

SECTION 4.6

HOUSING ELEMENT

The Housing Element of the Pinetop-Lakeside/Navajo County Regional Plan is presented in the following sections:

- 4.6.1 Introduction
- 4.6.2 Existing Setting
- 4.6.3 Housing Goals, Objectives, Evaluation Measures, Policies, and Programs
- 4.6.4 Housing Implementation Program

The introduction will examine the purpose of the Housing Element and its relationship to other elements of the Regional Plan. The existing setting section will explore trends and issues impacting housing in the Study Area. Prior to an overview of the Housing Implementation Program, the housing goals, objectives, evaluation measures, policies and programs will be highlighted.

4.6.1 INTRODUCTION

The Housing Element is not required for either municipalities or counties under 2,500 or 100,000 residents respectively. Therefore, this is an optional element included in the *Pinetop-Lakeside/Navajo County Regional Plan*. Standards for mandated housing elements for cities larger than 50,000 include the following:

A housing element consisting of standards and programs for the elimination of substandard dwelling conditions, the improvement of housing quality, variety and affordability and for provision of adequate sites for housing. This element consists of an identification and analysis of existing and forecasted housing needs. This element shall be designed to make equal provision for the housing needs of all segments of the community, regardless of race, color, creed or economic level.

Although optional, housing has been included as an element of the plan because of its importance to the other elements in the plan, as well as its importance to the “quality of life” in the Study Area. Note that the majority of housing data within this section refers to the Town limits and some key developed lands within the County that are immediately adjacent. However, this information is sufficient to make general conclusions and recommendations for the regional plan area.

The Housing Element has a very direct relationship to the Land Use Element in that the number of housing units needed to accommodate projected population growth need to be identified on the Land Use Plan Map. Additionally, densities for these areas need to be determined to establish the total area needed to house projected population growth.

The Housing Element is also related to the Economic Development Element because the ability to attract high quality employment opportunities is dependent upon the availability of housing that meets the expectations and income levels of prospective employees.

Although the Housing Element is at least peripherally related to other elements of the Plan, special mention should be made of its relationship to the Cost of Development Element. Numerous studies have shown that single-family detached housing, particularly at low densities, is not revenue producing entities for a community. Rather, they consume more in services than they generate in revenues. Because of this, there has been increasing pressure throughout the state of Arizona to look for mechanisms to encourage or even force new developments to pay for at least a portion of the financial burdens they impose upon communities. This issue galvanized in the adoption of the requirement that communities adopt a Cost of Development Element in General Plans to determine the financial impacts caused by new developments and how to pay for those impacts. As a result, the Housing Element and the Cost of Development will have a special relationship in this Plan.

4.6.2 EXISTING SETTING

Housing is a complex issue confronting communities throughout the United States. Concerns are often raised about the appropriate locations and need for low income housing, affordable housing, multi-family housing, group homes, manufactured or modular housing, and housing for special needs populations, such as housing for senior citizens. Very often, the difficulties of dealing with these issues are compounded because of confusion about what constitutes low income or affordable housing. Additionally, there are currently many variations of multi-family housing, which are no longer exclusively rental units, but which now include ownership in townhomes, patio homes and condominiums.

Coupled with these issues are changes in demographics and lifestyles, which impact housing choices. People are living longer, personal incomes are rising, and single person households and female-headed households are more prevalent than ever, construction technologies are evolving, and land is being consumed at ever-increasing rates. All of these factors have impacts on the types and prices of housing that will be needed to accommodate a growing and changing population. In the Study Area, the high volume of second homes contributes to a lack of affordable housing, particularly for first time homebuyers and local service industry workers.

Table 4.6-1, *Residential Land Consumption Needs Until 2020*, shows three different development scenarios for the Study Area over a 20-year period until the Year 2020 (these figures are derived from Table 4.1-2, *Regional Planning Area Population Projections*). As illustrated, the number of housing units to accommodate the permanent resident population will range from 989 units to 6,294 units. The land area needed to accommodate these scenarios ranges from 198 acres (Slow Growth, High Density) to 6,294 acres (High Growth, Low Density). As noted in the Land Use Element, Table 4.6-1 only shows the impacts of accommodating permanent residents. Part-time residents are

assumed to equal full-time residents in the foreseeable future, which means that the figures in Table 4.6-1 should be doubled to accommodate both permanent and part-time residents who will live in homes in the Study Area.

**TABLE 4.6-1
PINETOP-LAKESIDE/NAVAJO COUNTY REGIONAL PLAN STUDY AREA
RESIDENTIAL LAND CONSUMPTION NEEDS UNTIL 2020
PERMANENT RESIDENTS**

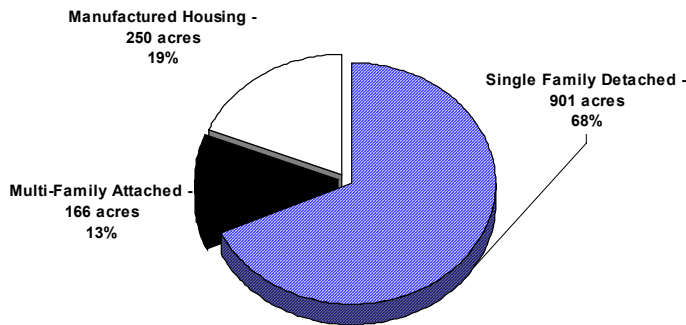
Growth Scenario	New Residents	Persons Per Household	Dwelling Units Needed	Land Area Needed at:		
				1 Unit Per Acre	3 Units Per Acre	5 Unit Per Acre
Slow	2,473	2.5	989	989	330	198
Medium	7,867	2.5	3,075	3,075	1,025	615
High	15,734	2.5	6,294	6,294	2,098	1,259

Source: BRW, Inc., 1999

Exhibit 4.6-1, *Housing Type*, compares housing type according to the 1995 special census for the Town of Pinetop-Lakeside. Single-family conventional site-built construction accounts for 74% of all housing and occupies 901 acres. Although manufactured housing accounts for only 20% of the housing stock and occupies 250 acres, it was the fastest growing housing type since 1990. This trend occurred even though the current zoning standards for the Town limit manufactured housing to two single-family zoning districts. At this time, only 1% of the land within the town is zoned for manufactured housing as opposed to 83% zoned exclusively for traditional site-built housing. However, in the unincorporated portions of the surrounding Study Area, manufactured housing is allowed within any residential zoning district. Multi-family housing land use in the county accounts for 6% of all housing.

**EXHIBIT 4.6-1
HOUSING TYPE**

1995 Housing Acreage Comparison



- Single Family Detached - 901 acres
- Multi-Family Attached - 166 acres
- Manufactured Housing - 250 acres

Source: U.S. Census and Town of Pinetop-Lakeside

Table 4.6-2, *Owner Occupied and Renter Occupied Housing*, compares home occupancy versus renter occupancy between 1990 and 1995. During the same period, the overall housing vacancy rate dropped from 60% to 48%. Seasonal migration add significantly to housing occupancy during the peak summer season, especially within the subdivisions south of Town.

**TABLE 4.6-2
OWNER OCCUPIED AND RENTER OCCUPIED
PINETOP-LAKESIDE: 1990 AND 1995**

	1990	1990	1995	1995
Type	Owner Occupied	Renter Occupied	Owner Occupied	Renter Occupied
SFR	540	122	756	145
MFR	23	32	36	130
MH	107	60	172	78
Other	4	7	0	0
Total	674	221	964	353
% of Total	75%	25%	73%	27%

According to 1990 census data, the majority of housing within the town is valued between \$60K and \$99K, approximately 48% of the entire housing stock, and the median value of all housing was \$74,700 that year.

ASSESSMENT

- ❑ Under the current zoning standards single family detached construction, whether site-built or manufactured, is likely to define the character of the area.
- ❑ Under the current trends the problem of housing affordability will likely increase due to inflated real estate, construction, and infrastructure costs.

4.6.3 HOUSING GOALS, OBJECTIVES, EVALUATIONS MEASURES, POLICIES AND PROGRAMS

HOUSING GOAL

To provide a diverse mixture of housing opportunities that meets the goals and objectives of the General Plan and that are sensitive to the environment.

OBJECTIVE 1

Ensure that residential areas are appropriately sited and protected from incompatible land uses.

POLICY: The Land Use Plan Map should provide transition land uses between Low and Medium Density Residential areas and non-residential land uses.

POLICY: Appropriate transition zones, buffers, and/or screening should be provided between dissimilar land-uses and development intensities.

PROGRAM: Revise the buffer standards in the Town and County's Zoning Ordinances and Subdivision Codes.

OBJECTIVE 2

Encourage development of an adequate supply of housing affordable to residents at 100 percent of the area median income.

EVALUATION MEASURE: Number of affordable housing units as a percentage of the total housing stock.

POLICY: Provide incentives in the Town and County's Zoning Ordinance and Subdivision Ordinance to encourage developers to provide affordable housing.

PROGRAM: Modify Town development policies to permit a range of options for affordable housing within all residential districts.

PROGRAM: Modify Planned Development guidelines to provide incentives to encourage developers to provide affordable housing within their Planned Developments.

OBJECTIVE 3

Encourage construction of new units that are compatible with or an improvement to, adjacent residential.

POLICY: Encourage the development of infill housing.

PROGRAM: Provide rehabilitation funding for existing units adjacent to infill development.

OBJECTIVE 4

Encourage development of Senior Citizen Housing.

EVALUATION MEASURE: Number (percentage) of senior housing units vis-à-vis the total housing stock.

EVALUATION MEASURE: Annual number of new senior housing units.

POLICY: Promote the location of senior housing proximate to commercial areas to facilitate easy access and access without automobiles.

POLICY: Promote the location of senior housing adjacent to mass transit corridors and appropriate public facilities.

OBJECTIVE 5

To have an adequate mix of housing types at various densities for persons of all income levels and ages.

EVALUATION MEASURE: Percentage of the housing stock that meets low and moderate income purchasing requirements.

POLICY: Encourage the development of energy-efficient, affordable housing.

POLICY: The Town and County should review the requirements of its zoning and subdivision ordinances to permit all types of affordable housing in a manner consistent with community desires, land-use capacity, and legal requirements.

POLICY: The Town should establish areas of manufactured housing in appropriate areas designated in the zoning ordinance.

OBJECTIVE 6

To provide adequate housing sites suitable for residential development for all types of housing units that are properly located taking into consideration environmental constraints, community facilities, and public services.

POLICY: To encourage residential developments to occur either through the subdivision or planned development process rather than as isolated elements of the lot split process.

4.6.4 HOUSING IMPLEMENTATION PROGRAM

The Implementation Action Plan for the Housing Plan Element of the *Pinetop-Lakeside/Navajo County Regional Plan* is presented in Table 4.6-3, *Housing Implementation Action Program*.

The Table is presented under the following five headings:

ACTION	Lists the action necessary to implement the Housing Plan Element of the General Plan
PURPOSE	Identifies the intent of accomplishing that particular action
TIME FRAME	Establishes the target 5-year priority within the 20-year planning horizon.
INITIATION	Assigns the elected or appointed public body, agency, group, individuals or volunteers principally responsible to initiate the implementation action.
RESOURCES	Lists the potential funding, Town and County staff, volunteer or other community resources necessary to carry out the implementation action.

The Town and County Planning Commissions should review and provide recommendations to the Town Council and Board of Supervisors for revising the Housing Implementation Action Plan on an annual basis in order to continue to pursue implementation of the *Pinetop-Lakeside/Navajo County Regional Plan* in an expeditious manner. The Planning Commissions should monitor the status of each implementation action throughout the year and provide a general recommended framework to the Town Council and Board of Supervisors for annually updating the General Plan’s Housing Implementation Guide.

**TABLE 4.6-3
HOUSING IMPLEMENTATION ACTION PROGRAM**

Program	Lead Agency	Timeframe (Years)	Budget/ Resources
Town will enforce specific design standards to regulate manufactured housing within the R-3 and other areas zoned for manufactured housing ¹	Town Community Development Department	1	Town Planning and Zoning Department
Revise the Buffer Standards in the Zoning & Subdivision Ordinances	Planning Commissions	3	Town & County Staff
Provide Specific Districts for the Location of Manufactured Housing	Planning Commissions Town & County Staffs	1	Town & County Staff
Provide Rehabilitation Funding for Existing Units	Council and Supervisors Town & County Staffs	3	Town & County Staff CDBG, etc.
Add Development Standards for Multi-Family Development in the Zoning Ordinances	Planning Commissions Town & County Staffs	4	Town & County Staff
Provide Incentives to Encourage Affordable Housing through PAD process	Planning Commissions Town & County Staffs	4	Town & County Staff
Provide Incentives to Encourage Provision of Senior Citizen Housing	Planning Commissions Town & County Staffs	5	Town & County Staff
Encourage Provision of “Grandma/Mother-in-Law” Flats ²	Planning Commissions Town & County Staffs	3	Town & County Staff
Provide Design Standards for Multi-Family Housing	Planning Commissions Town & County Staffs	2	Town & County Staff
Enhance Code Enforcement in Selected Areas	Town/County Administration	1	Town & County Staff
Direct MFR to Future Growth Areas or to PAD	Town/County Administration	1	Town & County Staff

¹ In March 2000, the Town amended the (R-3) residential zoning district to permit Class A manufactured housing. The County (R-3) district already permits manufactured housing.

² “Grandma/Mother-in-Law” Flat is a small apartment attached to a single-family apartment.