City of Taylor
Growth Management Workshop
Taylor City Hall, Council Chambers, 400 Porter Street
May 5, 2021 at 6:00 p.m. via Zoom

Council Members attending via Zoom: Mayor Brandt Rydell
Council Member Dwayne Ariola
Council Member Robert Garcia
Council Member Mitch Drummond
Mayor Pro-Tem Gerald Anderson

Others present: Brian LaBorde, City Manager
Jeff Jenkins, Deputy City Manager
Tom Yantis, Development Services Director
Dianna Barker, City Clerk

Mayor Rydell declared a quorum via roll call and called the workshop to order at 6:00 p.m.

CITIZENS COMMUNICATION
Cruz Sanchez – Requested to speak but was not logged on when the meeting began.

REVIEW and DISCUSS

1. **Conduct Planning for Growth Workshop #4 - Conduct Planning for Growth Workshop #4 - Housing types and price points that meet the needs of all income levels and household types.**

   Tom Yantis, Development Services Director – This is the fourth and final planned *Planning for Growth* workshop. This workshop discussed housing types.

ADJOURN
Mayor Rydell declared the meeting adjourned at 7:29 p.m.

Dianna Barker

Dianna Barker, City Clerk

Planning for Growth

City Council Workshop #4 – May 5, 2021

Background

- Significant new development is being proposed
- Comprehensive Plan update is in process
- New development should advance goals identified in comprehensive plan
- Staff is proposing a series of workshops to review proposals and identify planning priorities

Big Ideas from the Comp. Plan Public Input

- Make smart investments that maximize use of existing infrastructure and provide sufficient revenue for long-term maintenance
- Maintain Taylor’s small-town atmosphere
- Ensure that housing accommodates all household types and income levels
- Ensure that all people benefit from growth
- Support and promote unique, local businesses

4 Workshops to Discuss Growth Topics

✓**Workshop 1** - Fiscal impacts of new development

✓ **Workshop 2** - Neighborhood design that promotes small-town atmosphere

✓ **Workshop 3** - Prioritizing the use of existing infrastructure before expanding outward

Workshop 4- Housing types and price points that meet the needs of all income levels and household types

Workshop 4

Housing Types and Price Points that Meet the Needs of All Income Levels and Household Types

STRONG TOWNS

"Strong and financially resilient communities are comprised of a variety of housing types. Not just single-family detached homes on one end of the spectrum and huge apartment complexes on the other, but a wide range of "middle housing" options in-between: duplexes, triplexes and fourplexes, courtyard cottages, bungalow apartments, and more. Yet these middle housing types—so familiar to our grandparents and great-grandparents—are rarely built today." John Pattison

What Can Taylor Residents Afford to Buy or Rent?

Figure 25: *Income Trends 2000- 2018 in Taylor*

INCOME CATEGORY	2000	2018	PERCENTAGE POINT CHANGE
Less than $25,000	32.5%	21.4%	-11.1%
$25,000-$50,000	29.6%	28.9%	-0.7%
$50,000-$75,000	20.2%	19.7%	-0.5%
$75,000-$100,000	9.3%	14.7%	+5.4%
$100,000+	8.4%	15.4%	+0.7%

Source: Decennial Census, American Community Survey

What Can Taylor Residents Afford to Buy or Rent?

- The rule of thumb to determine housing affordability is that a household should not spend more than 30% of income on housing costs

	Maximum Housing Cost	
Income	**Annual**	**Monthly**
Less than $25,000	$7,500	$625
$25,000 - $50,000	$7,500 - $15,000	$625 - $1,250
$50,000 - $75,000	$15,000 - $22,500	$1,250 - $1,875
$75,000 - $100,000	$22,500 - $30,000	$1,875 - $2,500
$100,000+		

What Can Taylor Residents Afford to Buy or Rent?

- The rule of thumb to determine housing affordability is that a household should not spend more than 30% of income on housing costs
  - Example
    - $100,000 mortgage at 3% interest ~ $730/month (principal, interest, taxes, insurance, PITI) - $200,000 ~ $1,360/month - $300,000 ~ $2,000/month
- More than 20% of Taylor residents cannot afford a $100,000 mortgage or rent of more than $625 per month

What Can Taylor Residents Afford to Buy or Rent?

Figure 51: *Median Sold Price of Single Family Homes since 2016*

Source: MLS Data; American Community Survey

2018 MEDIAN SALE PRICE **$188,500**

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THE MAX AFFORDABLE HOME PRICE BASED ON THE 2018 MEDIAN INCOME **$149,151**

=

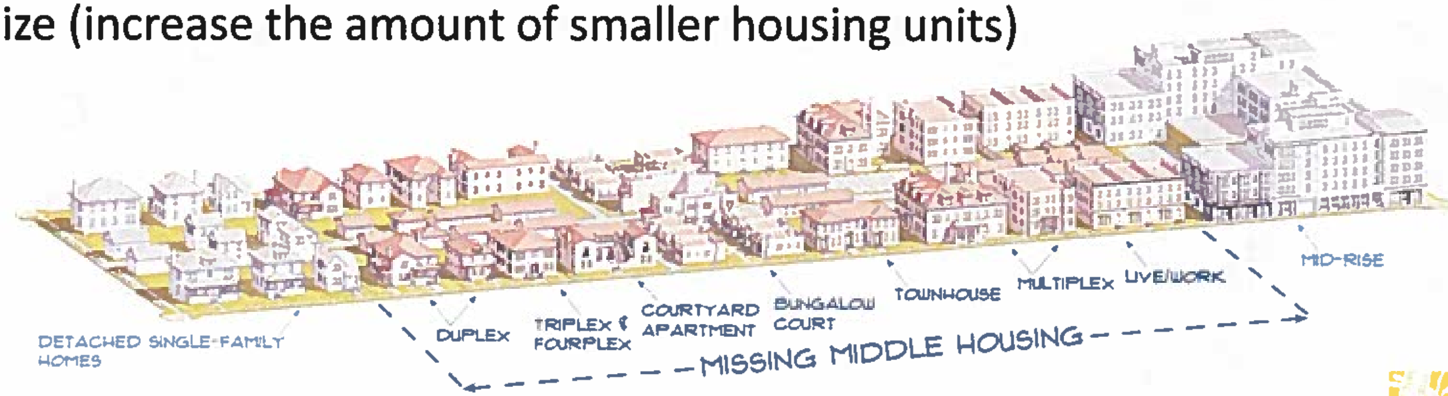
HOUSING GAP **$39,349**

2018 Median Household Income = $49,717
House price = 3 x income

What Can Taylor Residents Afford to Buy or Rent?

How Can We Provide Housing That Is Affordable At All Income Levels?

- More variety in housing products
  - Type (duplex, triplex, townhouse, cottage court, small apartment building)
  - Size (increase the amount of smaller housing units)



MissingMiddleHousing.com is powered by Opticos Design. Illustration © 2015 Opticos Design, Inc.

What Does Housing Variety Look Like?

- This isn’t new in Taylor, there are a lot of precedents to learn from
- Following are examples of precedents in Taylor of:
  - Small houses
  - Duplexes
  - Small apartment buildings
  - Garage apartments (ADUs)

What Does Housing Variety Look Like?

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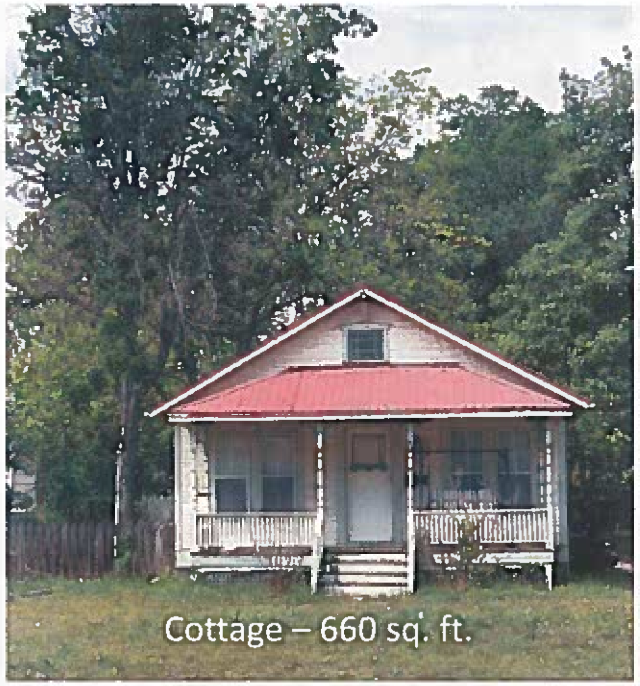
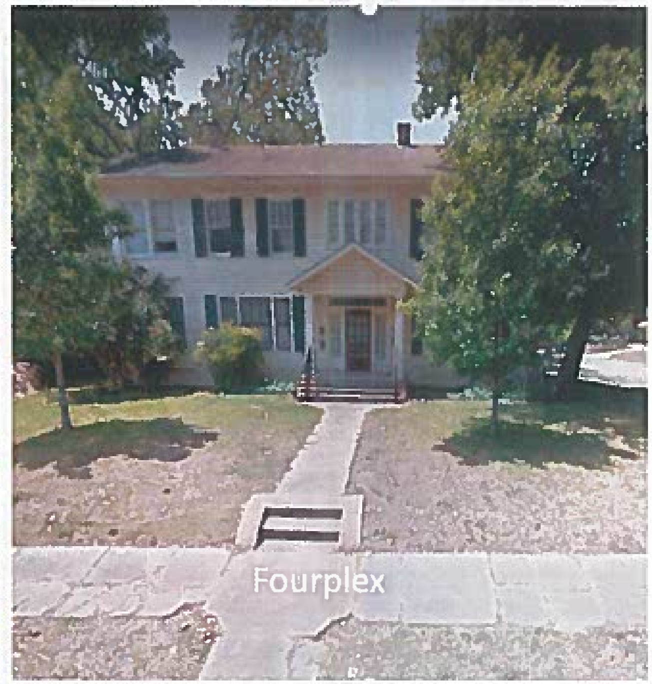


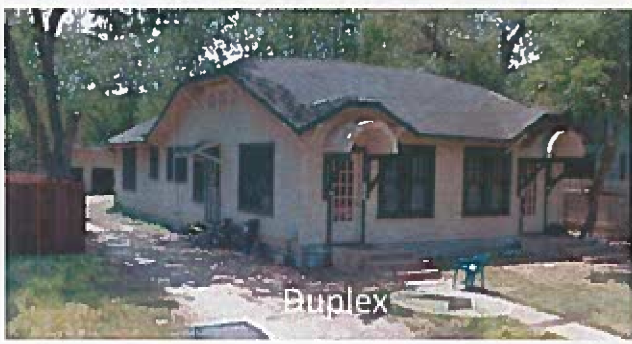
Cottage – 660 sq. ft.

Small Apartment – 12 units

Large house – 3,200 sq. ft.



Fourplex



Duplex

Garage Apartment (ADU)



What Does Housing Variety Look Like?


How do We Get More Housing Diversity?

- Establish it as a goal in the comprehensive plan
- Use zoning to require housing type variety in new neighborhoods
- Use zoning and platting to ensure lot size variety
- Provide incentives to existing property owners who add missing housing types

How Can We Measure Housing Diversity?

- Ratio of smallest to largest housing units + diversity of housing types in a neighborhood

Single-family detached	Townhouse	Duplex	Apartment Unit
1,000 sq. ft. – 3,000 sq. ft. (1:3)	900 sq. ft. – 2,500 sq. ft. (1: 2.8)	800 sq. ft. – 1,600 sq. ft. (1:2)	450 sq. ft. – 1,000 sq. ft. (1:2.2)
Overall ratio (1:6.7) 450 sq. ft. – 3,000 sq. ft.			

How Can We Measure Housing Diversity?

Using a housing diversity index: Score = $1 - \sum (n/N)^2$

Single-family detached	Townhouse	Duplex	Apartment
60 units	15 units	10 units	15 units

Score = $1 - ((60/100)^2 + (15/100)^2 + (10/100)^2 + (15/100)^2)$

Score = .59

Single-family detached	Townhouse	Duplex	Apartment	Accessory Dwelling
50 units	15 units	10 units	15 units	10 units

Score = .69

Questions to consider

- Should new development include a diversity of housing types and sizes?
- Should we establish a housing diversity index score for new neighborhoods?
- Should we develop incentives for adding new housing units in existing neighborhoods?

Discussion