



Community Development

PLANNING, BUILDING INSPECTIONS,
CUSTOMER SERVICE, CODE COMPLIANCE,
AND CDBG ADMINISTRATION

CLEARFIELD CITY PLANNING COMMISSION MEETING AGENDA

Notice is hereby given that the Clearfield City Planning Commission will hold a regularly scheduled meeting at **6:30 P.M., Wednesday, April 21st, 2021**, at the Clearfield City Municipal Building, located at 55 S. State Street, Clearfield, UT 84015 to work on the General Plan Update.

Due to the COVID-19 Pandemic, one or more Planning Commissioners may attend the meeting electronically through Zoom.

GENERAL PLAN UPDATE – WORK SESSION

Discussion led by 

1. Schedule
2. Housing
3. Staff Communications

Dated this 15th day of April 2021.

/s/Brad McIlrath, Senior Planner

The City of Clearfield, in accordance with the 'Americans with Disabilities Act', provides accommodations and auxiliary communicative aids and services for all those citizens needing assistance. Persons requesting accommodations for City sponsored public meetings, service programs, or events, should call the Customer Service Center at 801-525-2701, giving the City a 48-hour notice.

The Work Session meeting is a public meeting; however, public comments are only received in the formal Planning Commission meeting. The Planning Commission Public Meeting is a public forum where the Planning Commission receives comment from applicants, the public, applicable agencies and County staff regarding land use applications and other items on the Commission's agenda. In addition, it is where the Planning Commission takes action on these items. Action may be taken which may include: approval, approval with conditions, denial, continuance or recommendation to other bodies as applicable.



CLEARFIELD GENERAL PLAN

April 21st 2021 Planning Commission Meeting

SCHEDULE



SCHEDULE

Upcoming Dates

- *JOINT CITY COUNCIL/ PLANNING COMMISSION MEETING- **MAY 19TH***
- *IN-PERSON PUBLIC OUTREACH- **JUNE TBD***

A wide-angle photograph of a calm lake under a clear blue sky. On the left, a large, leafy green tree with some yellowing foliage hangs over the water. The lake's surface is still, reflecting the sky and the surrounding greenery. In the background, a line of trees separates the lake from a residential area where several houses are visible. The word "HOUSING" is overlaid in large, white, bold capital letters on the right side of the image.

HOUSING

How is the housing crisis affecting people in Utah?

- ALL HOUSING SECTORS ARE STRAINED (EXISTING HOMES, NEW CONSTRUCTION, RENTAL MARKET).
- ONE IN EIGHT--125,000 UTAH HOUSEHOLDS (RENTERS AND HOMEOWNERS)— FACE A SEVERE COST BURDEN (SPEND MORE THAN 50% OF MONTHLY INCOME FOR HOUSING). (SOURCE: KEM C. GARDNER POLICY INSTITUTE, 2018)
- IF TRENDS PERSIST OVER THE NEXT FEW YEARS, THE AVERAGE UTAH FAMILY WILL BE COST BURDENED (SPEND MORE THAN 30% OF MONTHLY INCOME FOR HOUSING)



HOUSING GROWTH

How fast are we growing?

- APPROXIMATELY 50% OF UTAH GROWTH IS INTERNAL (SOURCE: UTAH POPULATION COMMITTEE FORMED BY LEGISLATURE, 2021)
- SINCE 2010 UTAH HAS RANKED 1ST IN THE COUNTRY IN ECONOMIC AND POPULATION GROWTH (SOURCE: US CENSUS BUREAU ESTIMATE)
- SINCE 2010, UTAH HAS ADDED FOUR NEW HOUSEHOLDS FOR EVERY THREE HOUSING UNITS
- SALT LAKE METRO HOME PRICES ARE AN AVERAGE OF 20% HIGHER THAN CITIES LIKE BOISE, LAS VEGAS, AND PHOENIX.



HOUSING GROWTH

Why is housing becoming more expensive?

- INADEQUATE HOUSING AVAILABILITY (DEMAND OUTPACING SUPPLY)
- EVER-INCREASING CONSTRUCTION AND LABOR COSTS
- LOCAL ZONING RESTRICTIONS AND COMMUNITY OPPOSITION TO NEW CONSTRUCTION
- RISING LAND COSTS AND RESTRICTIVE NATURAL GEOGRAPHY OF WASATCH FRONT
- HIGH DEMOGRAPHIC AND ECONOMIC GROWTH RATES

EXISTING CONDITIONS

CLEARFIELD

2.11

DAVIS CO.

4.10

UTAH

4.61

Zions Public Finance, 2021

Affordability Index*

This index is the analysis of median property values and median household incomes. Clearfield's index is lower than the Davis County average, indicating that it is more affordable.

*Median housing price (numerator) divided by median household income (denominator)

CLEARFIELD

\$60,260

DAVIS CO.

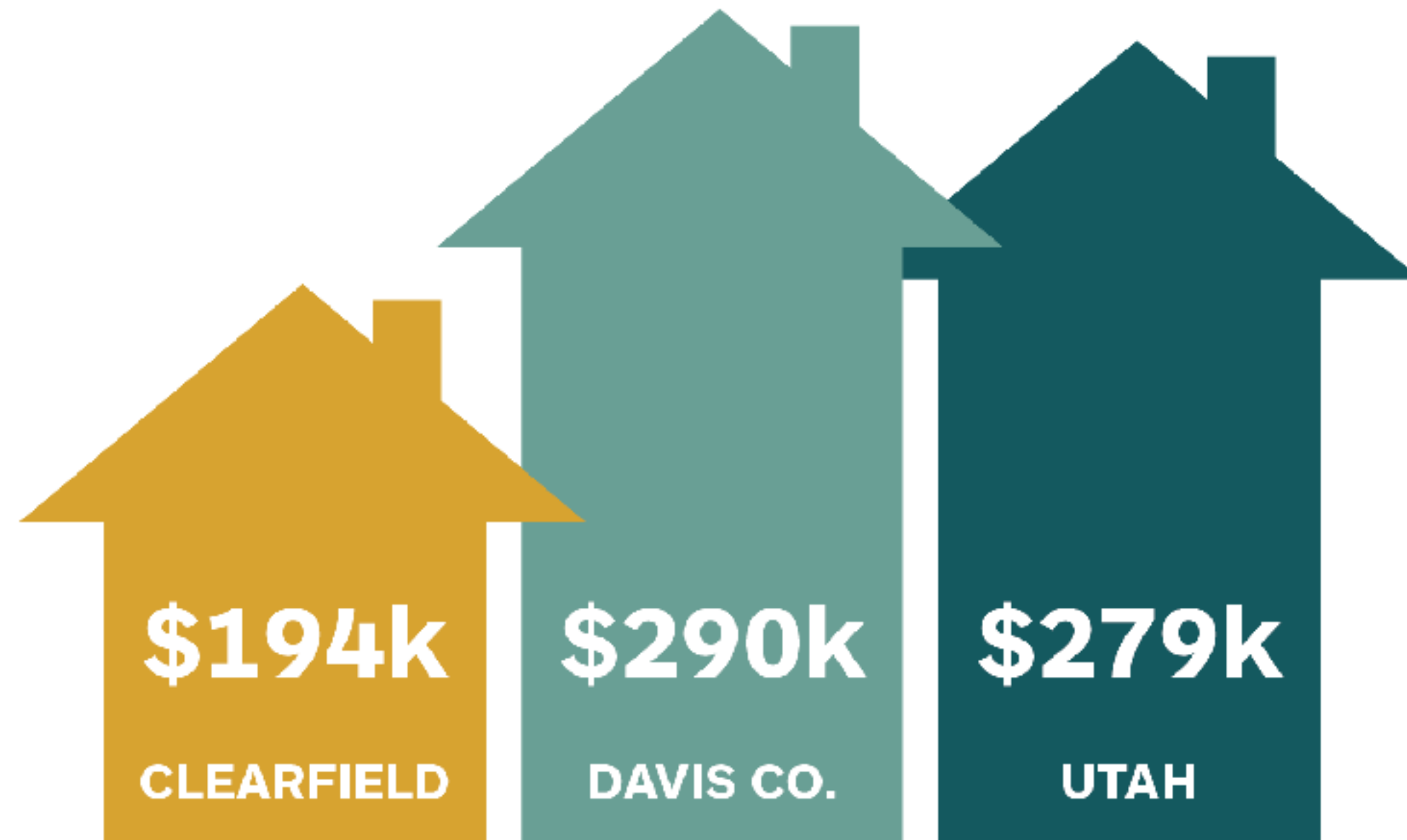
\$83,310

UTAH

\$71,621

2019: ACS 5-Year Estimates Data Profiles

Median Income



2019: ACS 5-Year Estimates Data Profiles

Home Value*

Clearfield's median home value is notably lower than that of Davis County and the state. The low value for Clearfield is partially due to the older age of residential improvements and the smaller median size of units.

*Estimated assessed value (not sales price)

AVERAGE ASSESSED VALUE

\$220k

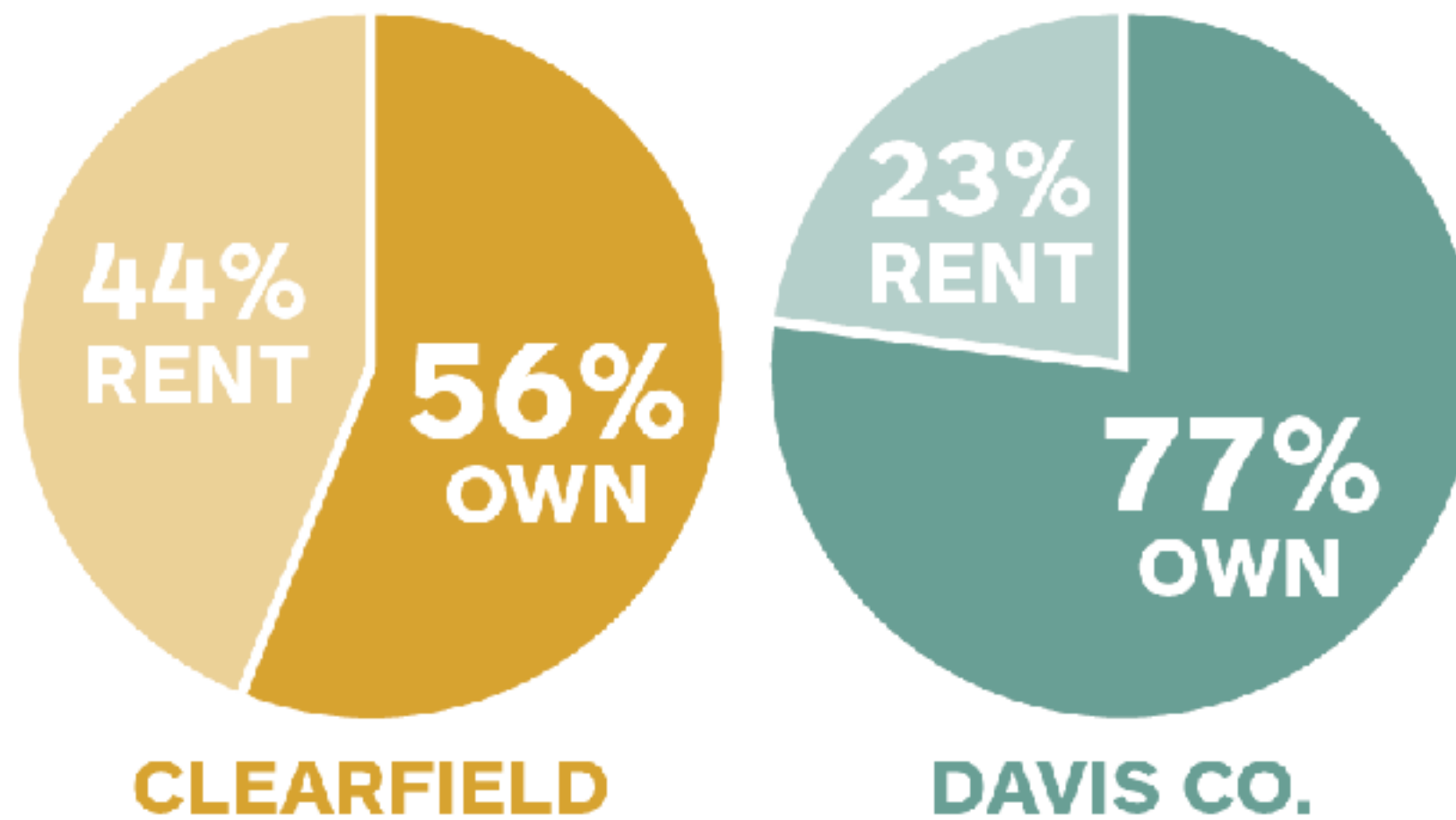
34%

\$331k

AVERAGE LISTED PRICE

Davis Co. 2020 Assessed Values, 2021 MLS List Prices, sample of 26 homes that were for sale in April 2021

Median Listing Price vs Assessed Value Comparison, 2021



2019: ACS 5-Year Estimates Data Profiles

Home Owners & Renters

Clearfield's home ownership percentage is 56%. This is below the Davis County, at 77%. This represents a possible need, that should be addressed with future housing plans.

\$68,000
required income
(112% AMI)

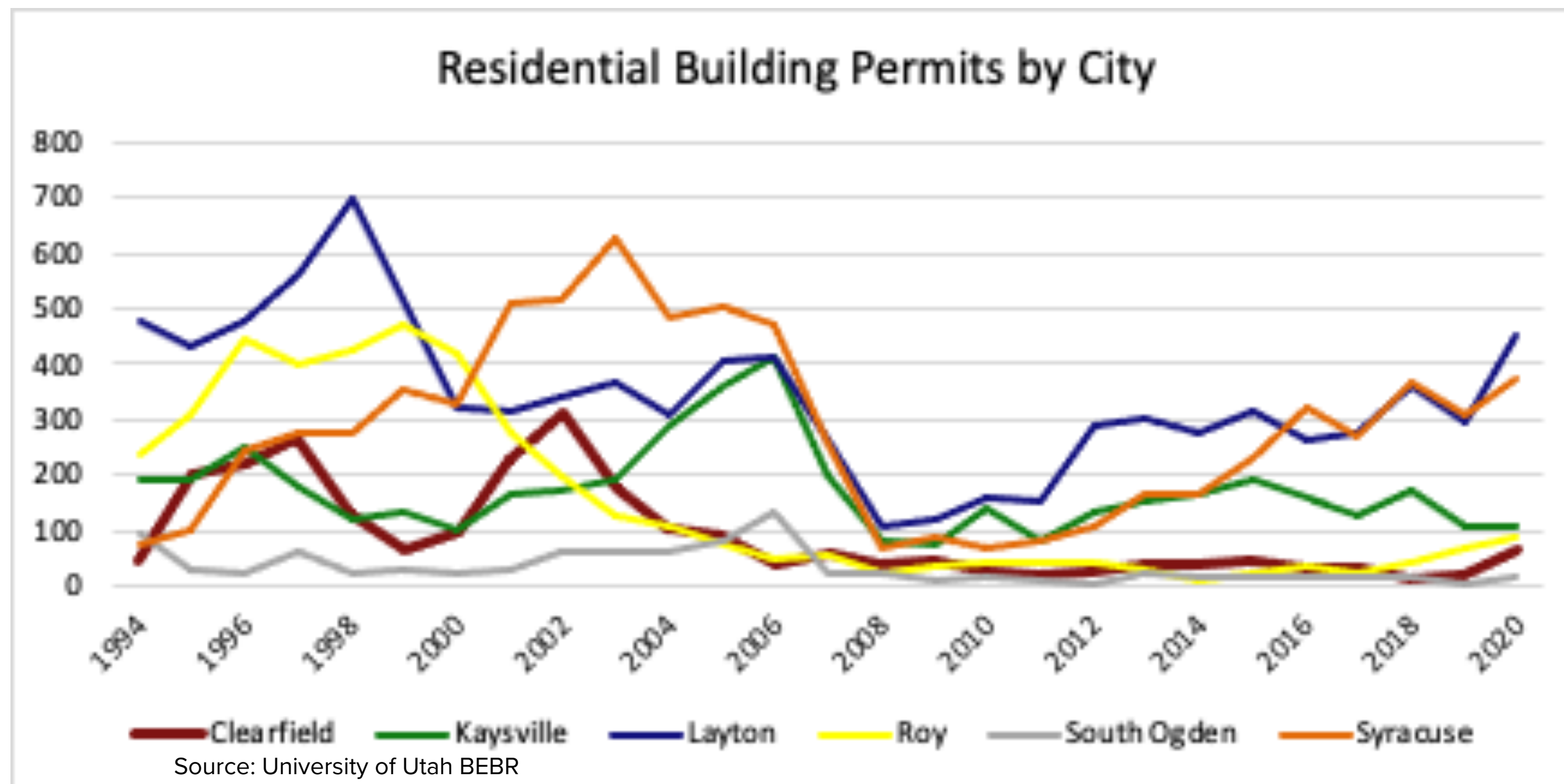
Income needed for average home, 2021

With a \$331,000 average list price, with a 10% downpayment, required income to purchase would be approximately 112% of AMI

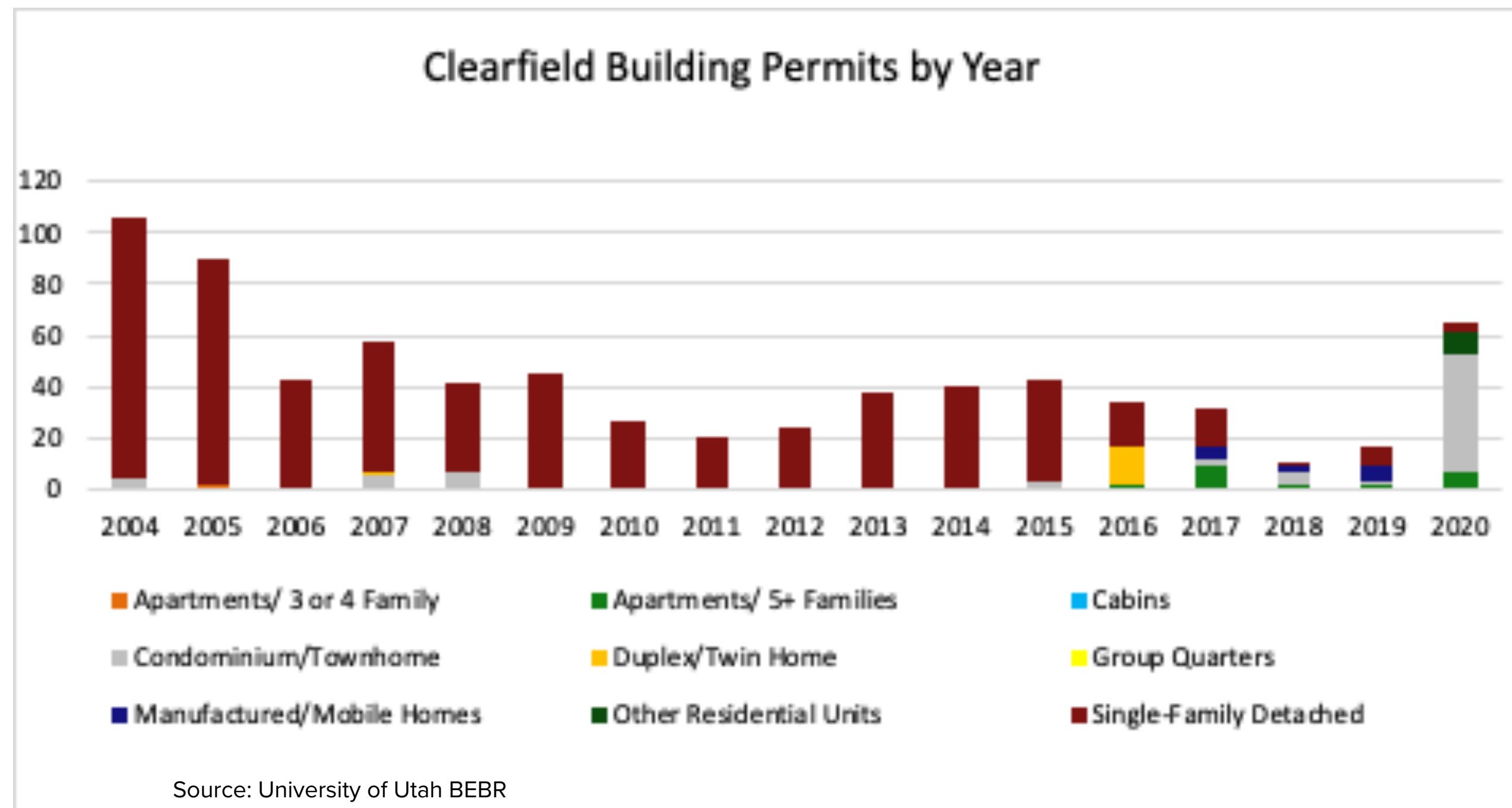
Analysis

- FOR A HOUSEHOLD OF 3 IN CLEARFIELD, AN AVERAGE INCOME OF \$60,260 EQUATES TO ROUGHLY 80% OF AREA OF MEDIAN INCOME (AMI).
- A HOUSE IS “AFFORDABLE AT 80% OF AMI” IF A HOUSEHOLD WHOSE INCOME IS AT OR BELOW 80% OF AMI CAN LIVE THERE WITHOUT SPENDING MORE THAN 30% OF THEIR INCOME ON HOUSING COSTS.
- CURRENT MARKET CONDITIONS (SPRING 2021) PUTS AVERAGE LIST PRICE AT 112% AMI REQUIRED TO QUALIFY FOR PURCHASE (~\$68,000/YR)

EXISTING CONDITIONS



Compared to neighboring cities, Clearfield has seen far less residential development over the last 10 years. Clearfield has had similar residential development patterns to South Ogden and Roy. Kaysville, Syracuse, and Layton have all seen far more residential development.



Over the last 15 years, residential development has fluctuated, seeing the most building permits in 2004, mostly being for single-family detached homes. Beginning in 2016, residential development began to diversify, with more condominiums and townhomes built in 2020 than any other housing type.

*Other residential units are defined as casitas, ADUs, or other detached smaller units.

HOUSING GROWTH



Life Cycle Housing focuses on providing housing choices in every neighborhood. Each neighborhood should have choices for each stage of life so that transitioning to a new stage doesn't require losing the social networks and friendships established in your neighborhood.

What policy changes can help the housing crisis?

- BETTER COORDINATE LAND USE AND TRANSPORTATION PLANNING
- DEVELOP COMMUNITY SUPPORT FOR HOUSING POLICY CHANGES
- SUPPORT INCREASED VARIETY OF HOUSING OPTIONS
- SUPPORT MORE CONSTRUCTION TRADE TRAINING TO EXPAND EMPLOYMENT POOL
- UPDATE ZONING ORDINANCE IN KEY AREAS TO SUPPORT MIXED-USE DEVELOPMENTS AND REDUCE IMPACT AND PERMIT FEES
- DEVELOP CLEAR GUIDANCE OF POTENTIAL FUTURE LOCATIONS FOR HOUSING CONCENTRATION



Clearfield Housing Challenges- 2021

1. NEED FOR LAND USE AND ZONING DESIGNATIONS THAT BETTER GUIDE RESIDENTIAL DEVELOPMENT DENSITIES AND LOCATIONS
2. NEED CLEAR DIRECTION FOR CONTEXT-SENSITIVE HOUSING POLICY
3. STATE-WIDE HOUSING SHORTAGE PUTTING PRESSURE ON ALL LOCAL GOVERNMENTS TO INCREASE SUPPLY

Housing Goals from Existing Clearfield Adopted Plans

Existing Clearfield General Plan	Clearfield Downtown Plan	Clearfield Moderate Income Housing Plan
The overall goal of providing moderate housing is to meet the needs of those people who desire to live here, and to allow them to benefit from and fully participate in all aspects of the community.	Creating a city heart, and a true live/work/play corridor for the community.	Rezone for densities necessary to assure the production of Moderate-Income Housing
		Allow for higher density or moderate-income residential development in commercial and mixed-use zones, commercial centers, or employment centers
		Encourage higher density or moderate-income residential development near major transit investment corridors
		Preserve existing Moderate-Income Housing stock

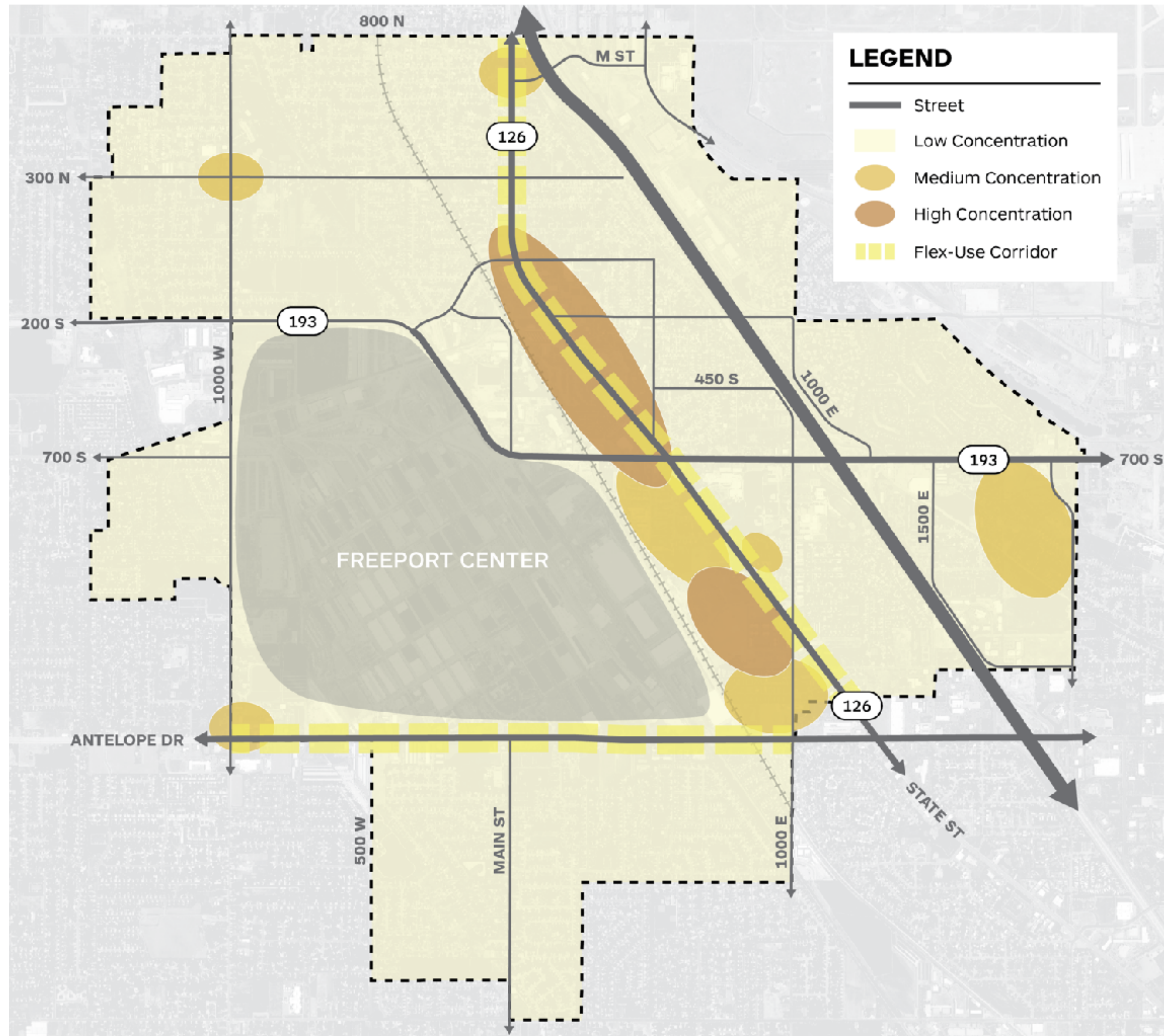
Draft General Plan Housing Goals

1. ENSURE NEW HOUSING IS COMPATIBLE WITH SURROUNDING NEIGHBORHOODS
2. EXPAND VARIETY OF HOUSING OPTIONS THAT INCORPORATES A RANGE OF TYPES, DENSITIES, AND TENANCY
3. ENSURE NEW HOUSING STOCK ADDRESSES A VARIETY OF INCOME LEVELS AND LIFE STAGES

HOUSING

General Plan Housing Framework:

1. ESTABLISH KEY NODES IN THE CITY FOR CONCENTRATION OF NEW HOUSING
2. DEVELOP CONTEXT-SENSITIVE POLICY FOR RESIDENTIAL INFILL PROJECTS THROUGHOUT THE CITY
3. ESTABLISH HOUSING LAND USES THAT CORRELATE WITH FUTURE TRANSPORTATION INVESTMENTS
4. PROVIDE HOUSING POLICY FLEXIBILITY TO RESPOND TO MARKET CONDITIONS



Low-Density Housing Types



- *SINGLE-FAMILY HOMES + ACCESSORY DWELLING UNITS (ADU)*
- *DUPLEXES/TRIPLEXES*
- *PATIO HOMES*
- *COTTAGE CLUSTERS*

Medium-Density Housing Types



- TOWNHOMES & ROWHOUSES
- "MANSION" HOMES
- STACKED FLATS

HOUSING DENSITY

High-Density Housing Types



- 3-5 STORY APARTMENTS
- CONDO DEVELOPMENTS
- MIXED USE BUILDINGS

Infill context guidance for residential areas

1. Housing concentration types defined by context in General Plan
2. Clear guidance on setbacks and site configuration
3. Requirements for landscape and open space elements



What is a Moderate Income Housing Plan?

IN 2019 THE LEGISLATURE DETERMINED THAT CITIES WITH 10,000 OR MORE RESIDENTS WILL BE REQUIRED TO REVIEW THE IMPLEMENTATION OF THE 5-YEAR MODERATE-INCOME HOUSING ELEMENT OF THEIR GENERAL PLAN AND REPORT THE FINDINGS OF THAT REVIEW TO THE UTAH HOUSING AND COMMUNITY DEVELOPMENT DIVISION.

EACH MUNICIPALITY SHALL:

- CONDUCT A THOROUGH REVIEW OF THE MUNICIPALITY'S MODERATE-INCOME HOUSING ELEMENT AND ITS IMPLEMENTATION; AND
- REVISE ITS FIVE-YEAR MODERATE-INCOME HOUSING NEEDS ESTIMATES; AND
- REPORT THE FINDINGS OF THE REVIEW TO THE HOUSING AND COMMUNITY DEVELOPMENT DIVISION OF THE UTAH DEPARTMENT OF WORKFORCE SERVICES AND THE ASSOCIATION OF GOVERNMENT TO WHICH THE MUNICIPALITY BELONGS; AND
- POST THE REVIEW'S FINDINGS REPORT ON ITS WEBSITE

2021 Moderate Income Housing Legislative Changes

- REMOVAL OF RESIDENTIAL DESIGN GUIDELINE ALLOWANCE FOR ATTACHED AND DETACHED SINGLE FAMILY DWELLINGS
- INTERNAL ACCESSORY DWELLING UNIT (IADU) ALLOWANCE MANDATE
 - 25% OF RESIDENTIALLY ZONED PROPERTIES CAN BE EXEMPT

Current Clearfield Housing Policy "State Menu" Choices

- (A) REZONE FOR DENSITIES NECESSARY TO ASSURE THE PRODUCTION OF MODERATE INCOME HOUSING
- (F) ALLOW FOR HIGHER DENSITY OR MODERATE INCOME RESIDENTIAL DEVELOPMENT IN COMMERCIAL AND MIXED USE ZONES, COMMERCIAL CENTERS, OR EMPLOYMENT CENTERS
- (G) ENCOURAGE HIGHER DENSITY OR MODERATE INCOME RESIDENTIAL DEVELOPMENT NEAR MAJOR TRANSIT INVESTMENT CORRIDORS
- (L) PRESERVE EXISTING MODERATE INCOME HOUSING STOCK

Other Possible Clearfield Housing Policy Menu Choices

- (B) FACILITATE THE REHABILITATION OR EXPANSION OF INFRASTRUCTURE THAT WILL ENCOURAGE THE CONSTRUCTION OF MODERATE INCOME HOUSING (MIH)
- (C) FACILITATE THE REHABILITATION OF EXISTING UNINHABITABLE HOUSING STOCK INTO MIH
- (D) CONSIDER GENERAL FUND SUBSIDIES OR OTHER SOURCES OF REVENUE TO WAIVE CONSTRUCTION RELATED FEES THAT ARE OTHERWISE GENERALLY IMPOSED BY THE CITY
- (E) CREATE OR ALLOW FOR, AND REDUCE REGULATIONS RELATED TO, ACCESSORY DWELLING UNITS IN RESIDENTIAL ZONES
- (J) IMPLEMENT ZONING INCENTIVES FOR LOW TO MODERATE INCOME UNITS IN NEW DEVELOPMENTS
- (K) UTILIZE STRATEGIES THAT PRESERVE SUBSIDIZED LOW TO MODERATE INCOME UNITS ON A LONG-TERM BASIS
- (M) REDUCE IMPACT FEES, AS DEFINED IN SECTION 11-36A-102, RELATED TO LOW AND MIH
- (O) IMPLEMENT A MORTGAGE ASSISTANCE PROGRAM FOR EMPLOYEES OF THE MUNICIPALITY OR OF AN EMPLOYER THAT PROVIDES CONTRACTED SERVICES TO THE MUNICIPALITY



UPDATE 2021

CLEARFIELD GENERAL PLAN

Thank you!