

Morgan City

Moderate Income Housing Plan

August 2011

EXISTING CONDITIONS/BACKGROUND

Past Residential Growth

Residential development in Morgan began with the construction of the first home built within a few years of the arrival of the first pioneers in the Salt Lake Valley. The city was incorporated in 1868. In 1869, the transcontinental railroad was constructed through the Morgan Valley and Morgan City. This stimulated the economy of the area as well as the construction of more homes.

As with most other communities, residential development in Morgan followed the development of roads. Homes were generally built along and adjacent to existing streets, which initially resulted in a strip pattern of development. The interiors of blocks were generally left vacant or in agriculture. Until about the 1960s, there were few residential developments constructed as part of planned subdivisions with their own streets. Since then, the trend has been to build homes in subdivisions rather than on single lots located adjacent to existing streets.

Recent Residential Growth

According to the 2000 U.S. Census Bureau, the city had 684 owner occupied and 106 renter occupied housing units, for a total of 790 units. In the year 2010, the Census reported 1032 owner occupied and 183 renter occupied housing units, for a total of 1215 units. In the 10-year period including the years 2000 through 2009, the total number of housing units grew by 425 units (54% increase).

Residential growth from 1994 to 2002 was relatively slow, with issued residential building permits averaging about 19 units per year. However, between 2003 and 2007, issued residential building permits increased dramatically. As can be seen in Table 1, permits issued in 2005 and 2006 exceeded the number of permits issued during the previous five years.

Table 1
Morgan City Residential Building Permits

Year	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Single Family	14	15	10	19	48	100	73	20	14	2	3
Multiple Family	0	2	4	16	12	2	0	9	2	0	0
Total	14	17	14	35	60	102	73	29	16	2	3

Housing Characteristics

There are a variety of housing characteristics that can describe the nature of the city's housing and serve as indicators of the prevailing residential quality of life. These characteristics are discussed below.

Residential Lot Size/Zoning

Lot sizes in the city for residential zones range between 8,000 square feet in the R-1-8 zone to 20,000 feet in the R-1-20 zone. One-acre lots or larger are required in the R-R (Rural Residential) zone. The R-1-8 zone accounts for about 41 percent of the entire acreage of the city. The R-R zone accounts for about 10 percent of the city's acreage. The R-1-12 zone, which requires a minimum lot size of 12,000 square feet, only accounts for about 1 percent, and multiple family areas, comprised of the RM-7 and RM-15 zones, account for about 4 percent of the city's acreage. The city also has industrial and commercial zoning, which amount to about 15 percent of the city's acreage. About 26 percent of the city's acreage is in the agricultural zone. This zone usually requires large lots and does not receive city utility services such as water and sewer. However, this zone is subject to re-zoning to residential and other uses as growth occurs.

Dwelling Unit Sizes

Dwelling unit sizes have been getting larger in Morgan City as well as in Utah and the rest of the country. It appears that people can now afford larger homes due to growth in wages and low mortgage rates. Older homes in Morgan are generally smaller than newer homes. In Morgan City, the size of dwelling units that have been built recently can be gleaned from building permit records. Building permit records for 2003 and 2007 show that the average size of single-family dwellings was about 1350 square feet. Most of these homes had a full basement equivalent in size to the main living area. It is rare to find single-family dwellings that do not have basements in Morgan. If the basement is improved either during initial construction or later, and becomes part of the living area of the home, which is often the case in Morgan, then most homes are significantly larger than what is reported in the building permit records.

Housing Density

Morgan City's housing density can be described as "average" when compared to other communities along the Wasatch Front. Most of the existing residential development is zoned R-1-8. If one assumes that the minimum lot size is more or less the standard for this zone, and that local roads comprise about 25 percent of the available space, then the residential density in this zone would be about 4 units per acre. Although the vast majority of the existing residential development in the city is zoned R-1-8, future development in this zone will be developed under an R-1-10 designation. There is one small zone of R-1-20,000, where about two units per acre would be the norm. The maximum density in an RM-7 zone would be just under 10 units per acre. In the RM-15 zone, it would be slightly more than 14 units per acre. The city's agricultural (A) and rural residential (R-R) zones are generally located on the periphery of the city. These zones allow for 5-acre and 1-acre lots, respectively. About 36 percent of the city's total land area is comprised of this lower density zoning (A and R-R).

Home Ownership

The 2010 Census indicated that there were a total of 1143 occupied housing units in the city, of which 165 (14%) were renter occupied and 978 (86%) were owner occupied. The 2010 Census indicated that of the 72 vacant housing units, 12 were being offered for rent. Based on building permit records from 2003 through the middle of 2009, a total of 43 multiple family housing units were added to the city's housing stock. It can be assumed that a majority of these will be renter occupied.

Home Values: In the 2000 Census, the median housing value in Morgan County was reported at \$174,500. In 2009, the median housing value was reported at \$240,700, a substantial increase since 2000. In comparison, the 2000 Census reported the median housing value in Morgan City at \$156,700. In 2009, the median housing value in the city was reported at \$214,700. Although the city's increase in median housing values between the 2000 Census and 2009 was substantial, the values for Morgan County range 11% to 12% higher.

Building permit information can also be a good source of information for housing values. The permit process requires that a valuation of the structure be calculated on the basis of the size of the home (square footage), whether or not there is a garage, and the type of construction. Based on this information for the years 2008, 2009 and 2010, the average valuation was \$254,800. This valuation does not include the land that the structure is to be built on. Therefore, the average value of homes being constructed during these three years would likely exceed \$300,000 once the value of the land is included, which it was for the Census statistics for 2000 and 2009. It is estimated that currently the average 8,000 square foot residential lot in Morgan could be worth about \$50,000, a one-third acre lot about \$75,000, a one-half acre lot about \$90,000, and a one acre lot about \$125,000.

Housing Vacancy

The 2010 Census indicated that there were a total of 72 vacant dwelling units (a 5.9% vacancy rate).

Multiple Family Housing

Based on building permit records since 1995, 61 multi-family (duplex or higher) dwelling units have been constructed in the city. Some are owner occupied (condominiums), but most are renter occupied. The 2010 Consolidated Plan windshield survey indicated that there were 67 multi-family units in Morgan City.

Rental Housing

As was mentioned above, 165 housing units were renter occupied, and of the vacant housing, 12 were being offered for rent. Currently, based on information from a local real estate office, the estimated rent for a 2 or 3 bedroom apartment ranges between \$650 and \$750 per month, and the estimated rent for a single family house ranges between \$1,100 and \$1,400 per month.

Housing Age

According to the 2010 Census, nearly one-half of the city's housing stock was constructed before 1970. Since January 2000, the city has added 362 dwelling units to its housing stock. Table 2.

**Table 2
Age of Residential Structures**

Years	Prior to 1940	1940 through 1949	1950 through 1959	1960 through 1969	1970 through 1979	1980 through 1989	1990 through 1999	2000 through 2009	Total
Number of Units Built	178	69	74	88	153	88	138	362	1150
Percent of Existing Units	16%	6%	6%	8%	13%	8%	12%	31%	100%

Source: U.S. Census Bureau, Census 2000 and 2010

Change of Use

Periodically, a change from residential to some other use will occur. This is relatively uncommon for most of the city’s residential areas. However, there have been a few residences that have been replaced with commercial development along 300 North Street and along State Street. The most recent conversion from residential to commercial use occurred in 2005 when the General Plan and Zoning Ordinance were changed to accommodate a credit union on State Street.

Housing Condition/Blight

Based on what could be observed while driving through several neighborhoods, most of the city’s homes appear to be in good condition, and yards are generally uncluttered and well maintained. There are some isolated areas, however, where blight is perceived to be a problem. Blight is defined as yards and homes that are maintained below community standards as set forth in the city’s zoning, nuisance and other ordinances. There are several conditions mentioned in the ordinances that are considered violations, such as junk cars, garbage, weeds, open storage, odors, dilapidated structures, and other similar conditions.

The Morgan County Consolidated Plan of 2010 documents the results of a windshield survey that was conducted in Morgan City. According to the survey, four homes were considered to be dilapidated, and 298 deteriorated. Dilapidated homes are those that should be uninhabitable, but may still be inhabited. The characteristics of dilapidated homes include one or more of the following: cracks in the foundations; structural problems with the roof, such as a sagging roof line; broken window frames; significant amounts of siding falling off; water damage; and door frames broken or ajar. Deteriorated homes are characterized by the following conditions: surface problems with the roof, such as rolling of flaking shingles; siding is broken, slipping, or weathered; paint is chipping and excessively weathered; and window glass is broken.

Subsidized Housing/Rehabilitation Programs

The city has used some Community Development Block Grant (CDBG) funds to purchase a few residential lots in order to make the price of these residential properties more affordable. The cost of the land is borne by the CDBG program and is not reflected in the bottom line cost of the properties. Two lots in the Fox Pointe subdivision and one lot in the Mountain Shadows subdivision were purchased using CDBG funds, on which homes have been built and sold to eligible families or individuals. It is estimated that the average cost of these lots is about \$50,000 each, which represents a significant savings in the purchase of a house to those families and/or individuals who are eligible for this program. Currently, the city does not have any residential rehabilitation programs in effect.

Special Needs Housing

In 2004, the city purchased 2.1 acres of land in the North Morgan area with CDBG funds for the purpose of building an assisted living center at some future time. In 2009, a private company built and now manages the 43 unit Family Tree assisted living center on the property. The facility is part of an "Age in Place" neighborhood with starter homes, duplexes, large custom lots, patio homes, and Assisted Living along Mahogany Ridge Road.



Homelessness

Based on information in the State of Utah Comprehensive Report on Homelessness, Morgan County should have had about 8 homeless people living within the county in 2010. These homeless individuals are documented as school children that live with another family besides their own. However, the county is unaware of chronically homeless persons living in Morgan County. In small rural communities, there are usually fewer people who are chronically homeless. Usually, in such communities, homelessness is temporary, and is brought on by adverse economic and social situations.

Morgan County is a part of the Continuum of Care (CoC) program through Utah's Balance of State efforts. This is a federally funded program that offers ways to reduce or eliminate homelessness through service providers. Morgan County has also been recognized as a Housing Authority, which gives it the responsibility to address issues related to affordable housing and homelessness in the county. Morgan County also participates in the state's "10 Year Plan to End Chronic Homelessness." This plan identifies strategies that each region can put into place to stop or reduce chronic homelessness. The county does not have any facilities in which to shelter the homeless.

Temporary Lodging Facilities

Neither the city nor the county has a hotel or motel located within their respective boundaries. There are some properties along I-84 along that are appropriately zoned for such facilities, and the city has indicated a desire to have a motel or hotel located in the community.

Water, Sewer, and Electrical Power Service

Morgan City provides water, sewer, and electrical power service to its residential and other developments.

Household Income

The income statistics in the two tables below were developed from information generated by the U.S. Census Bureau's American Community Survey and the Economic and Statistical Unit of the Utah State Tax Commission. The tables show inflation-adjusted household income for 2008 for Morgan City and adjusted gross income by zip code (84050) and filing status for 2005.

Table 3
Morgan City
Household Income and Benefits – 2009

Adjusted Gross Income	Number of Households	Percent of Total
Less than \$10,000	41	4.0
\$10,000 - \$14,999	27	2.7
\$15,000 - \$24,999	42	4.1
\$25,000 - \$34,999	71	7.0
\$35,000 - \$49,999	239	23.5
\$50,000 - \$74,999	183	18.0
\$75,000 - \$99,999	227	22.3
\$100,000 - \$149,999	156	15.3
\$150,000 - \$199,999	15	1.5
\$200,000 or more	17	1.7
Total	1,018	100

Table 4
Adjusted Gross Income by Zip Code (84050) and Filing Status - 2005

Filing Status	Number of Returns Filed	Average Adjusted Gross Income
Single	1,182	\$20,596
Head of Household	140	\$32,935
Married, Filing Jointly	1,838	\$79,076
Married, Filing Separately	46	\$37,567
	3,206 Total	\$43,790 Average

For purposes of determining low/moderate income, state and federal agencies usually use median, rather than mean, household incomes. In most cases, there is a fairly significant difference between mean and median income statistics. For example, Morgan County's mean annual household income in 2009 was \$82,367, whereas its median income was \$70,043, a difference of \$12,324. In Morgan City, the mean annual household income was \$68,789, whereas its median income was \$61,538, a difference of \$7,251. The city's median household income is \$8,505 less than the county's median household income.

The Davis County Housing Authority serves as the housing authority for Morgan County. This agency uses a median income limit table in determining household eligibility for certain programs. The table was developed by the Department of Housing and Urban Development (HUD) for Fiscal Year 2010 and shows the income limits for each county in the state relative to moderate, low, and very low household incomes. For Fiscal Year 2011, the median annual household income for Morgan County was estimated at \$68,800.



PLANNING CONSIDERATIONS

Residential Quality

Much of the quality of life in a community is dependent on the nature of its housing. The image of a city is to a large degree conveyed by the type, quality and appearance of its residential developments. Also, it is important to a city's financial well being (property tax revenue) that residential development in the community be of the highest quality and valuation as possible. This can be achieved by striving for excellence in subdivision and architectural design, a relatively wide mix of house sizes within a neighborhood, and high quality home construction. The value of trees and other landscaping in residential developments cannot be over emphasized. After the initial stage of development, the proper maintenance of yards and structures should be emphasized in a city's residential standards and zoning codes.

Density

The density and location of residential development heavily influence the cost of housing, the type and level of services required, and the impacts on the natural environment. Residential development within the city should promote a variety of residential densities to address these considerations while promoting a diversity of housing choices. A range of housing densities should be allowed within the city, promoting various opportunities for social and economic success.

Surveys

The city does not have any current public opinion survey information with regard to housing.

Future Residential Expansion

The 2010 Census estimates that Morgan City has a population of 3,687. Both Morgan City and Morgan County have grown significantly in recent years. Morgan City, in the next 8+ years, is expected to continue with a reasonably strong growth trend, although not as dramatic as the last 10 years. The projected city population for 2020 is 4,329. This amount of projected growth to 2020 amounts to a net increase of 642 people, which would require 196 additional housing units.

The city has three relatively large tracts of agriculturally zoned land within its current boundaries that will likely be used for residential development. It is estimated, based on current densities, that these agricultural lands could accommodate about 900 to 1,000 additional residential lots. However, in order to accommodate the development of these lots, infrastructure such as water and sewer lines would need to be extended into these areas.

The city recently adopted an Annexation Policy Plan. This plan indicates areas of possible future annexation outside of the city's current boundaries that could be reasonably served by essential municipal services. It is estimated that the city could add acreage that is equivalent to the amount of acreage currently contained in its agricultural lands, which would increase the potential number of residential lots by yet another 900 to 1,000.

Problems/Needs

Some areas of the city, particularly those close to the Weber River and other streams, are prone to flooding under certain conditions. Hillsides have the potential for geologic instability. Some soils may exhibit a significant shrink-swell ratio, which could cause problems with foundations. Code enforcement could be a problem, because of the lack of manpower resources. The city does not have any residential rehabilitation programs for aging homes within the city.

AFFORDABLE HOUSING

Statute

Utah Code Title 10, Chapter 9a, requires cities to provide a reasonable opportunity for low and moderate income individuals and/or families to live in housing they can afford. The law directs cities to provide and encourage the development of low/moderate income housing to allow low/moderate income persons to reside in the community.

Definitions

Affordable, or moderate income, housing is defined by statute as housing that can be occupied by persons whose household income is less than or equal to 80% of the county's median income. In order to be considered affordable, housing costs must not exceed 30% of a household's gross monthly income. The 30% includes mortgage/rent, taxes, insurance and all utilities.

Income Requirements

In Morgan County (according to HUD Income Limits - Appendix C - State of Utah - Issued Feb 2009), low income (50% of county median income) for a family of three is considered to be \$30,850, and for a family of four it is considered to be \$34,250. Moderate income (80% of county median income) for a family of three is considered to be \$49,300, and for a family of four it is considered to be \$54,800. A great majority of the households in both the city and the county range between three and four persons per household. The Davis County Housing Authority, which provides services to Morgan County, has estimated the median income for Morgan County for Fiscal Year 2009 to be \$68,800. This is the number also being used by HUD.

Based on the above statistics, a low-income family of three could afford a maximum of \$771 per month for housing costs (mortgage/rent, property taxes and insurance), a low-income family of four could afford a maximum of \$856 per month, a moderate-income family of three could afford a maximum of \$1,232 per month, and a moderate-income family of four could afford a maximum of \$1,370 per month.

Table 5
Low/Moderate Income Home Values

Income Category	Household Size	Annual Income	Monthly Housing Cost	Home Value
Low	3	\$30,850	\$771	\$125,294
Low	4	\$34,250	\$856	\$142,716
Moderate	3	\$49,300	\$1,232	\$219,830
Moderate	4	\$54,800	\$1,370	\$248,011

Assumptions/Qualifying Mortgage Amounts

In calculating the amount of mortgage (including taxes and insurance), certain assumptions about the mortgage will need to be made. For purposes of this calculation, it is assumed that the low/moderate income buyer will avail himself/herself of the best possible terms. These include participation in the Utah Housing first time home buyer program (a 30-year fixed rate mortgage with an interest rate of 4.32% as of August 17, 2011). This also assumes no down payment and no or minimal borrower debt, average annual property tax of \$1,470 and average annual homeowner insurance of \$481.

Existing Housing Supply

In August, 2011, the Multiple Listings for Morgan City indicated that there were 28 active listings. The average listing price was about \$215,300. The lowest asking price was \$91,900, and the highest asking price was \$899,900. The average square footage for the active listings was 2,891 square feet. Of the 28 active listings within the city boundary, 15 of the homes for sale are considered affordable for a moderate income family of four. According to the 2010-2015 Consolidated Plan for the Wasatch Front Region, a balanced housing market is when fifty percent of the homes for sale can be purchased by fifty percent of the population. In other words, households whose income meets the median income for the county have the ability to purchase a home within the median price range. Table 6.

At the time of publication, there was very little data available regarding recently sold residential properties in Morgan City. The recent economic downturn has slowed home sales and new construction to almost a complete halt.

Table 6
Morgan City Multiple Listings - Active (August 17, 2011)

<u>List Price - \$</u>	<u>Year Built</u>	<u>Size (sq ft)</u>	<u>Project/Subdivision</u>
91,900	1889	1,840	518 N 700 E
129,900	1915	1,836	315 E 100 S
139,900	1953	2,152	515 E 100 S
154,900	2005	1,949	720 E Dani Way
169,900	2006	2,174	750 E Dani Way
178,000	1994	1,523	269 E River Cove Dr
179,500	2010	1,971	874 N Sapphire
179,900	2007	2,100	730 E Dani Way
182,000	2004	2,666	818 E Mahogany Ridge Rd
212,900	2004	2,655	480 W Jared Cr
219,900	2005	3,085	412 W Larkspur Ln
228,400	2003	2,940	237 S Hound St
234,900	1947	3,549	273 E 125 N
235,900	2007	2,866	133 N 525 W
239,900	1965	2,676	266 E 100 S
249,500	1997	3,784	330 E Imperial Dr
249,900	2006	3,026	970 E Mahogany Ridge Rd
249,900	2004	3,137	278 S Fox Dr
250,000	1999	1,915	320 W Young St
259,900	1998	3,216	530 W Young St
259,900	1999	2,715	615 W Derrick
275,000	2006	3,525	945 E Mahogany Ridge Rd
279,900	2006	3,200	464 W 175 N
325,900	2006	2,990	177 S Sandpiper Way
334,900	1993	3,019	95 S 360 W
339,000	1984	3,680	290 N State
399,900	2007	2,903	590 W Webster Ln
899,900	2004	7,853	1236 S State St
255,407 average		2,891 average	

Lot Inventory

The city, as of mid 2011, had approximately 225 lots in its inventory of existing residential building lots in approved subdivisions. The State projects that the city will grow by approximately 642 people by 2020. This translates into a housing need during the next 10 years of an additional 196 housing units (based on household size of 3.27 persons). At this rate of projected growth, the existing inventory of lots would last about 12 years.

It is assumed that a majority of new home construction will occur in subdivisions zoned R-1-8. Subdivisions in the R-1-8 zone that have already begun the approval process may include 8,000 square foot lots. Future subdivisions in the R-1-8 zone must have a minimum of 10,000 square feet per lot. Other residential zoning includes Rural Residential (R-R), which requires a minimum lot size of one acre. A minority of the city's new subdivisions lots are in larger lot (1/3 acre to 1 acre) residential zones.

Ten-Year Need

The Governor's Office of Planning and Budget (GOPB) is projecting the city's population to grow to 4,329 people by 2020. If the 2010 population (3,687 people) is used as a base, then the population would grow by 642 people. If a population per dwelling unit ratio of 3.27 is assumed, then an additional 196 dwelling units will be needed over the next 10 years (a little less than 20 per year).

Based on Morgan City income data obtained from 2009, an estimate was made with regard to the percentage of households that would fall within the categories of low and moderate income for Morgan City. The number of households that would fall within the low-income category is estimated at 16%. The number of households that would fall within the moderate-income category is estimated at 19%. If these estimated income percentages are applied to the 2010 Census population estimate, the 182 households would fall within the low-income category. Using the city's current population estimate, 217 households would fall within the low-income category.

If we assume that the current income demographics stay the same for Morgan City, and we use the projection for the year 2020 of 4,329 people, then an additional 20 housing units per year would be needed over the next 10 years. Of those 20 new housing units, 16% (3 units) would need to be low-income housing, and 19% (4 units) would need to be moderate-income housing.

Estimating the demand for affordable housing in Morgan City is not an exact science, since several assumptions were made in arriving at the estimates. If some or all of the assumptions are wrong, then the estimated demand will also be in error. There are many things that could influence the demand for affordable housing in the future. However, one must remember that there is a difference between demand and need. There will always be a need for more affordable housing in any community, particularly for much of the local workforce (entry level teachers, public safety, construction, hotel/motel service, and other like personnel). However, the demand could change very dramatically over time, especially if fewer, or no affordable housing units are built. If this were the condition in Morgan, then fewer or no households in the low/moderate income category would be able to afford homes in the community, and essentially, they would have a limited opportunity in Morgan because of the type of housing market.

Affordable (moderate income) housing is defined by state statute as housing that can be occupied by persons whose household income is 80% or less of the county's median income. This would include both the low and moderate household income categories. It is estimated that about 35 percent of Morgan City's households fall within this category. However, there may be many households within the moderate income category that may be occupying housing that would be valued in excess of what moderate income households typically could afford, due to appreciation.

Assuming the most favorable mortgage rates that are currently available, it is estimated that affordable housing in Morgan would need to be valued at \$248,011 or less. It is estimated that on an annual basis, the city will need 7 new or used homes available to meet the moderate housing demand. Based on the current availability of homes of the Multiple Listing, 15 homes would have qualified as a moderate-income home, and one (1) of the 22 listed would qualify as a low-income home.

POTENTIAL BARRIERS TO AFFORDABLE HOUSING

Existing Zoning

The city's existing zoning districts accommodate a relatively broad range of uses and densities. The residential zones range from larger lots (1 to 5 acres) to a mobile home park (26 units) and apartments (about 15 units per acre). As a result of this diversification of residential zoning districts, the city currently provides ample opportunity for families and individuals with low and moderate incomes to live in affordable housing. There is nothing in the city's zoning ordinances, or in the range of residential districts, that could be considered to be discriminatory to lower income families or individuals. A majority (41 percent) of the residential zoning districts allow for a minimum of 8,000 square feet lots and multiple family zoning (4 percent), which keeps land costs associated with housing to a minimum.

Square Foot Minimums/Architectural Requirements

The city requires a minimum house size of 750 square feet of gross main floor area. Since this is a relatively small size (a foot print of 25 ft. by 30 ft.), this provision is not expected to cause an undue burden and adversely affect housing affordability. There is nothing in the zoning ordinances that specifies exterior finish materials, such as masonry, and colors.

City Affordable Housing Programs

Morgan has a contract with the Davis County Housing Authority to administer its housing programs. The Authority administers the "American Dream" program, which provides a down payment subsidy to first-time home buyers. Both the city and the county have used CDBG funds to purchase a few residential lots for eligible home owners, thereby reducing the cost of the home by a value equivalent to the value of the lot. The city intends to continue this program in the future.

GOALS, OBJECTIVES AND POLICIES

Goal 1: To promote and encourage high quality, well planned, safe, and aesthetically pleasing residential development in the city.

Objective 1: To develop, implement, and abide by quality residential development standards.

Policy A: Review, evaluate, and update all of the city's development related ordinances, such as the zoning ordinance, subdivision ordinance, impact fee ordinance, etc., to ensure that the city's residential quality standards are implemented and reflect the values of the community.

Policy B: Adopt residential design standards that will promote attractive, well planned and aesthetically pleasing residential developments.

Policy C: Promote infill development (including flag, right-of-way lots, and accessory residential dwellings) that is compatible with adjacent and surrounding neighborhoods, has a high quality of design, is functional, and incorporates various innovative characteristics.

Policy D: Encourage the development of a diverse range of housing types, styles, and price levels in all areas of the city.

Policy E: Encourage and support equal housing opportunities in the city.

Objective 2: To encourage innovative and varied approaches to development.

Policy A: Encourage high quality residential developments.

Policy B: Consider requiring master plans for developments with more than ten lots.

Policy C: Consider providing for density bonuses for cluster development, which provides substantial open space or common areas.

Policy D: Consider a variety of ways that buffers could be provided between high and low residential density, and between residential and other uses.

Policy E: Encourage implementation of energy conservation and innovative home building techniques in order to reduce construction and/or operating costs without sacrificing safety or desirability of the housing should be encouraged and supported. Consider incentive programs through regional partnerships to implement such energy conservation techniques.

Policy F: Consider allowing Planned Residential Unit Developments as a tool to promote quality residential developments of innovative design and that offer a good social and economic mix for residents.

Policy G: Consider zoning the remaining residentially suited vacant and future annexed land to R-1-10, RM, and other appropriate zones to accommodate residential needs and offer choices of housing types, size, and diversity.

Objective 3: To adequately enforce the city's existing ordinances, and adopt new ordinances and support the establishment of programs that are designed to improve housing

and neighborhood quality.

Policy A: Consider and encourage neighborhood watch programs.

Policy B: Support code enforcement efforts that result in effective code enforcement and educational programs.

Policy C: Complete a community survey of visual assets, liabilities and other neighborhood problems so that corrective measures can be implemented.

Policy D: Conduct a survey of housing quality and condition, and become more aware of, and take a more active part in, available housing rehabilitation programs.

Goal 2: To preserve existing housing stock and revitalize existing housing and neighborhoods when appropriate and feasible.

Objective 1: To redevelop and rehabilitate housing and neighborhoods which have deteriorated in quality and livability.

Policy A: The city's housing stock should be maintained according to adopted standards, and substandard housing should be improved to standard condition if economically feasible.

Policy B: Any housing units in the city that are dilapidated and unsuitable for rehabilitation should be removed by the property owner or those having the authority, in a timely fashion.

Goal 3: To meet existing and future moderate-income (affordable) housing needs of the city.

Objective 1: Provide realistic opportunities to meet the objectives of the State Moderate Income Housing Law.

Policy A: Provide for infrastructure needs, particularly those that enable improvements in the quality and availability of affordable housing and the neighborhoods in which they are found.

Policy B: Ensure that the city's zoning ordinance does not create barriers for implementing affordable residential developments.

Policy C: Encourage the rehabilitation of existing uninhabitable housing stock, when feasible, and make it available to moderate-income families.

Policy D: Consider waiving a portion of the fees generally required by the city's building and other permits.

Policy E: In large residential developments, encourage inclusionary zoning, which requires a certain percentage of the homes to be affordable.

Policy F: As an incentive, offer density bonuses to developers in exchange for including in their developments a certain percentage of affordable housing units.

Policy G: On larger developed or built upon lots, consider allowing granny flats, or small single-family structures that are well suited for senior citizens, students, or lower income people.

Policy H: Consider the establishment of a Mutual Self-Help Technical Assistance program that allows homeowners to construct their homes under the guidance of an experienced builder.

Policy I: Consider establishing a Mixed Use zone that allows the mixing of residential densities as a way to accommodate affordable housing.

Policy J: Explore ways in which greater utilization of local, state, and federal funds could be used to promote the development of affordable housing.

Policy K: Make greater use of programs offered by the Utah Housing Finance Agency, and the Utah Department of Community and Economic Development, for the development of affordable housing.

Policy L: Annually determine the housing needs for low and moderate-income families and senior citizens.

Policy M: Support affordable housing programs that include the construction of new units, the utilization of existing units, and the renovation of existing sub-standard units.