010.

HISPANIC HOUSING TENURE 2017

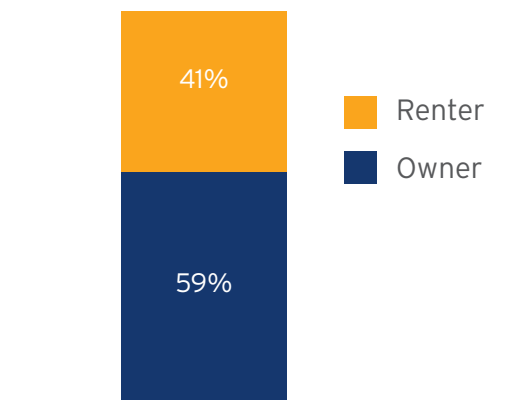


Figure 49. Sources: ACS 2017 5 Year Estimates.

MEDIAN INCOME BY RACE

Median Household Income for Payson \$62,587

Median Household Income for White Alone, non Hispanic or Latino \$65,560

Median Household Income for Hispanic Householder \$45,756

Figure 50. Sources: ACS 2017 5 Year Estimates.

When the number of households within an income level either exceeds or falls significantly short of the actual supply of housing units affordable at that income level, a gap in the market occurs. These gaps create undesirable competition for housing, where higher and lower income households compete for the same housing product. Lower income households often end up paying beyond what is affordable to meet housing needs, while the higher income households spend less than they can afford for a product they didn't seek.

As the population grows, housing affordability concerns increase. When looking specifically at local households and the percentage of their monthly income spent on housing costs, Payson is slightly less affordable than the rest of Utah County. While this is true for both homeownership and rental affordability, the burden of high housing costs are most acutely felt by renters.

Affordable Housing

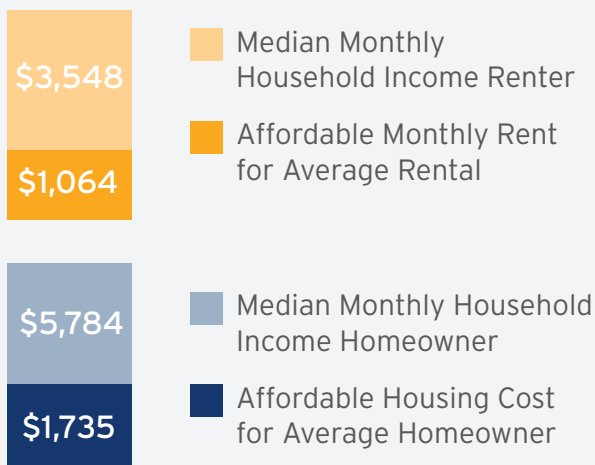


Severely cost burdened, severely unaffordable housing (>50 percent of household income)



Cost burdened, unaffordable housing (>30 percent of household income)

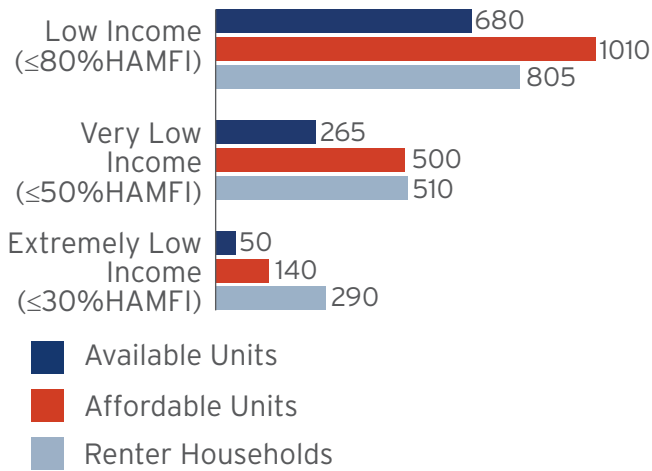
AFFORDABLE HOUSING FOR PAYSON



Affordable Housing (<30 percent of household income)

Figure 51. Sources: ACS 2017 5 Year Estimates.

AFFORDABLE AND AVAILABLE RENTAL HOUSING 2011-2015



RENTAL HOUSING GAP 2011-2015

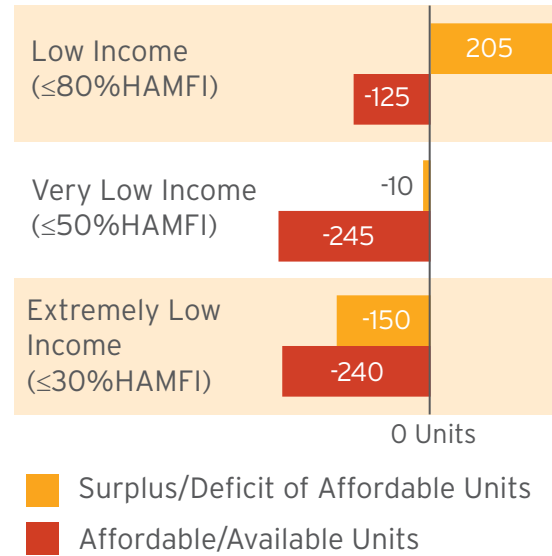


Figure 52-53. Sources: Payson City Moderate-Income Housing Reporting Form, 2018. U.S. Dept. of Housing & Urban Development. (2018). Tables 8, 14B, & 15C: Comprehensive Housing Affordability Strategy [Data]. UAHFT Housing Model 2.4.3.

HOUSEHOLDS VS HOUSING UNITS AFFORDABLE AT EACH INCOME LEVEL

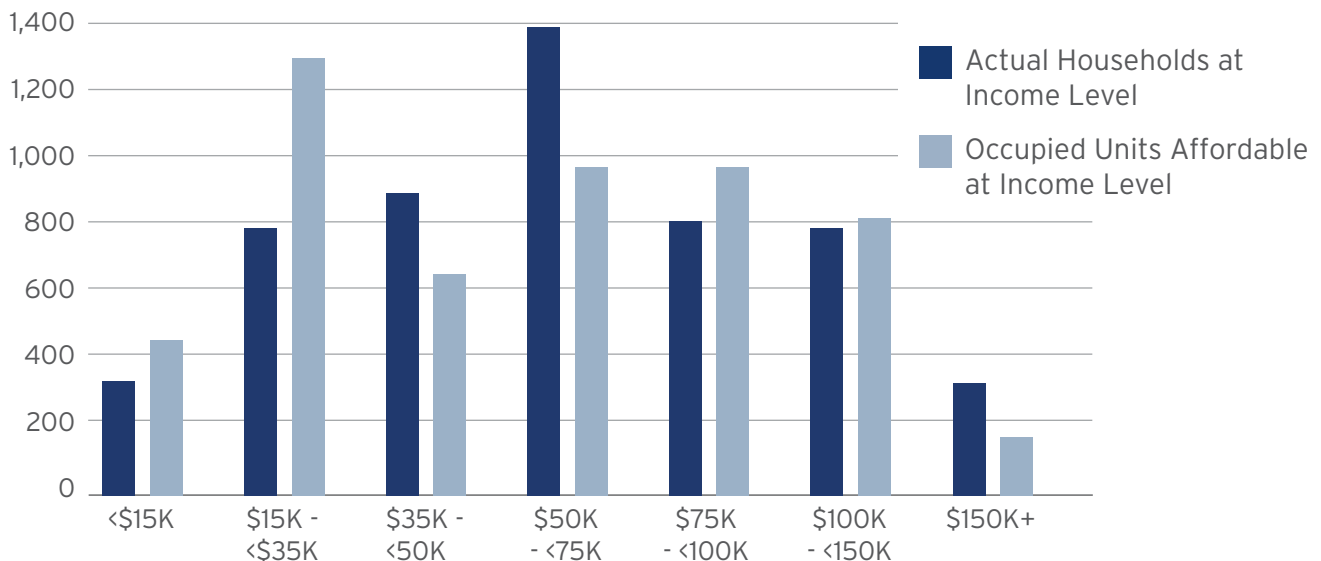


Figure 54. Sources: Balanced Housing Model Charts, ACS 2017 Five Year Estimates.

For homeowners in Payson, 77% of households have an actual housing cost burden less than 30% of their available income. This cost is considered affordable. Households spending 30% to 50% of their income on housing are considered to have unaffordable housing (17%) and housing costs that exceed 50% are deemed severely unaffordable (6%). County figures are only slightly different, with 79% affordable and 6% severely unaffordable.⁵

The difference for renters is more drastic. Households with affordable housing costs are only 46% of local rentals, with 32% unaffordable and 22% severely unaffordable. Across the county, 52% of households spend less than 30% of their income on rent.

While housing demand is determined by demographic and economic trends, rising housing costs have inspired state-wide policies designed to protect the supply of moderate-income housing in

cities across Utah. Payson's most recent Moderate-Income Report (December 2018), which compares housing available locally with average household incomes, indicated a shortage of 125 housing units for households living under 80% HAMFI (Housing Urban Development Area Median Family Income). The report included a shortage of 245 housing units for families under 50% HAMFI and 240 units for families under 30% HAMFI. This shortfall is expected to grow over the next five years.

UTAH COUNTY HOUSING COSTS

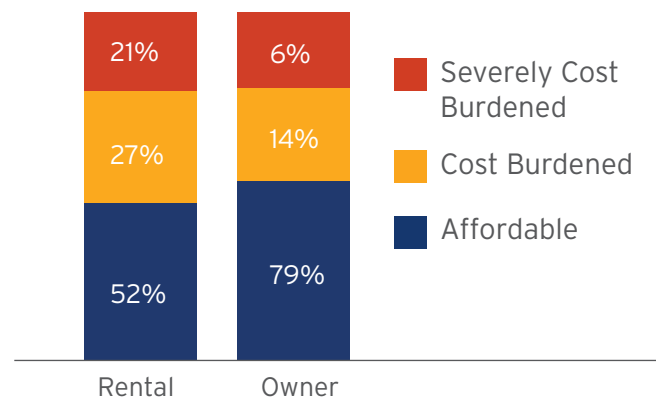


Figure 55. Source: ACS 2017 5 Year Estimates.

PAYSON CITY

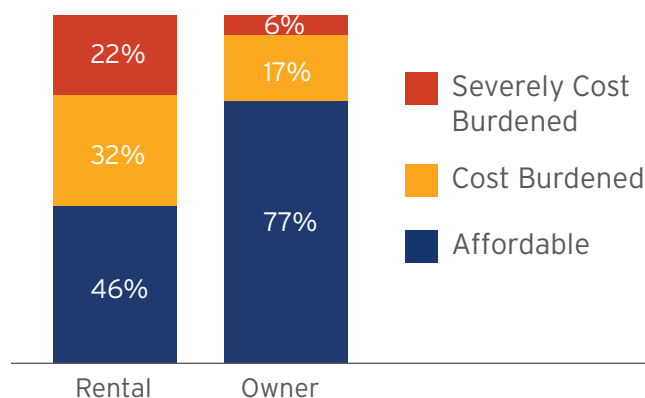


Figure 56. Source: ACS 2017 5 Year Estimates.

HOUSING COST BURDEN BY INCOME GROUP

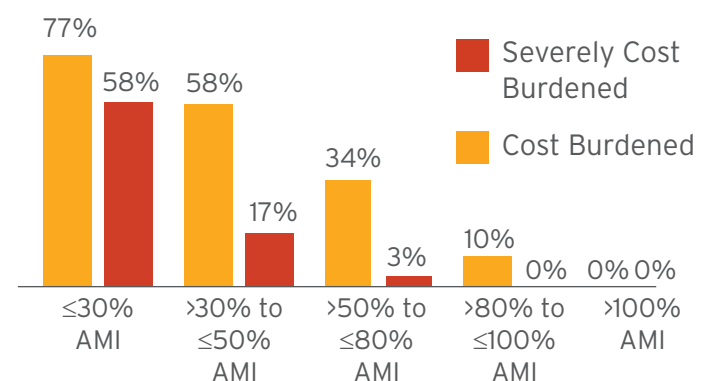


Figure 57. Source: HUD CHAS Data, 2016.

⁵US Census: American Communities Survey (ACS) 2017 (five-year estimates) via Social Explorer Table B25070 (Gross Rent as a Percentage of Household Income in the past 12 Months) and B25091 (Mortgage Status by Selected Monthly Owner Costs as a Percentage of Household Income in the Past 12 Months).

Payson City currently has 102 units deed-restricted for moderate-income households subsidized by federal funds. Mountain View and Mountain View East Apartments are slated for acquisition and rehabilitation using low-income housing tax credits (LIHTC) beginning in July 2020. These apartments are in the Northeast Neighborhood, near Mountain View Hospital and accessible to major highways. A 2018 Market Study for the area, conducted by The Gill Group, estimates vacancy rates at apartment complexes in the area of Mountain View apartments at 1.4 %. The adjusted rent range was between \$767 and \$1,247 for one-bedroom units and between \$1,013 and \$1,420 for two-bedroom units. The rehabilitation will create 50 fully renovated, ADA-compliant, and energy efficient housing units that will receive USDA RD 155 rental assistance. Specific units are set aside for people with disabilities and people experiencing homelessness or people who are close to experiencing homelessness. Currently, this is one of the only projects in Payson that has been awarded low-income housing tax credits for a substantial rehabilitation.



Figure X. Mountain View Apartments in Payson, Utah.
Source: Apartmentfinder.com

The Imagine Payson Vision anticipates needing over 12,700 new housing units between today and 2050. Over 1,700 townhomes and 9,600 new single-family units will be necessary by 2050, including free-standing homes and cottages on small lots (3,000 to 5,000 square feet). Payson can more efficiently meet housing market demand by encouraging compact design to consume less open land around the municipal boundaries and preserve, where possible, Payson's rural and agricultural character. At community planning workshops and through surveys, images of cottage- and courtyard style housing on smaller lots were well received. This housing type is also performing well in the national real estate market. Payson's housing demand also includes an estimated 1,500 multifamily units, nearly all of which will be in walkable neighborhoods near office and retail. Providing a range of innovative housing options has benefits for Payson's long-term economic

health and the quality of life for residents.

Diversifying the existing housing stock contributes to neighborhood character, provides affordable housing options, and appeals to a range of household types and age groups. Making housing in Payson more accessible to jobs, services, and schools can also address growing challenges with traffic congestion. Having housing options affordable to individuals just starting their career can retain the talent pool necessary to support continued economic growth in Payson.

Of the 12,700 new housing units necessary in Payson, just under 800 will need to be affordable to extremely low-income ($\leq 30\%$ AMI) households, 1,200 will need to be affordable to low-income ($>30\%$ to $\leq 50\%$ AMI) households, and 2,500 will need to be affordable to moderate-income ($>50\%$ to $\leq 80\%$ AMI) households.

PAYSON CITY NEW HOUSING UNIT DEMAND BY HOUSEHOLD INCOME LEVEL

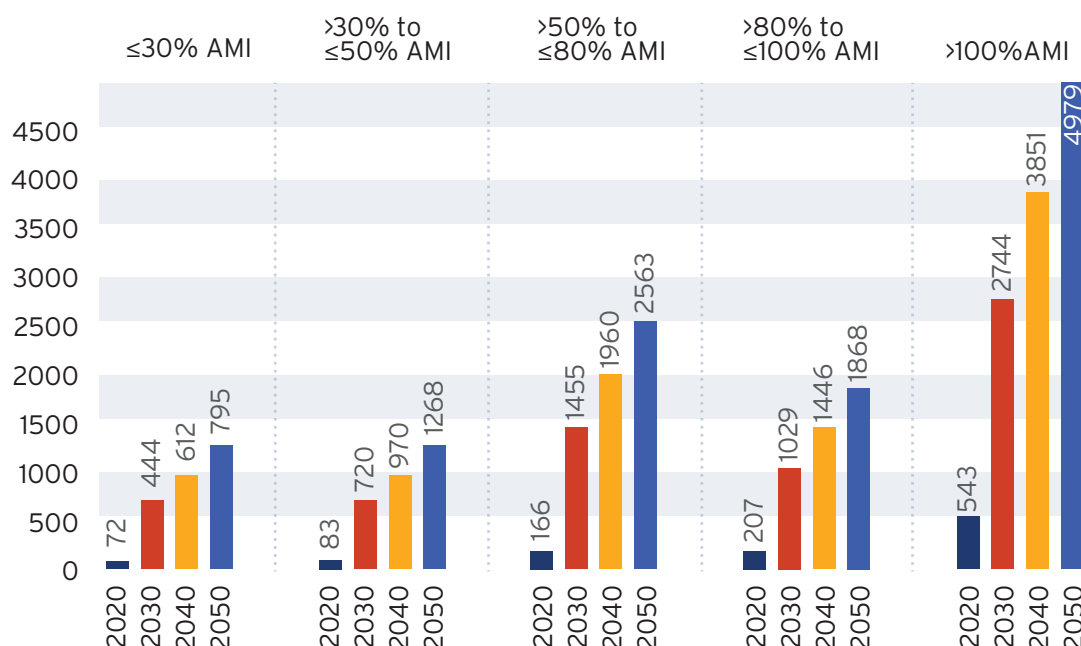


Figure 58. Source: UAHFT Housing Model 2.4.3.

CURRENT VS. FUTURE HOUSING MIX

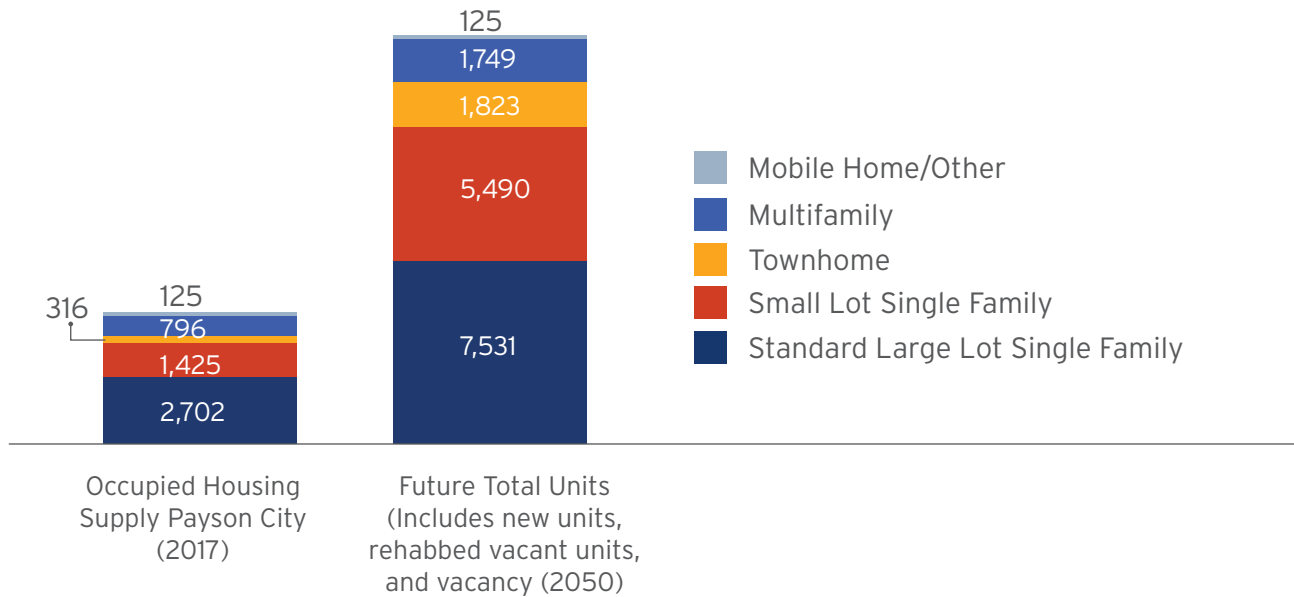


Figure 59. Sources: Balanced Housing Model Charts, ACS 2017 5 Year Estimates.

SHIFTING HOUSING PREFERENCES

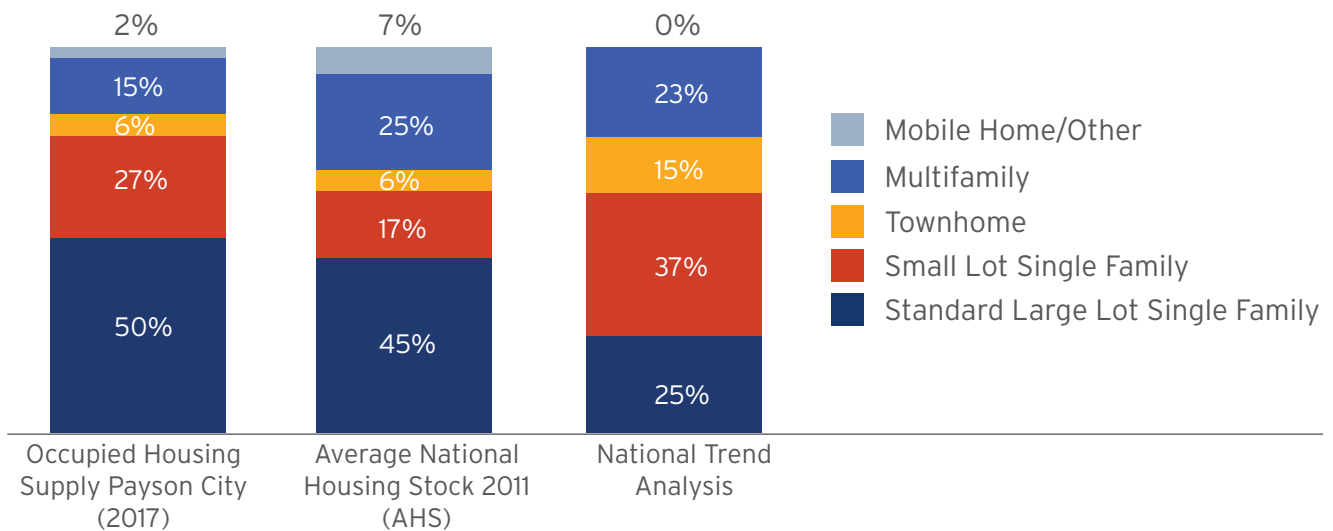


Figure 60. Sources: Balanced Housing Model Charts, ACS 2017 5 Year Estimates.

Remove Barriers to Affordable Housing

Payson City Council has already removed a number of barrier to affordable housing development by encouraging infill development, integrating multi-family housing into existing neighborhoods and commercial districts, rezoning various parcels to allow the construction of higher density rental housing, and passing ordinances to allow a variety of lot sizes and housing products. Developing affordable housing is challenging and can be significantly hindered by zoning and building code restrictions, including minimum lot sizes, parking requirements, density exclusions, and extensive rehabilitation requirements for infill development. Delays in obtaining clear title on foreclosures or condemnation and in the permitting process are more damaging to developers and non-profits, like Habitat for Humanity, trying to provide quality affordable housing. Auditing the code and streamlining the permitting process is a vital step in addressing the supply of affordable housing.

Planning for TOD

Housing and transportation work together to support neighborhoods that offer a range of services and easy access to transit, education, and healthcare. Encouraging transit-oriented development (TOD) will be a key strategy in providing connectivity in Payson. Rail- and pedestrian-oriented communities are more compact than traditional single-family neighborhoods. They offer more urban style townhomes and multi-family residential buildings

near retail, restaurants, and office sites near transit stations. These communities are designed to transition smoothly into adjacent existing neighborhoods, while providing residents, and those of nearby neighborhoods, with plenty of local shopping, and access to services and other amenities within a safe and attractive walking environment. Successful TOD offers a mixture of price points to accommodate a range of affordability. TOD also promotes connectivity throughout Payson, whether via the future FrontRunner station or regional bus, making it attractive and accessible to both visitors and residents.

Walkability

Providing walkable neighborhoods with a variety of shopping and services is a key factor in attracting young talent and creating a sense of place, particularly within Payson's Historic District. Although the predominant housing type will continue to be large-lot, single-family subdivisions, it will be important to provide options for aging people who wish to downsize and younger residents who may desire smaller, denser housing within walking distance to jobs, schools, shopping, and transit.

A nationwide trend in housing preferences supports a move toward more compact and walkable development. In 2017, the National Association of REALTORS⁶ conducted a housing preferences poll which found that 45% of the respondents desired houses with large lots in a suburban setting while 48% desired

⁶ National Association of Realtors. (2017). NAR 2017 Community Preference Survey. <https://www.nar.realtor/reports/nar-2017-community-preference-survey>.

houses with smaller lots and places to walk to. Payson residents have shown support for this trend with 73% surveyed in favor of future growth through a combination of infill, redevelopment, and compact mixed-use neighborhoods.

A walkable community with mixed density development can meet the needs of residents at various stages of life. Walkable neighborhoods offer easy access to useful amenities: restaurants, shopping, quality health care, and parks. Furthermore, they provide proximity to jobs, schools, shopping, and parks. These neighborhoods are popular across generational divides - from young families seeking affordable starter homes to those looking to downsize without leaving their community. This variety, flexibility and affordability of housing choices for newcomers and long- time residents alike will make a strong case for living and working in Payson.

Providing a Balance of High Quality Housing Types

As Payson continues to grow, the city will need to increase the housing supply with a balanced mix of new single-family homes, townhomes, and new styles of multi-family and mixed-use buildings. While single-family homes will continue to represent most housing in Payson, more housing of all types will be needed to accommodate population growth and changing housing preferences. Permit data indicates a recent trend toward more multi-family developments. Single-family homes on small lots, townhomes, and multi-family housing will reduce the threat future

development poses for efforts to maintain open space, and to protect the rural and agricultural land supply.

Payson should focus on increasing the quality of rental housing through better design and code ordinances, and strive to ensure affordable, high-quality housing options exist throughout the city with future market trends in mind. New housing will include multifamily units, townhomes that are attractive to smaller households, small lot single-family residences such as cottage and courtyard homes, and accessory apartments. While home ownership programs may help many ‘age in place’, some families would welcome downsizing if it meant staying in their same neighborhood or ward. Energy efficiency will be a selling point for these new designs, and new buildings will be constructed to reflect that demand.

Investing in Current Housing Stock

Rehabilitating existing homes is important for maintaining the character of existing single-family neighborhoods. Federal Community Development Block Grant (CDBG) funds are available to assist low- and moderate-income homeowners with home repairs ranging from emergency repairs to home rehabilitation. The program is particularly helpful for senior citizens and is designed to encourage long-term stability within neighborhoods. Although rehabilitating houses is important, Payson can invest in improving streetscapes and parks, which benefits entire neighborhoods to maximize the benefit of home-specific projects.



Image Sources: Fregonese Associates. June, 2018.

GOAL 1**Invest in neighborhoods to protect and enhance neighborhood character**

Strategy 1.1 Ensure residential developments have supportive infrastructure and access to neighborhood amenities

Strategy 1.2 Promote infill development by providing the necessary zoning toolbox for developers to revitalize and enhance existing neighborhoods

Strategy 1.3 Identify and prioritize neighborhoods in need of revitalization and work with all applicable city departments to develop strategies to meet their needs

GOAL 2**Build vibrant new neighborhoods consistent with the vision**

Strategy 2.1 Utilize residential design guidelines, city parks, open space, streetscapes, and amenities to develop a sense of place and create unique and distinct neighborhoods

Strategy 2.2 Provide infrastructure and services that enhance new neighborhoods through the implementation of complete streets, establishment of trails, and creative, pleasant, and functional use of open space and hillsides

Strategy 2.3 Preserve community and neighborhood character by developing new housing that is harmonious with existing land uses and preserves agricultural character of the region

Strategy 2.4 Partner with public, private, and non-profit entities to create complete neighborhoods with easy access to health and educational facilities, services, and shopping

GOAL 3**Increase housing choice**

- Strategy 3.1** Increase the array of available housing types to meet the needs of people of all ages, families of any size, and residents of all income levels based on identified user groups and housing preferences
-
- Strategy 3.2** Support existing housing renovation and new housing development that accommodate the needs of seniors and people with disabilities
-
- Strategy 3.3** Conduct audits of existing zoning, building codes, and the permitting process to identify unnecessary barriers or delays in the development of housing in Payson, particularly the construction of affordable housing units and missing middle housing

GOAL 4**Enable access to housing for vulnerable populations**

- Strategy 4.1** Continue to enforce the federal fair housing law and state requirements for the supply of moderate-income housing
-
- Strategy 4.2** Work with non-profits, non-governmental associations, and governmental agencies to provide increased housing options for low to moderate income households
-
- Strategy 4.3** Expand incentives for affordable housing development

GOAL 5**Provide a realistic opportunity for the development of moderate-income housing within the next five years to meet the needs of people of various income levels living, working, or desiring to live or work in the community**

- Strategy 5.1** Concentrate housing near jobs, transit, and other service centers
-
- Strategy 5.2** Facilitate the rehabilitation or expansion of infrastructure that will encourage the construction of moderate-income housing
-
- Strategy 5.3** Encourage flexible lot and house sizes to mix home prices and household incomes within a neighborhood