

The Housing Newsletter

A quarterly publication of the Five County Association of Governments

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Your Utah, Your Future examines housing and cost of living scenarios

By Levi Roberts

A two-year visioning process for the State of Utah is in full swing. Your Utah, Your Future is “a two-year, grass-roots effort designed to involve Utahns state-wide in proactively planning how the state will meet its future growth challenges. Envision Utah is a nonprofit public/private partnership known for its long history of facilitating informed public involvement to explore land use, transportation and environmental solutions to the challenges presented by growth,” according to EdcUtah. Envision Utah has a goal

of hearing at least 50,000 voices to influence the effort.

Envision Utah is currently conducting an online survey, which allows Utahns to vote on one of five different scenarios about how Utah grows, that are dependent upon the choices we make. The scenarios educate respondents about how we grow affects air quality, agriculture, recreation, and several other aspects of life. One of the components it examines is Housing and Cost of Living. For example, one scenario in which businesses, cities, and



individuals work separately to further their own interest projects high housing and transportation costs, whereas individual and collective efforts to keep the economy and quality of life strong results in reasonable housing costs and average transportation costs. All Utahns are encouraged to participate in the survey. To participate, visit <http://envisionutah.org/>

Americans' interest in buying home at an all-time low

The following is an excerpt of an April 7 Chicago Tribune article by Mary Ellen Podmolik

Consumers think it's a good time to sell a home but they aren't so keen on buying one.

Only 60 percent of participants in Fannie Mae's most recent monthly national survey, released Tuesday, said they would buy a home if

they were to move, down 5 percentage points from last month to an all-time low since the survey began in June 2010.

Meanwhile, the share of people who said it was a good time to sell a home reached a survey high of 46 percent.

Economists at the agency

attributed the falling desire to buy a home to concerns about household income now and in the future. Only 41 percent of the 1,000 consumers surveyed said they anticipated their personal financial situation to improve during the next 12 months.

Do snowbirds really fly south to Utah's Dixie?

The following is a March 2 article posted on economyutah.blogspot.com by Lecia Langston, Senior Economist of the Utah Department of Workforce Services

While the snowbird phenomenon exists to some degree in Washington County, it has far less impact than is typically supposed.

As an economist living in Washington County, I'm often asked about the number of "snowbirds" that flock to the area. Snowbirds are older individuals who migrate south to warmer climes during the cold winter months. Despite the vast amount of data available, I don't have a definitive answer to the snowbird question. No one counts them — not even the U.S. Census Bureau. However, based on personal observation, the "20 percent of the population" figure typically quoted does not seem remotely accurate. After all, 20 percent of the Washington County permanent population would equal 30,000 extra winter-time residents. That's equivalent to the populations of Washington City and Ivins combined or almost half of St. George City.

While the Census Bureau doesn't exactly count snowbirds, it does track the

number of homes vacant due to "seasonal, recreational or occasional use" through the American Community Survey. In Utah, less than 5 percent of homes are registered in the seasonal/recreational/occasional use category. Nationally, the rate measured an even lower 4 percent. As evidenced by the accompanying county map, counties with recreational and ski attractions show some of the highest shares of seasonal/recreational/occasional use homes.

In Washington County, seasonal homes accounted for 13.5 percent of all housing units between 2008 and 2013, far short of the common-wisdom 20 percent. Compared to all other Utah counties, Washington County's share of this home type ranked near the midpoint.

While some houses in this category do belong to snowbirds, many are also cabins or vacation homes, which would also cut into snowbird count. In addition, many second homes seem to

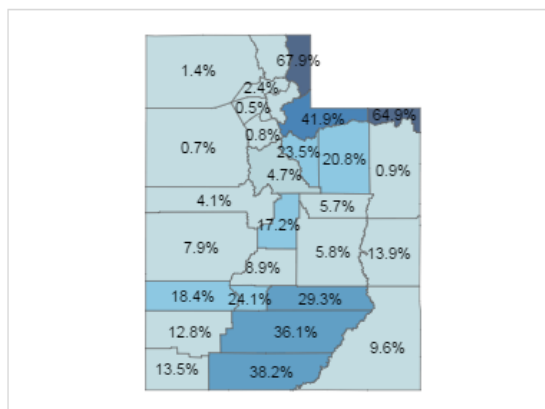
be used for occasional visits rather than for extended snowbird stays.

Drilling down to the Census Bureau block group level in Washington County shows that, while the largest number of seasonal/recreational homes is located in the Green Valley area, Pine Valley Mountain and Kolob Mountain/Zion National Park block groups ranked two and three on the list. These units are most likely recreational rather than snowbird homes. The other highest density seasonal-home block groups are located in Washington City, which has a notable number of 55-and-older mobile home parks.

Nevertheless, while the share of seasonal homes in Washington County falls behind that of many Utah counties, Washington County's 7,900 seasonal homes accounts for almost 17 percent of Utah's seasonal/recreational homes. Only Summit County maintains a higher number of second homes.

While the snowbird phenomenon exists to some degree in Washington County, it has far less impact than is typically supposed. Between 1990 and 2013, the share of the Washington County population 65-and-older has increased from 16 percent to 19 percent. Perhaps many of the snowbirds have transformed into permanent "staybirds."

2008-2013 Share of Housing Units for Seasonal, Recreational or Occasional Use



Are manufactured homes a bad form of affordable housing?

By Levi Roberts

In many communities, manufactured housing carries a certain stigma. However, manufactured housing provides a substantial portion of the unsubsidized low to moderate income housing. Shelterforce, a publication of the National Housing Institute offers the following “myth busters” for manufactured housing:

Myth: Manufactured homes are all unsafe and inefficient.

Reality: Since 1976, manufactured homes have been built to a federal HUD Code (www.nhi.org/go/49149) that ensures the same safety and quality standards as stick-built homes. In addition, many new manufactured homes are being built to high energy efficiency standards (www.nhi.org/go/12365).

Myth: There’s no way to have security in a manufactured home.

Reality: Although homes on rented land do lack security, 59 percent of manufactured homes are not located in land-lease communities. Also, the number of land-lease communities being converted into resident-

owned cooperatives is increasing dramatically. There are nearly 150 such communities, encompassing about 9,000 households, and ROC USA (www.nhi.org/go/57841) has been helping about a dozen more convert every year.

Myth: There’s no way to build equity in a manufactured home.

Reality: Manufactured homes financed with personal loans do put many owners in a financially precarious position. However, about one-third of manufactured homes are titled as real estate and so can be given a mortgage, and those mortgages are as successful as similar mortgages on stick-built

homes (see www.nhi.org/go/71048). A movement is growing to make mortgages the standard form of financing (www.nhi.org/go/52682).

Utah State Code mandates cities to treat manufactured homes the same way as other single-family dwellings (Utah Code Section 10-9a-514). For example, manufactured homes may not be excluded from any land use zone in which a single family dwelling is permitted. Beyond simply following the law, cities should consider the many benefits that manufactured housing provides and encourage integrating well-designed manufactured housing into the community.

59% of manufactured homes are not located in land-lease communities.



Photo above: The face of manufactured housing is quickly changing, while the benefits of affordability remain. (Photo courtesy of Palm Harbor Homes)

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This newsletter is a publication of the Five County Association of Governments, which endeavors to provide affordable/workforce housing information to all constituents in southwestern Utah. In an effort to move this effort forward Five County is:

- providing an advocate (ombudsman) for workforce housing;
- ensuring an active ombudsman program by adding the effort to existing community development work programs;
- advocating for workforce housing with public and private sectors; and
- providing workforce housing awareness, advocacy, and information to public and private constituents alike.

For more information, visit us on the web at www.southernutahhousing.com or contact Levi Roberts at lroberts@fivecounty.utah.gov

We're on the Web!

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