

**CLEARFIELD CITY MODERATE INCOME HOUSING PLAN 2022**

## INTRODUCTION

As Clearfield City approaches build out, how to best use remaining available land becomes even more important. Proper planning is needed to ensure that Clearfield has enough housing and the right mix of housing to meet all its needs. Clearfield's careful planning will help the community thrive and make sure that it continues to be a desirable place to both work and live.

Clearfield has a very high percentage of renters and would like to add more homeowners to the city. It is important that Clearfield continue their efforts in keeping a mix of housing types available throughout the city. Providing people with a range of housing choices has many positive aspects – both for the community in general and for individual families.

As individuals and families move from one stage of life to the next, a variety of housing types enables them to live in a place that suits their needs while allowing them to reside in the same community, keeping those ties and staying close to family members if they desire.

## BACKGROUND

Utah State Code requires municipalities to adopt a Moderate Income Housing Plan (MIHP) as an element of the General Plan.

In 2019, Senate Bill 34 (SB34) was passed, which included specific requirements for planning and reporting on Moderate Income Housing efforts. Clearfield City adopted a MIHP on November 26, 2019, which complied with these requirements and has annually reported on the city's implementation of the MIHP.

During the 2022 Utah State Legislative session, House Bill 462 (HB462) amended the requirements for planning and reporting on Moderate Income Housing efforts. The goal of these amendments was to add clarification on the requirements, while also expanding the strategies jurisdictions may choose to create more flexibility and creativity in bringing moderate income housing to Utah.

Key points of HB462:

- Requires the inclusion of an implementation plan
- Amends the list of strategies for cities to consider and use; Many of the previous strategies have been revised and/or combined to provide better clarity on their intent while several new strategies have been added.
- Strategies need actionable implementation steps with a timeline for implementing the required strategies
- Outlines the annual reporting requirements
- Adds priority incentives/restrictions related to compliance with the MIHP requirements
- Annual reports are now due by October 1<sup>st</sup> (previously was December 1<sup>st</sup>)
- For the 2022 report, Cities must:
  - Identify the selected strategies from 2022 Utah State Code and include them verbatim as strategies in their MIH Plan
  - Include an implementation plan in the MIH Plan with specific measures and benchmarks for implementing each strategy selected, with flexibility for the city to adjust as needed.

- For reporting in 2023 and beyond, cities will use the implementation plan as a tool to provide more specific details related to actions taken to implement the MIH Plan strategies.

### **HOUSING OPPORTUNITIES IN CLEARFIELD**

Jobs, family income, transportation costs, and housing are all intricately connected. Providing opportunities for workers to live in the city in which they work would have a positive effect on in-commuting and reducing transportation costs.

New research has shown that stable families, communities and housing have positive effects on the economic vitality, in addition to the mobility of children, particularly lower income children. Clearfield, in the past has been at the forefront of housing options and affordability but is leading the way as those elements of the City have set the foundation for economic and redevelopment opportunities never before realized.

The Housing Element update, therefore, intends to simply set the framework for realistic short-term and longer-term strategies which will foster incremental improvements for the current and future residents of the City. While this plan is not all inclusive, it attempts to provide a more comprehensive view of the opportunities on this complex matter.

#### **Commitment to Housing**

The City of Clearfield desires to maintain a variety of quality housing that will serve its growing and diverse population. A variety of housing options is also necessary to accommodate people working within the City. Young families, single persons, students, seniors, and empty nesters have different housing needs and so different housing choices should exist to provide for those needs.

It offers strategic implementable responses to housing needs, land use transitions, and transportation infrastructure needs that will occur due to the changing demographics and needs in the City.

#### **Moderate Income Housing Goal**

The overall goal of providing moderate housing is to meet the needs of those people who desire to live, work, and play in the city, and to allow them to benefit from and fully participate in all aspects of the community. The proposed strategies are set to help the City achieve their overall goal to create housing choices and options for all those who are or may be residents of this community.

According to the 2010-2014 American Community Survey 5-Year Estimates (census.gov), of the 9,767 households in Clearfield, 5,162 (52%) have an income of less than \$50,000 (71% of the Davis County area median—\$70,388). A reasonable estimate of the number of Clearfield households at or below 80% (\$56,310) of the area median income is 59%. The information referenced herein shows that more than 55% of the City's housing stock is considered affordable.

#### **City Toolbox**

The City does not have specific programs that deal with affordable housing, but rather has implemented programs to maintain current housing stock within the City. Additionally, the City is pursuing or is interested in pursuing programs to meet the demands for housing in the city. Being open to new programs to expand housing choices, while maintain current stock will help Clearfield to the meet existing and future needs. Below is a list of programs currently being utilized by the City.

- Good Landlord Program - Clearfield City began this program in 2008. All landlords are required to obtain a rental license for their residential properties. They can choose to join the Good Landlord Program, but it is not mandatory. However, there are some benefits to joining such as: reduced licensing fee, and notification of police calls to their rentals. In addition, they must attend a Good Landlord training class every two years as well as review a training presentation online. If they choose to join the program, they must submit a signed Good Landlord Program Agreement.
- Community Development Block Grant (CDBG) Programs - The Davis County Housing Authority assists the City with the implementation and management this program. Through CDBG funding, matching grants can be provided to qualifying households within the City. The City's housing rehab programs help low- to moderate-income residents stay in their homes while also preserving the character of the City's neighborhoods.
  - Housing Rehab - Homeowners can receive up to \$8,000 to correct present home problems, accessibility modifications, code violations of health and safety concerns and/or energy improvements.
  - Emergency Home Repair - Clearfield City has established the Emergency Home Repair (EHR) Program to provide lower income homeowners up to \$3,000 in grant money to immediately correct an emergency condition that presents an imminent danger to health and safety of the occupants.
- Down Payment Assistance - This program is administered Davis Community Housing Authority, a nonprofit organization. The agency provides a set amount of money (predetermined by the City of Clearfield) to qualified homebuyers. Homebuyers can use the money to cover their down payment or closing costs. Participants of the program are required to agree to a term of residency in the home and is required to use it as their principal residence.
- Low-Income Housing Tax Credits (LIHTC) - LIHTC is a federal low-income housing tax credit program that will provide a subsidy for the construction of affordable rental units serving residents at 60% area median income or below. Developers can utilize a 4% IRS credit. The Utah Housing Corporation manages the LIHTC program in Utah and ensures compliance with IRS requirements and long-term deed restrictions. LIHTC has been a successful tool used on a national and local level to build and sustain the moderate-income housing stock.
- Land Acquisition - Many communities use land acquisition as a means to incentivize developers to create moderate-income housing stock. This tool creates a public-private partnership in which the City owns land and, through a competitive process, "grants" the land to a qualified developer to build a housing product that addresses the needs of the community. This program helps reduce the parcel purchase cost for the developer and is a mechanism to help the overall affordability of the project

### **Potential Housing Tools**

Below staff has included a list of identified programs or policies identified as "potential housing tools" which may be useful for future development of housing within the City.

- Bonding for Infrastructure Development - Some communities use this tool to accelerate installation of or reconstruction of above and underground utilities and infrastructure.

- Density Bonus - Density bonus programs can be a resource used by developers to leverage additional density than current zoning ordinances allow, they are also commonly used to complement the use of LIHTC tax credits. A density bonus can provide an increase in the number of dwelling units per acre, overall height or floor area ratio with the ultimate goal of more units being built on a single parcel. Density programs can allow for a percentage of increase in baseline permitted density in exchange for affordable housing units.
- Accessory Dwelling Units (ADU) - This would be a valuable option for those who desire to age in place, or others in need of income in the past the prime of their wage earning years. The zoning code currently prohibits accessory dwelling units (ADU) in all residential zones. Within the past year the City studied the idea of allowing ADUs and has adopted an ordinance to permit Internal Accessory Dwelling Units (IADUs). Additionally, the parking demand for both the primary and ADU raised potential concerns. Allowing for ADUs in single family residents could be used as a strategy to increase the supply of affordable rental housing, by allowing those owning homes an option to use under-utilized portions of their property.

**IMPLEMENTATION PLAN – MAKING IT HAPPEN**

To meet Clearfield City’s Moderate-Income Housing needs, the City will work to implement the following seven strategies from Utah State Code 10-9a-403. The Action Plan section establishes a timeline and identifies specific measures and benchmarks for implementing each selected strategy.

**Utah State Code Moderate-Income Housing Strategies**

- (A) rezone for densities necessary to facilitate the production of moderate income housing
  - Action Item #1
  - Action Item #2
  - Action Item #3
  - Action Item #4
  - Action Item #6
  
- (B) demonstrate investment in the rehabilitation or expansion of infrastructure that facilitates the construction of moderate income housing;
  - Action Item #5
  - Action Item #7
  
- (E) create or allow for, and reduce regulations related to, internal or detached accessory dwelling units in residential zones;
  - Action Item #8
  
- (F) zone or rezone for higher density or moderate income residential development in commercial or mixed-use zones near major transit investment corridors, commercial centers, or employment centers;
  - Action Item #1
  - Action Item #2
  - Action Item #3

- Action Item #4
- Action Item #6

(G) amend land use regulations to allow for higher density or new moderate income residential development in commercial or mixed-use zones near major transit investment corridors;

- Action Item #1
- Action Item #2
- Action Item #3
- Action Item #4
- Action Item #6

(H) amend land use regulations to eliminate or reduce parking requirements for residential development where a resident is less likely to rely on the resident's own vehicle, such as residential development near major transit investment corridors or senior living facilities;

- Action Item #1
- Action Item #10

(V) develop and adopt a station area plan in accordance with Section 10-9a-403.1;

- Action Item #2
- Action Item #3
- Action Item #4
- Action Item #6
- Action Item #11

### **Action Plan – Implementation Measures & Benchmarks**

The Action Plan section outlines eleven action items and a series of benchmarks that serve as measures for implementing the Utah State Code strategies and working to achieve Clearfield City’s overall goal and detailed objectives for Moderate Income Housing. Some action items will help to implement more than one, individual MIH strategy. Changes to the Clearfield City Future Land Use (“**FLU**”) Map will be essential checkpoint to help the city adapt to changing needs and demands as well as responding to opportunities as they arise.

**Action Item #1:** Clearfield City will use a Form-Based Code to support development of mixed-use areas that include a range of housing types and densities that can include MIH. [Supports Implementation of Strategies A, F, G, H]

1. Identify and summarize the development of housing types and densities in the Form-Based Code areas
2. Analyze the FLU map for additional areas that may benefit from the Form-Based Code; prioritize any identified areas for rezoning
3. Initiate rezoning to the Form-Based Code in areas identified according to prioritization

**Action Item #2:** Clearfield City will ensure zoning designations allow for higher density and/or moderate-income housing development in the mixed-use Downtown, near Clearfield Station, and adjacent to commercial and employment centers. [**Supports Implementation of Strategies A, F, G, V**]

1. Identify the current zoning designations and future land use categories that allow for higher density and/or moderate-income housing development, where these designations are currently used, and their proximity to the mixed-use downtown, Clearfield Station, and commercial and employment centers.
2. Analyze the FLU map for efforts to support higher density and/or moderate-income housing development in the mixed-use Downtown, near Clearfield Station, and adjacent to commercial and employment centers. Make updates as needed.
3. Prioritize the rezoning of any FLU/Zoning mismatch areas in the mixed-use downtown, Clearfield Station, and commercial and employment centers.
4. Initiate rezoning of areas according to prioritization
5. Identify any changes from the previous year to the current zoning designations and future land use categories that allow for higher density and/or moderate-income housing development, where these designations are used, and their proximity to the mixed-use downtown, Clearfield Station, and commercial and employment centers.

**Action Item #3:** Clearfield City will support a mix of housing options within the same neighborhood.

**[Supports Implementation of Strategies A, F, G, V]**

1. Identify the current areas in Clearfield where a mix of housing options are allowed within the same neighborhood and the tools the City uses to facilitate the mix of housing options.
2. Evaluate if any changes are needed to the City's current planning and regulatory tools to better support a mix of housing in neighborhoods and prioritize any needed changes.
3. Initiate updates to the City's tools to better support a mix of housing in neighborhoods.

**Action Item #4:** Clearfield City will implement goals and objectives from creating Clearfield Downtown Small Area plan to implement centers and create areas of focus along major transit corridors which include the Downtown Form Based Code area and the Clearfield Station site. **[Supports Implementation of Strategies A, F, G, V]**

1. Identify the areas of the city where the goals and objectives from the Creating Downtown Clearfield Small Area Plan have been initiated and any additional areas to consider
2. Evaluate if any changes are needed to the City's current planning and regulatory tools to better support implementation of centers and areas of focus along major transit corridors
3. Identify and summarize the development types, including housing types and densities, within the initiated centers and areas of focus

**Action Item #5:** Clearfield City will examine redevelopment opportunities where infrastructure investment by the city can support creation of MIH. **[Supports Implementation of Strategy B]**

1. Identify potential redevelopment opportunities in need of infrastructure investment
2. Understand extent and types of infrastructure investment needs for redevelopment opportunity areas and prioritize areas and projects
3. Coordinate funding of projects to implement infrastructure investments that will support the creation of MIH.
4. Initiate rehabilitation and/or installation of new infrastructure

**Action Item #6:** Clearfield City will rezone areas to allow for a range of housing types that can support integration of MIH into neighborhoods. [Supports Implementation of Strategies A, F, G, V]

1. Identify and prioritize areas where rezoning can allow a mix of housing to better support integration of MIH into neighborhoods.
2. Initiate rezoning of areas based on prioritization.

**Action Item #7:** Clearfield City will coordinate the rehabilitation or expansion of Active Transportation infrastructure to facilitate construction of moderate-income housing. **[Supports Implementation of Strategy B]**

1. Identify the current zones and future land uses that would benefit from Active Transportation infrastructure investments to support construction of moderate-income housing.
2. Coordinate prioritization and funding of Active Transportation projects to connect moderate-income housing areas with regional transportation
3. Initiate rehabilitation and expansion of Active Transportation infrastructure in priority areas.

**Action Item #8:** Clearfield City will evaluate current internal ADU regulations, track ADUs, and assess allowing detached ADUs in appropriate residential neighborhoods in comparison to allowing duplexes, etc. **[Supports Implementation of Strategy E]**

1. Evaluate the City's current internal ADU regulations and identify if any changes are needed to better support the creation of ADUs
2. Establish an effective tracking system to document all ADUs
3. Evaluate the ability of external ADUs vs. duplexes to better support integration of moderate-income housing options into residential neighborhoods.
4. Initiate updates to the City's planning and regulatory tools based on the findings of the evaluation

**Action Item #9:** Clearfield City will continue to plan for, fund and complete CIPs (Capital Improvement Projects) in the aging neighborhoods of the community. This includes the upgrading of infrastructure for utilities, such as water, storm drains and sewers, sidewalks, road repair, and road maintenance.

**[Supports Implementation of Strategy B]**

1. Identify the aging neighborhoods of the city that would need infrastructure investments to support construction of moderate-income housing.
2. Coordinate prioritization and funding of capital improvement projects to support construction of moderate-income housing
3. Initiate capital improvement projects in priority areas.

**Action Item #10:** Clearfield City will conduct a Parking Analysis to identify areas and zones where parking may be reduced or eliminated. **[Supports Implementation of Strategy H]**

1. Identify the parameters for supporting a reduction or elimination of parking in certain areas and/or zoning designations
2. Prioritize areas and/or zoning designations for reducing or eliminating parking
3. Initiate the reduction or elimination of parking in areas and/or zoning designations based on prioritization

**Action Item 11:** Clearfield City will update the Station Area Plan for Clearfield Station. **[Supports Implementation of Strategy V]**

1. Secure funding to update the Station Area Plan for Clearfield Station
2. Coordinate updates to the Station Area Plan with Clearfield’s General Plan Update and the principles identified in HB462
3. Update the Station Area Plan and initiate the certification process

**IMPLEMENTATION TIMELINE**

The Implementation Timeline section outlines the proposed sequence for the benchmarks associated with each of the eleven action items. Some benchmarks reflect an ongoing assessment or process while others reflect a progression of measures the city will undertake. Some action items will help to implement more than one, individual MIH strategy.

	<u>Year 1</u>	<u>Year 2</u>	<u>Year 3</u>	<u>Year 4</u>	<u>Year 5</u>
<i>Action Item #1: Clearfield City will use a Form-Based Code to support development of mixed-use areas that include a range of housing types and densities that can include MIH. [Supports Implementation of Strategies A, F, G, H]</i>	•	•	•	•	•
<u>Action Item Benchmarks</u>					
1. Identify and summarize the development of housing types and densities in the Form-Based Code areas	•	•	•	•	•
2. Analyze the FLU map for additional areas that may benefit from the Form-Based Code; prioritize any identified areas for rezoning		•			
3. Initiate rezoning to the Form-Based Code in areas identified according to prioritization			•	•	•

*Action Item #2: Clearfield City will ensure zoning designations allow for higher density and/or moderate-income housing development in the mixed-use Downtown, near Clearfield Station, and adjacent to commercial and employment centers. [Supports Implementation of Strategies A, F, G, V]*

Action Item Benchmarks

1. Identify the current zoning designations and future land use categories that allow for higher density and/or moderate-income housing development, where these designations are currently used, and their proximity to the mixed-use downtown, Clearfield Station, and commercial and employment centers.
2. Analyze the FLU map for efforts to support higher density and/or moderate-income housing development in the mixed-use Downtown, near Clearfield Station, and adjacent to commercial and employment centers. Make updates as needed.
3. Prioritize the rezoning of any FLU/Zoning mismatch areas in the mixed-use downtown, Clearfield Station, and commercial and employment centers.
4. Initiate rezoning of areas according to prioritization
5. Identify any changes from the previous year to the current zoning designations and future land use categories that allow for higher density and/or moderate-income housing development, where these designations are used, and their proximity to the mixed-use downtown, Clearfield Station, and commercial and employment centers.

	<u>Year 1</u>	<u>Year 2</u>	<u>Year 3</u>	<u>Year 4</u>	<u>Year 5</u>
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	<u>Year 1</u>	<u>Year 2</u>	<u>Year 3</u>	<u>Year 4</u>	<u>Year 5</u>
<i>Action Item #3: Clearfield City will support a mix of housing options within the same neighborhood. [Supports Implementation of Strategies A, F, G, V]</i>	•	•	•	•	•
<u>Action Item Benchmarks</u>					
1. Identify the current areas in Clearfield where a mix of housing options are allowed within the same neighborhood and the tools the City uses to facilitate the mix of housing options.	•				
2. Evaluate if any changes are needed to the City's current planning and regulatory tools to better support a mix of housing in neighborhoods and prioritize any needed changes.	•	•			
3. Initiate updates to the City's tools to better support a mix of housing in neighborhoods.		•			
			•	•	•

	<u>Year 1</u>	<u>Year 2</u>	<u>Year 3</u>	<u>Year 4</u>	<u>Year 5</u>
<i>Action Item #4: Clearfield City will implement goals and objectives from creating Clearfield Downtown Small Area plan to implement centers and create areas of focus along major transit corridors which include the Downtown Form Based Code area and the Clearfield Station site. [Supports Implementation of Strategies A, F, G, V]</i>	•	•	•	•	•
<u>Action Item Benchmarks</u>					
1. Identify the areas of the city where the goals and objectives from the Creating Downtown Clearfield Small Area Plan have been initiated and any additional areas to consider	•	•	•	•	•
2. Evaluate if any changes are needed to the City's current planning and regulatory tools to better support implementation of centers and areas of focus along major transit corridors		•	•		
3. Identify and summarize the development types, including housing types and densities, within the initiated centers and areas of focus	•	•	•	•	•

	<u>Year 1</u>	<u>Year 2</u>	<u>Year 3</u>	<u>Year 4</u>	<u>Year 5</u>
<i>Action Item #5: Clearfield City will examine redevelopment opportunities where infrastructure investment by the city can support creation of MIH. [Supports Implementation of Strategy B]</i>	• • • • •				
<u>Action Item Benchmarks</u>					
1. Identify potential redevelopment opportunities in need of infrastructure investment	• • • • •				
2. Understand extent and types of infrastructure investment needs for redevelopment opportunity areas and prioritize areas and projects		• • • • •			
3. Coordinate funding of projects to implement infrastructure investments that will support the creation of MIH.		•	• • • • •		
4. Initiate rehabilitation and/or installation of new infrastructure			• • • • •		

	<u>Year 1</u>	<u>Year 2</u>	<u>Year 3</u>	<u>Year 4</u>	<u>Year 5</u>
<i>Action Item #6: Clearfield City will rezone areas to allow for a range of housing types that can support integration of MIH into neighborhoods. [Supports Implementation of Strategies A, F, G, V]</i>		• • •			
<u>Action Item Benchmarks</u>					
1. Identify and prioritize areas where rezoning can allow a mix of housing to better support integration of MIH into neighborhoods.		•			
2. Initiate rezoning of areas based on prioritization.			• •		

	<u>Year 1</u>	<u>Year 2</u>	<u>Year 3</u>	<u>Year 4</u>	<u>Year 5</u>
<i>Action Item #7: Clearfield City will coordinate the rehabilitation or expansion of Active Transportation infrastructure to facilitate construction of moderate-income housing. [Supports Implementation of Strategy B]</i>	• • • • •				
<u>Action Item Benchmarks</u>					
1. Identify the current zones and future land uses that would benefit from Active Transportation infrastructure investments to support construction of moderate-income housing.	•				
2. Coordinate prioritization and funding of Active Transportation projects to connect moderate-income housing areas with regional transportation	• • • • •				

3. Initiate rehabilitation and expansion of Active Transportation infrastructure in priority areas.

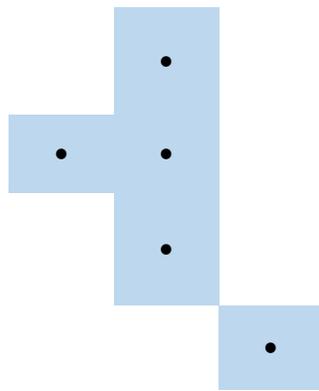
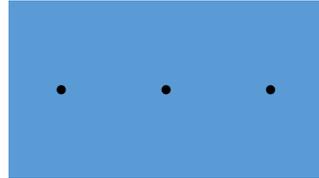


*Action Item #8: Clearfield City will evaluate current internal ADU regulations, track ADUs, and assess allowing detached ADUs in appropriate residential neighborhoods in comparison to allowing duplexes, etc. [Supports Implementation of Strategy E]*

Action Item Benchmarks

1. Evaluate the City's current internal ADU regulations and identify if any changes are needed to better support the creation of ADUs
2. Establish an effective tracking system to document all ADUs
3. Evaluate the ability of external ADUs vs. duplexes to better support integration of moderate-income housing options into residential neighborhoods.
4. Initiate updates to the City's planning and regulatory tools based on the findings of the evaluation

Year 1 Year 2 Year 3 Year 4 Year 5

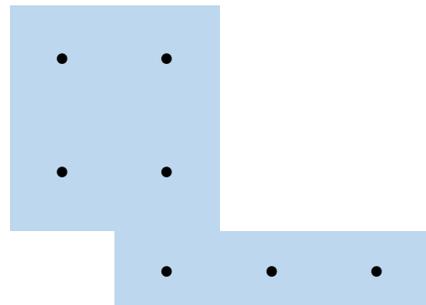
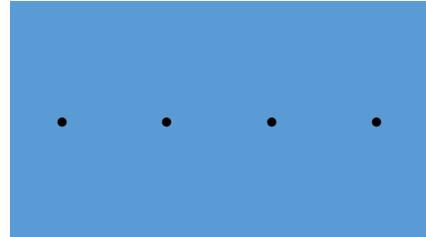


*Action Item #9: Clearfield City will continue to plan for, fund and complete CIPs (Capital Improvement Projects) in the aging neighborhoods of the community. This includes the upgrading of infrastructure for utilities, such as water, storm drains and sewers, sidewalks, road repair, and road maintenance. [Supports Implementation of Strategy B]*

Action Item Benchmarks

1. Identify the aging neighborhoods of the city that would need infrastructure investments to support construction of moderate-income housing.
2. Coordinate prioritization and funding of capital improvement projects to support construction of moderate-income housing.
3. Initiate capital improvement projects in priority areas.

Year 1 Year 2 Year 3 Year 4 Year 5



	<u>Year 1</u>	<u>Year 2</u>	<u>Year 3</u>	<u>Year 4</u>	<u>Year 5</u>
<i>Action Item #10: Clearfield City will conduct a Parking Analysis to identify areas and zones where parking may be reduced or eliminated. [Supports Implementation of Strategy H]</i>	• • •				
<u>Action Item Benchmarks</u>					
1. Identify the parameters for supporting a reduction or elimination of parking in certain areas and/or zoning designations	•				
2. Prioritize areas and/or zoning designations for reducing or eliminating parking	•	•			
3. Initiate the reduction or elimination of parking in areas and/or zoning designations based on prioritization		•	•		

	<u>Year 1</u>	<u>Year 2</u>	<u>Year 3</u>	<u>Year 4</u>	<u>Year 5</u>
<i>Action Item #11: Clearfield City will update the Station Area Plan for Clearfield Station. [Supports Implementation of Strategy V]</i>	• • •				
<u>Action Item Benchmarks</u>					
1. Secure funding to update the Station Area Plan for Clearfield Station	•				
2. Coordinate updates to the Station Area Plan with Clearfield’s General Plan Update and the principles identified in HB462		•			
3. Update the Station Area Plan and initiate the certification process		•	•		

Clearfield is primarily built-out and future development and redevelopment in the community will be guided by citizens, elected and appointed officials, and other stakeholders in the creation of community-based plans. Due to the lack of greenfield development, future housing development will be centered around infill and the transitions of existing land use. The City has embarked on several long-range planning projects to examine the redevelopment of the community. These projects will be realized in the coming years, but it is essential the work and analysis begin today.