



BOUNTIFUL CITY PLANNING COMMISSION

**Tuesday, January 17, 2023
6:30 p.m.**

NOTICE IS HEREBY GIVEN that the Bountiful City Planning Commission will hold a meeting in the Council Chambers, Bountiful City Hall, 795 South Main, Bountiful, Utah, 84010, at the time and on the date given above. The public is invited. Persons who are disabled as defined by the American with Disabilities Act may request an accommodation by contacting the Bountiful Planning Office at 298-6190. Notification at least 24 hours prior to the meeting would be appreciated.

1. Welcome
2. Approval of the minutes for December 6, 2022.
3. 29417 South 100 West - Lot Line Adjustment, Daniela Anghel, Applicant – *Engineering Director Lloyd Cheney*
 - a. Review
 - b. Action: Consider forwarding a recommendation to the City Council
4. Comprehensive General Plan Amendment regarding the Moderate Income Housing Plan Element – *Planning Director Francisco Astorga*
 - a. Written Form
5. Planning Director’s report, review of pending applications and miscellaneous business
6. Adjourn

Draft Minutes of the
BOUNTIFUL CITY PLANNING COMMISSION
December 6, 2022

1
2
3
4
5 Present: Commission Members Lynn Jacobs (Chair), Alan Bott (Vice-Chair), Jim Clark,
6 Krissy Gilmore, Sean Monson, and Cecilee Price-Huish
7 City Attorney Clinton Drake
8 City Engineer Lloyd Cheney
9 Planning Director Francisco Astorga
10 Sr. Planner Amber Corbridge
11 Recording Secretary Darlene Baetz
12
13 Excused: Commission Members Sharon Spratley
14

15
16 **1. Welcome.**

17 Chairman Jacobs opened the meeting at 6:35 pm and welcomed all those present.

18
19
20 **2. Approval of the minutes for November 1, 2022.**

21
22 MOTION: Commissioner Monson made a motion to approve the minutes as written for November
23 1, 2022 as written.

24
25 Commissioner Bott seconded the motion.

26
27 VOTE: 6-0 in approval.

28 **3. 1532 East Vineyard Drive- Lot Line Adjustment for lots 9 and 10 of Granada Hills No. 2 and**
29 **Lot 6 of Moss Hill Drive Subdivision, Cody Page and Ralph Wolfe, Applicant – *Engineering***
30 ***Director Lloyd Cheney***

31
32 Engineering Director Cheney presented the staff report.

33
34 The applicant requested approval of a lot line adjustment of the common boundary between Lot 10
35 of the Granada Hills no. 2 Subdivision and Lot 6 of Moss Hill Drive Subdivision and Lot 9 (which is
36 owned by Bountiful City and is used as a storm water detention basin). After the adjustment, all
37 properties will remain in compliance with the current zoning requirements. There would be no new
38 building lots created by this proposed action and no improvements are required.

39
40 MOTION: Commissioner Bott made a motion to forward a positive recommendation to the City
41 Council for the approval of the Lot Line Adjustment for 1532 East Vineyard Dr.

42
43 Commissioner Monson seconded the motion.

44
45 VOTE: 6-0 in approval.

46
47 *Chairman Jacobs recused himself for the next two items.*

48
49 **4. 32 West 400 South - Conditional Use Permit for eight residential units, Bob Murri, applicant –**
50 ***Senior Planner Amber Corbridge***

1
2 Bob Murri, applicant and Darin Bell, AIA with Babcock Design was present. Senior Planner
3 Corbridge presented the staff report.

4
5 Mr. Murri requested approval for a Conditional Use Permit and Preliminary and Final Site Plan
6 Approval to develop eight (8) multi-family townhouse units. The project consists of two separate
7 buildings with three (3) stories. A Conditional Use Permit approval is needed for this project due to
8 a multi-family residential use not facing Main Street in the Downtown (DN) zone.

9
10 There was some discussion about adding additional conditions to the parking standards and building
11 materials. Commissioner Gilmore stated she struggles with adding additional conditions for
12 something that is already required to be met from the code.

13
14 Mr. Bell, with Babcock Design, stated that the applicant had done a percentage analysis of all the
15 materials for both buildings.

16
17 Senior Planner Corbridge discussed the ADA ramp listed on the plans will be for possible future use.

18
19 Vice-Chair Bott opened and closed the PUBLIC HEARING at 7:03 p.m. without any comments.

20
21 **CONDITIONS:**

- 22
23 1. Submit a city-approved recorded copy of the shared cross access, parking, and dumpster
24 agreement between the three (3) adjacent parcels (03-032-0057, 03-032-0055, 03-032-0056).
25 2. The garages shall be used for parking, and not living/storage space.
26 3. Satisfy and meet all department review comments.
27 4. Sign a Development Agreement.

28
29 **MOTION:** Commissioner Monson made a motion to approve the Conditional Use Permit for 32
30 West 400 South with four (4) conditions outlined.

31
32 Councilmember Price-Huish seconded the motion.

33
34 **VOTE:** 5-0 in approval.

35
36 **5. 32 West 400 South – Preliminary/Final Architectural and Site Plan Review, Bob Murri,**
37 **applicant – Senior Planner Amber Corbridge**

38
39 **CONDITIONS:**

- 40
41 1. Submit a city-approved recorded copy of the shared cross access, parking, and dumpster
42 agreement between the three (3) adjacent parcels (03-032-0057, 03-032-0055, 03-032-0056).
43 2. The garages shall be used for parking, and not living/storage space.
44 3. Satisfy and meet all department review comments.
45 4. Sign a Development Agreement.

46
47 **MOTION:** Commissioner Gilmore made a motion to forward a positive recommendation to the City
48 Council for the approval of the Preliminary and Final Site Plan with the four (4) conditions outlined

1 by staff.

2
3 Commissioner Monson seconded the motion.

4
5 VOTE: 5-0 in approval.

6
7 *Chairman Jacobs returned to the meeting.*

8
9 **6. 406 South Main – Variance to reduce the landscape buffer, Brian Knowlton, applicant –**
10 ***Planning Director Francisco Astorga***

11
12 Planning Director Astorga stated that Mr. Knowlton officially removed this item from the agenda.
13 The property owner offered Mr. Knowlton a driveway easement for this project.

14
15 **7. Election of Chairman and Vice Chairman of the Planning Commission for 2023.**

16
17 MOTION: Commissioner Monson made a motion to approve Commissioners Jacobs and Bott to
18 remain as Chairman Jacobs and Vice-Chair Bott.

19
20 Commissioner Gilmore seconded the motion.

21
22 VOTE: 6-0 in approval.

23
24 **8. Approval of the 2023 Planning commission Meeting Calendar.**

25
26 MOTION: Commissioner Bott made a motion to adopt the 2023 Planning Commission Meeting
27 Calendar.

28
29 Commissioner Clark seconded the motion.

30
31 VOTE: 6-0 in approval.

32
33 **9. Planning Director’s report, review of pending applications and miscellaneous business.**

34
35 Chairman Jacobs adjourned the meeting at 7:12 p.m.

Commission Staff Report

Subject: Lot Line Adjustment at 2941 S 100 W
Val Vista Subdivision
Address: 2941 S 100 W
Author: City Engineer
Department: Engineering, Planning
Date: January 17, 2023



Background

Daniela Anghel, applicant, is requesting approval of a lot line adjustment which would combine two parcels which were created from portions of Lots 42, 44 and 47 of the original Val Vista Subdivision. Ms. Anghel has expressed a desire to construct a new detached accessory structure on the rear portion of the property.

The City has previously processed lot line adjustments through the Administrative Committee, but a change in the State Code now necessitates that these requests be processed as amended subdivision plats where the properties involved are part of an existing platted subdivision and involve a parcel with an existing residential structure.

Analysis

The property is located in the R-4 zone (8,000 sq ft min. lot size, 70 ft frontage requirement). The western parcel frontage on 100 W street is 76.00 feet, which exceeds the minimum required width. When combined, the entire parcel totals 17,333 square feet, and would comply with the current zoning requirements for this Zone.

Utilities: No additional utilities are required.

Proposed Right of Way Improvements and Access: No improvements are required.

Department Review

This memo has been reviewed by the City Attorney, and Planning Director.



Figure 1 Location of Proposed Lot Line Adjustment

Recommendation

Staff would support the Planning Commission forwarding a recommendation approval of the Lot Line Adjustment at 2941 S 100 W to the City Council with the following conditions:

1. Complete any outstanding corrections to the Plat.
2. Provide a current Title Report.

Significant Impacts

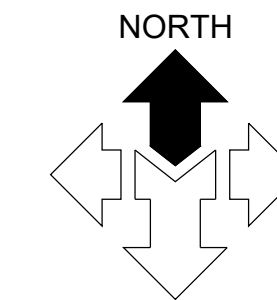
None

Attachments

1. A copy of the preliminary plat.

VAL VISTA PLAT "D" SUBDIVISION

AMENDING LOTS 42, 44 AND 47, VAL VISTA SUBDIVISION
 LOCATED IN THE SOUTHWEST QUARTER OF SECTION 31, TOWNSHIP 2 NORTH, RANGE 1 EAST,
 SALT LAKE BASE & MERIDIAN
 BOUNTIFUL CITY
 DAVIS COUNTY, UTAH
 SEPTEMBER 16, 2022



SCALE: 1" = 20'



NOTES

- NAD 83 ROTATION IS CLOCKWISE 0°20'25"
- NO NEW BUILDING LOTS ARE CREATED BY THE ACT OF RECORDING THIS PLAT
- SUBJECT TO DECLARATIONS RECORDED SEPTEMBER 3, 1947 AS ENTRY NO. 98928 IN BOOK Q OF LIENS AND LEASES AT PAGE 471 IN THE OFFICE OF THE DAVIS COUNTY RECORDER

DOMINION ENERGY UTAH

QUESTAR GAS COMPANY, DBA DOMINION ENERGY UTAH, HEREBY APPROVES THIS PLAT SOLELY FOR THE PURPOSE OF CONFIRMING THAT THE PLAT CONTAINS PUBLIC UTILITY EASEMENTS. DOMINION MAY REQUIRE OTHER EASEMENTS IN ORDER TO SERVE THIS DEVELOPMENT. THIS APPROVAL DOES NOT CONSTITUTE ABROGATION OR WAIVER OF ANY OTHER EXISTING RIGHTS, OBLIGATIONS OR LIABILITIES PROVIDED BY LAW OR EQUITY. THIS APPROVAL DOES NOT CONSTITUTE ACCEPTANCE, APPROVAL OR ACKNOWLEDGMENT OF ANY TERMS CONTAINED IN THE PLAT, INCLUDING THOSE SET FORTH IN THE OWNERS DEDICATION AND THE NOTES AND DOES NOT CONSTITUTE A GUARANTEE OF PARTICULAR TERMS OF NATURAL GAS SERVICE. FOR FURTHER INFORMATION PLEASE CONTACT DOMINION'S RIGHT OF WAY DEPARTMENT 1-800-366-8532.

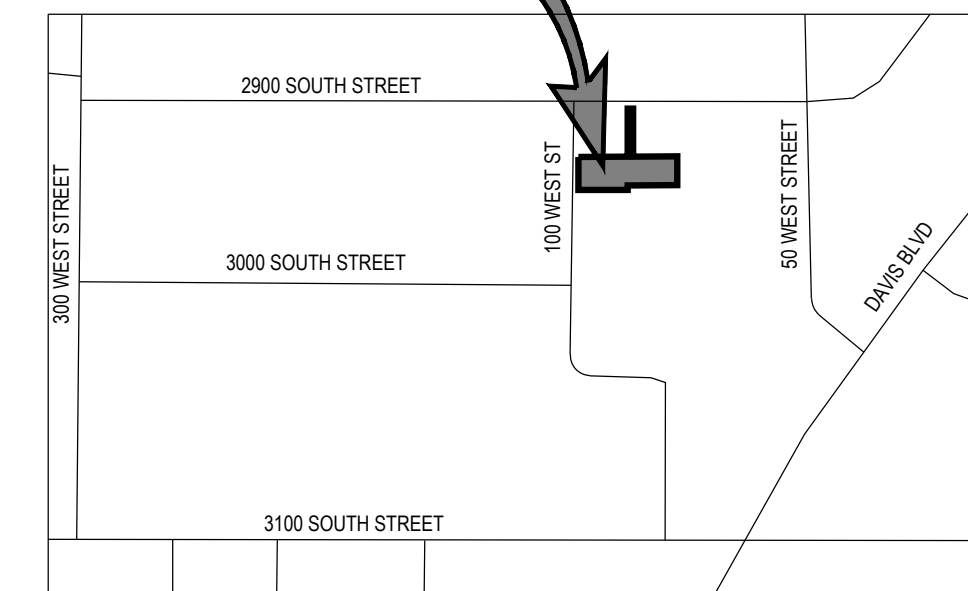
QUESTAR GAS COMPANY DBA DOMINION ENERGY UTAH

APPROVED THIS _____ DAY OF _____
 A.D. 20_____
 BY: _____
 TITLE: _____

LEGEND

- SUBDIVISION BOUNDARY
- RIGHT OF WAY LINE
- MONUMENT LINE/CENTER LINE OF ROAD
- LOT LINE
- BOUNDARY & NEW INTERIOR CORNER, COPPER PLUG OR REBAR & CAP OR NAIL & WASHER STAMPED "MCNEIL ENGR"

SITE



VICINITY MAP

SCALE: N.T.S.

SHEET

1 OF 1

SURVEYOR'S CERTIFICATE

I, DAVID B. DRAPER, DO HEREBY CERTIFY THAT I AM A PROFESSIONAL LAND SURVEYOR, AND THAT I HOLD CERTIFICATE NO. 6861599 IN ACCORDANCE WITH TITLE 88, CHAPTER 22, PROFESSIONAL ENGINEERS AND PROFESSIONAL LAND SURVEYORS ACT, HAVE COMPLETED A SURVEY OF THE PROPERTY DESCRIBED ON THIS PLAT IN ACCORDANCE WITH SECTION 17-23-17 AND HAVE VERIFIED ALL MEASUREMENTS AND HAVE PLACED MONUMENT AS REPRESENTED ON THIS PLAT, AS PRESCRIBED UNDER THE LAWS OF THE STATE OF UTAH. I FURTHER CERTIFY THAT BY THE AUTHORITY OF THE OWNERS, I HAVE MADE A SURVEY OF THE TRACT OF LAND SHOWN ON THIS PLAT AND DESCRIBED HEREON, AND HAVE SUBDIVIDED SAID TRACT INTO LOTS, AND STREETS, TOGETHER WITH EASEMENTS, HEREAFTER TO BE KNOWN AS:

VAL VISTA PLAT "D" SUBDIVISION

AMENDING LOTS 42, 44 AND 47, VAL VISTA SUBDIVISION

AND THAT AT THE SAME HAS BEEN CORRECTLY SURVEYED AND MARKED ON THE GROUND AS SHOWN ON THIS PLAT.

SUBDIVISION DESCRIPTION

BEGINNING AT A POINT ON THE WEST LINE OF LOT 42, VAL VISTA SUBDIVISION, ON FILE WITH THE OFFICE OF THE DAVIS COUNTY RECORDER AS MAP NO. 409, SAID POINT BEING THE NORTHWEST CORNER OF THE SOUTH 66.00 FEET OF SAID LOT 42, SAID POINT BEING SOUTH 0°03'25" WEST (SOUTH 0°06'00" WEST BY RECORDED PLAT) 109.50 FEET FROM THE NORTHWEST CORNER OF SAID LOT 42, SAID POINT ALSO BEING NORTH 00°27'00" WEST 585.79 FEET ALONG THE MONUMENT LINE OF 500 WEST STREET AND EAST 251.67 FEET FROM A FOUND MONUMENT AT THE INTERSECTION OF SAID 500 WEST AND ORCHARD DRIVE, SAID POINT ALSO BEING WEST 110.91 FEET MORE OR LESS, AND NORTH 980.24 FEET, MORE OR LESS, AND SOUTH 89°43'31" WEST 225.65 FEET, MORE OR LESS, TO A POINT ON THE WEST LINE OF LOT 47 OF SAID VAL VISTA SUBDIVISION AND NORTH 0°03'25" EAST ALONG THE WEST LINE OF SAID LOTS 42 AND 47 A DISTANCE OF 76.00 FEET FROM THE SOUTH QUARTER CORNER OF SECTION 31, TOWNSHIP 2 NORTH, RANGE 1 EAST, SALT LAKE BASE & MERIDIAN, AND RUNNING THENCE NORTH 89°43'31" EAST ALONG THE NORTHERLY LINE OF SAID SOUTH 66.00 FEET, A DISTANCE OF 112.84 FEET (113.00 FEET BY DEED) TO A POINT ON THE EAST LINE OF SAID LOT 42, THENCE NORTH 00°03'25" EAST ALONG SAID EAST LINE 109.50 FEET (NORTH 0°06'00" EAST BY RECORDED PLAT) TO THE COMMON NORTHERLY CORNER OF SAID LOT 42 AND LOT 44, THENCE NORTH 89°43'31" EAST ALONG THE NORTH LINE OF SAID LOT 44, A DISTANCE OF 12.00 FEET (EAST BY RECORDED PLAT); THENCE SOUTH 00°03'25" WEST 109.50 FEET ALONG A LINE THAT IS PARALLEL WITH AND 12.00 FEET PERPENDICULARLY EAST OF THE WEST LINE OF SAID LOT 44; THENCE NORTH 89°43'31" EAST 101.00 FEET ALONG THE NORTH LINE OF THE SOUTH 66.00 FEET OF SAID LOT 44 TO A POINT ON THE EAST LINE OF SAID LOT 42, THENCE NORTH 00°03'25" EAST ALONG SAID EAST LINE 66.00 FEET (SOUTH 0°06'00" WEST BY RECORDED PLAT) TO THE SOUTHEAST CORNER OF SAID LOT 44, THENCE SOUTH 89°43'31" WEST ALONG THE SOUTH LINE OF SAID LOT 44, A DISTANCE OF 113.00 FEET TO THE SOUTHWEST CORNER THEREOF; THENCE SOUTH 00°03'25" WEST 10.00 FEET; THENCE SOUTH 89°43'31" WEST 112.84 FEET (113.00 FEET BY DEED) TO A POINT ON THE WEST LINE OF LOT 47 AND THE EAST RIGHT OF WAY LINE OF 100 WEST STREET; THENCE NORTH 00°03'25" EAST ALONG SAID RIGHT OF WAY LINE AND THE WEST LINE OF SAID LOTS 42 AND 47, A DISTANCE OF 76.00 FEET POINT OF BEGINNING.
 CONTAINS: 17,333 SQUARE FEET OR 0.398 ACRES (1 LOT)

OWNER'S DEDICATION

KNOW ALL MEN BY THESE PRESENTS THAT THE UNDERSIGNED ARE THE OWNERS OF THE ABOVE DESCRIBED TRACT OF LAND, AND HEREBY CAUSE THE SAME TO BE DIVIDED INTO LOTS, PARCELS, AND STREETS, TOGETHER WITH EASEMENTS AS SET FORTH TO BE HEREAFTER KNOWN AS:

VAL VISTA PLAT "D" SUBDIVISION

AMENDING LOTS 42, 44 AND 47, VAL VISTA SUBDIVISION

AND DO HEREBY DEDICATE FOR PERPETUAL USE OF THE PUBLIC ALL ROADS AND OTHER AREAS SHOWN ON THIS PLAT AS INTENDED FOR PUBLIC USE. THE UNDERSIGNED OWNERS ALSO HEREBY CONVEY TO BOUNTIFUL CITY A PERPETUAL, NON-EXCLUSIVE EASEMENT OVER THE PUBLIC UTILITY EASEMENTS SHOWN ON THIS PLAT, THE SAME TO BE USED FOR THE INSTALLATION, MAINTENANCE, AND OPERATION OF UTILITY LINES AND FACILITIES. THE UNDERSIGNED OWNERS ALSO HEREBY CONVEY ANY OTHER EASEMENTS AS SHOWN THE PARTIES INDICATED AND FOR THE PURPOSES SHOWN HEREON.

IN WITNESS WHEREOF I (WE) HAVE HEREUNTO SET OUR HAND(S) THIS _____ DAY OF _____ A.D. 20____

DANIELA ANGHIEL (AN INDIVIDUAL)

(PRINT NAME)

(SIGNATURE)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF UTAH }
 COUNTY OF DAVIS } S.S.
 ON THE _____ DAY OF _____ A.D. 20____, PERSONALLY APPEARED BEFORE ME, THE UNDERSIGNED NOTARY PUBLIC IN AND FOR SAID COUNTY OF _____ IN SAID STATE OF UTAH, THE SIGNER() OF THE ABOVE OWNERS DEDICATION, _____ IN NUMBER, WHO DULY ACKNOWLEDGED TO ME THAT _____ SIGNED IT FREELY AND VOLUNTARILY AND FOR THE USES AND PURPOSES THEREIN MENTIONED.

MY COMMISSION EXPIRES: _____ NOTARY PUBLIC RESIDING IN _____ COUNTY

CONSENT TO RECORD

KNOW ALL MEN BY THESE PRESENTS THAT MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC ("MERS") ACTING SOLELY AS NOMINEE FOR HOME POINTS FINANCIAL CORPORATION, AS A CLAIMANT WITH RESPECT TO THE ABOVE TITLED SUBDIVISION, DOES HEREBY CONSENT TO THE RECORDING OF SAID SUBDIVISION AND DEDICATION BY THE OWNERS THEREOF OF ALL STREETS AND EASEMENTS AS SHOWN HEREON FOR THE USE OF THE PUBLIC FOREVER. SAID COMPANY DOES HEREBY SUBORDINATE ITS INTEREST IN AND TO THE LAND INCLUDED WITHIN SUCH PUBLIC STREETS AND EASEMENTS TO THE PUBLIC USE FOREVER.

BY: _____
 TITLE: _____

CORPORATE ACKNOWLEDGMENT

STATE OF UTAH }
 COUNTY OF SALT LAKE } S.S.
 ON THE _____ DAY OF _____ A.D. 20____, PERSONALLY APPEARED BEFORE ME, THE UNDERSIGNED NOTARY PUBLIC IN AND FOR SAID COUNTY OF SALT LAKE IN SAID STATE OF UTAH, _____ WHO AFTER BEING DULY SWORN, ACKNOWLEDGED TO ME THAT _____ A UTAH CORPORATION, AND THAT _____ SIGNED THE OWNERS DEDICATION FREELY AND VOLUNTARILY FOR AND IN BEHALF OF SAID CORPORATION FOR THE PURPOSES THEREIN MENTIONED AND THAT SAID CORPORATION EXECUTED THE SAME.

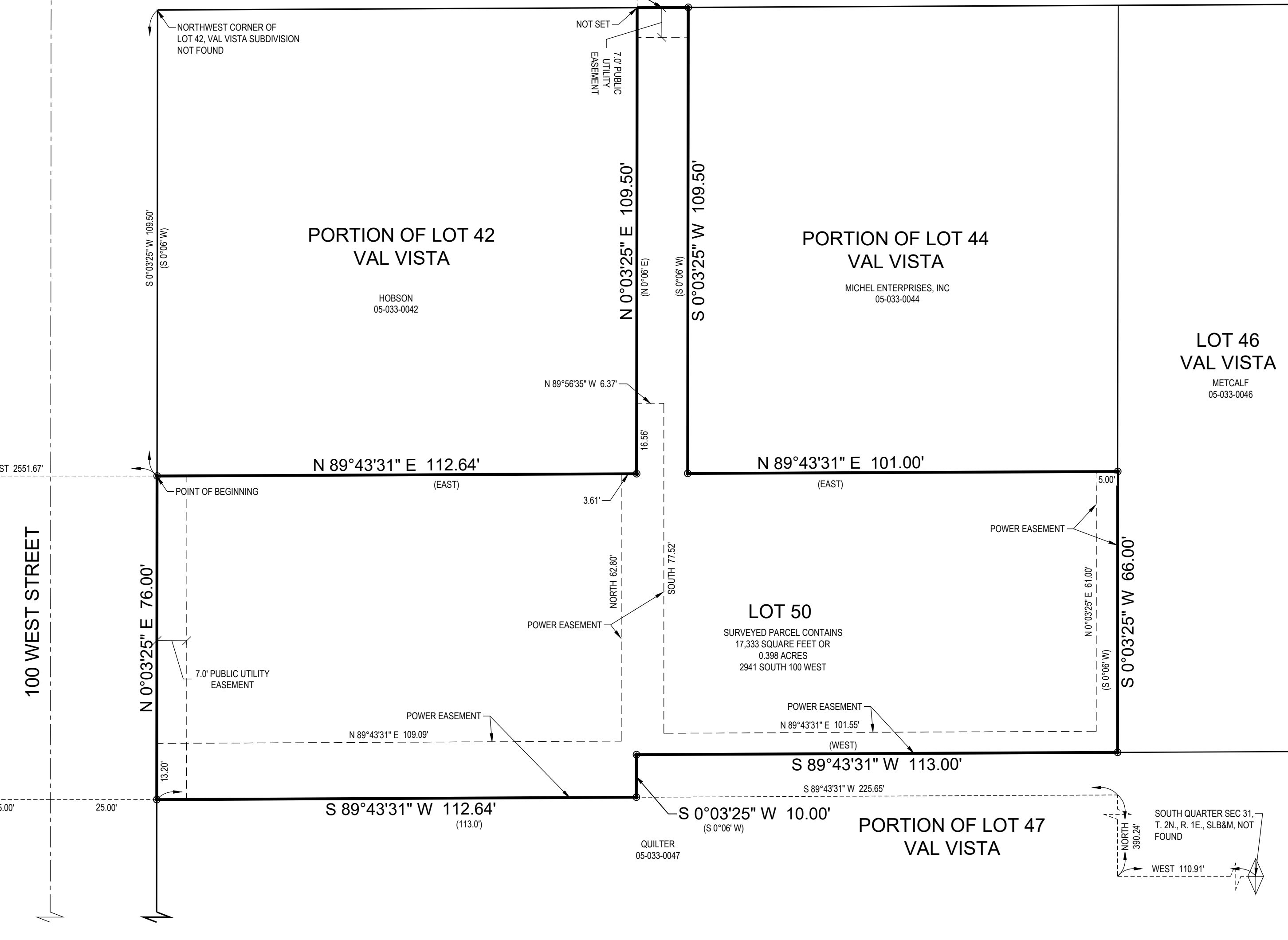
MY COMMISSION EXPIRES: _____ NOTARY PUBLIC RESIDING IN SALT LAKE COUNTY

VAL VISTA PLAT "D" SUBDIVISION

AMENDING LOTS 42, 44 AND 47, VAL VISTA SUBDIVISION
 LOCATED IN THE SOUTHWEST QUARTER OF SECTION 31, TOWNSHIP 2 NORTH, RANGE 1 EAST,
 SALT LAKE BASE & MERIDIAN
 BOUNTIFUL CITY, DAVIS COUNTY, UTAH

DAVIS COUNTY RECORDER

RECORD NO. _____
 STATE OF UTAH, COUNTY OF DAVIS, RECORDED AND FILED AT THE REQUEST OF _____
 DATE: _____ TIME: _____ BOOK: _____ PAGE: _____
 FEE \$ _____ DAVIS COUNTY RECORDER



CONSENT TO RECORD

KNOW ALL MEN BY THESE PRESENTS THAT AMERICAS FIRST FEDERAL CREDIT UNION, AS A CLAIMANT WITH RESPECT TO THE ABOVE TITLED SUBDIVISION, DOES HEREBY CONSENT TO THE RECORDING OF SAID SUBDIVISION AND DEDICATION BY THE OWNERS THEREOF OF ALL STREETS AND EASEMENTS AS SHOWN HEREON FOR THE USE OF THE PUBLIC FOREVER. SAID COMPANY DOES HEREBY SUBORDINATE ITS INTEREST IN AND TO THE LAND INCLUDED WITHIN SUCH PUBLIC STREETS AND EASEMENTS TO THE PUBLIC USE FOREVER.

BY: _____

TITLE: _____

CORPORATE ACKNOWLEDGMENT

STATE OF UTAH }
 COUNTY OF SALT LAKE } S.S.
 ON THE _____ DAY OF _____ A.D. 20____, PERSONALLY APPEARED BEFORE ME, THE UNDERSIGNED NOTARY PUBLIC IN AND FOR SAID COUNTY OF SALT LAKE IN SAID STATE OF UTAH, _____ WHO AFTER BEING DULY SWORN, ACKNOWLEDGED TO ME THAT _____ A UTAH CORPORATION, AND THAT _____ SIGNED THE OWNERS DEDICATION FREELY AND VOLUNTARILY FOR AND IN BEHALF OF SAID CORPORATION FOR THE PURPOSES THEREIN MENTIONED AND THAT SAID CORPORATION EXECUTED THE SAME.

MY COMMISSION EXPIRES: _____ NOTARY PUBLIC RESIDING IN SALT LAKE COUNTY

BOUNTIFUL CITY COUNCIL

PRESENTED TO THE CITY COUNCIL OF BOUNTIFUL, UTAH, THIS _____ DAY OF _____ A.D. 20____ AT WHICH TIME THIS SUBDIVISION WAS APPROVED AND ACCEPTED.

CITY RECORDER ATTEST: _____ CITY MAYOR

COMCAST

APPROVED THIS _____ DAY OF _____ A.D. 20____

COMCAST

SOUTH DAVIS WATER

APPROVED THIS _____ DAY OF _____ A.D. 20____

SOUTH DAVIS WATER

CENTURYLINK

APPROVED THIS _____ DAY OF _____ A.D. 20____ BY CENTURYLINK

CENTURYLINK

CITY ENGINEER'S APPROVAL

APPROVED THIS _____ DAY OF _____ A.D. 20____

DATE: _____ BOUNTIFUL ENGINEER

SOUTH DAVIS SEWER IMP. DISTRICT

APPROVED THIS _____ DAY OF _____ A.D. 20____ BY THE SOUTH DAVIS SEWER IMPROVEMENT DISTRICT.

DISTRICT MANAGER

BOUNTIFUL LIGHT AND POWER

APPROVED THIS _____ DAY OF _____ A.D. 20____ BY BOUNTIFUL LIGHT AND POWER.

BOUNTIFUL LIGHT AND POWER

PLANNING COMMISSION APPROVAL

APPROVED THIS _____ DAY OF _____ A.D. 20____ BY THE BOUNTIFUL CITY PLANNING COMMISSION.

DIRECTOR

CITY ATTORNEY'S APPROVAL

APPROVED THIS _____ DAY OF _____ A.D. 20____

BOUNTIFUL CITY ATTORNEY

PREPARED BY:

McNEIL ENGINEERINGTM
 Economic and Sustainable Designs, Professionals You Know and Trust
 8610 South Sandy Parkway, Suite 200 Sandy, Utah 84070 801.255.7700 mcneilengineering.com
 Civil Engineering • Consulting & Landscape Architecture
 Structural Engineering • Land Surveying & HDS

Planning Commission Staff Report



Subject: Adoption of Bountiful City’s Moderation Income Housing Plan Element (part of the City’s Comprehensive General Plan)
Author: Francisco Astorga, AICP, Planning Director
Date: January 17, 2023

Background

SB 34 (2019) required municipalities to update the Comprehensive General Plan related to moderate income housing by selecting and adopting a minimum of three (3) strategies outlined in State Code. In 2019 Bountiful adopted four (4) strategies. Bountiful City complied with this requirement and reported on these as required by State Code in 2019, 2020 and 2021. HB 462 (2022) required cities to report on updated moderate income housing requirement by submitting a Moderate Income Housing report to Utah Department of Workforce Services (DWS) Housing & Community Development division. DWS, as required by law to review the City’s report, made the interpretation that the City’s General Plan moderate income housing report was non-compliant. As indicated on in State Code, cities have ninety (90) days to cure discrepancies.

Analysis

Deficiency no. 1. – Bountiful City did not use the exact language specified in State Code. See table below:

Adopted/selected MIH strategy as provided and required in 2019 (SB 34)	Exact language, required by HB 462	Deficiency
		Corrective Action
(E) Create or allow for, and reduce regulations to, internal or detached accessory dwelling units in residential zones.	(E) Create or allow for, and reduce regulations to, internal or detached accessory dwelling units in residential zones.	Update the Moderate Income Housing Element of the General Plan to include the exact language from State Code.
(F) Allow for higher density or moderate-income residential development in commercial and mixed-use zones, commercial centers, or employment centers.	(F) Zone or rezone for higher or moderate income residential development in commercial and mixed-use zones near major transit investment corridors, commercial centers, or employment centers.	
() Encourage higher density or moderate-income residential development near major transit investment corridors.	(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.	
(L) Preserve existing moderate-income housing.	Strategy K (formerly strategy L) was not included in the 2022 MIH Annual Report as the updated wording from	
		Not applicable.

	HB 462 added specificity that was not found in 2019:	
	(K) Preserve existing and new moderate income housing and subsidized units by utilizing a landlord incentive program, providing for deed restricted units through a grant program or establishing a housing loss mitigation fund.	

Deficiency no. 2. – DWS initially indicated that Bountiful City had to select and adopt a minimum of five (5) strategies based on their interpretation of municipalities with a fixed guideway transit station.

- Deficiency corrective action: None. After following up with DWS it was re-determined that the City is required to provide a minimum of three (3) strategies instead of five (5) as DWS recognized a mis-interpretation was made on their end regarding State Code.

Deficiency no. 3. – Bountiful City did not include the City’s specific benchmarks, measures, and timelines in the moderate income housing plan, which are requirements of the 2022 submitted reports.

- Deficiency corrective action: The City must update the Housing Element of the General Plan to identify actionable and specific benchmarks and timelines for the adopted strategies to support implementation.

Department Review

This staff report was written by the Planning Director and reviewed by the City Attorney.

Significant Impacts

Failure to cure the deficiencies by February 16, 2023, will make the City ineligible for Utah Department of Transportation (UDOT) Transportation Investment Fund of 2005, including the Transit Transportation Investment funding and the Governor’s Office of Planning and Budget (GOPB) Covid-19 Local Assistance Matching Grant for the 2024 fiscal year.

The City expects the current Comprehensive General Plan consultant to provide an update to this housing element as part of their contact as the City with their assistance started the 2023 Comprehensive General Plan Update which does include a Housing Element/Moderate Income Housing Plan. This update allows the City to be in full compliance with current State Code.

Recommendation

Staff recommends that the Planning Commission review the Moderation Income Housing Plan Update, hold a public hearing, and forward a positive recommendation to the City Council.

Attachments

1. Resolution No. 2023-01



Bountiful

Draft Resolution No. 2023-01

MAYOR
Kendalyn Harris

CITY COUNCIL
Millie Segura Bahr
Jesse Bell
Kate Bradshaw
Richard Higginson
Cecilee Price-Huish

CITY MANAGER
Gary R. Hill

A Resolution Amending the Moderate Income Housing Plan of the City’s Comprehensive General Plan, by Adopting the “Moderate Income Housing Plan Element 2023” as Part of the Comprehensive General Plan Of Bountiful City fully replacing the 2000 Moderate Income Housing Plan.

WHEREAS, the Municipal Land Use, Development, and Management Act (Utah Code 10-9a-101 et seq.) (the "Act") requires each specified municipality in the State of Utah to include a Moderate Income Housing Element in its General Plan; and,

WHEREAS, the City on September 6, 2000, adopted the “Bountiful City General Plan 2000,” including a moderate income housing plan; and,

WHEREAS, the City initiated a review of the Moderate Income Housing Element of its General Plan as part of an amendment to the General Plan; and,

WHEREAS, the Planning Commission addressed the proposed comprehensive amendment to the General Plan during its regularly scheduled meeting held on January 17, 2023; and,

WHEREAS, the Planning Commission posted notice of a public hearing regarding the proposed amendment to be held on January 17, 2023, and held that public hearing regarding the proposed amendment on January 17, 2023; and,

WHEREAS, the Planning Commission upon receiving and carefully reviewing the input, documents, and testimony from the public did prepare its final recommendation regarding the proposed amendment to the City General Plan; and,

WHEREAS, the City Council has received and carefully reviewed the final recommendation from the Planning Commission regarding the proposed amendment, the minutes from the Planning Commission meetings and public hearing regarding the proposed amendment to the City General Plan; and,

WHEREAS, the City Council finds the proposed amendment to the City General Plan contains all elements mandated by the Utah Code and has been updated to meet current and future moderate income housing needs of the City; and

WHEREAS, The City Council finds the proposed amendment to the General Plan is in the best interest of the health, safety, and welfare of the residents of the City, considering all factors;

NOW, THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF BOUNTIFUL CITY, STATE OF UTAH AS FOLLOWS:

Section 1. Adoption of the updated Moderate Income Housing Plan Element, part of the City's Comprehensive General Plan. The City Council hereby adopts the Moderate Income Housing Plan Element.

Section 2. Severability Clause. If any section, part, or provision of this Resolution is held invalid or unenforceable, such invalidity or unenforceability shall not affect any other portion of this resolution, and all sections, parts and provisions of this resolution shall be severable.

Section 3. Effective Date. This Resolution shall become effective immediately upon its passage.

PASSED AND ADOPTED BY THE CITY COUNCIL OF BOUNTIFUL CITY, STATE OF UTAH, ON THE ____ DAY OF _____ 2023.

Kendalyn Harris, Mayor

ATTEST:

Shawna Andrus, City Recorder

Draft - Bountiful Moderate Income Housing Plan
Element

Introduction

The City of Bountiful has made efforts throughout its history to encourage the construction of moderately priced housing through zoning policy. From the early 1940's, when Bountiful adopted its first zoning ordinance, through the 1960's, most of Bountiful was zoned for smaller single-family lots and duplexes. While many dwellings can be considered moderately priced by today's standards, during the 1970s and 1980s rapid growth and a strong housing demand for higher end, luxurious housing combined to make land and construction costs very high in Bountiful. This had an effect on the used housing market by causing a rise in prices. Today, Bountiful City has no further land for expansion, making it more and more difficult to construct new subdivisions with adequate numbers of moderate-income housing units. The purpose of this housing plan is to help provide the means necessary for moderate-income families to live in the city where possible.

Purpose

This housing plan has been developed in accordance with Section 10-9-307 of Utah Code. It represents Bountiful City's plan for addressing the housing needs. It has been developed in accordance with local planning policies and will be integrated with other planning elements of the Comprehensive General Plan to ensure consistency.

This plan will address the current housing available in the city and evaluate compliance with affordable housing guidelines as set forth in Section 10-9a-403 of the Utah State Code.

Bountiful Demographics

2021 American Community Survey (ACS):

Population by tenure	2021 ACS
Total Population*	45,496
Total Population in occupied housing units†	45,124
Total Population in owner-occupied housing†	34,979 (78%)
Total Population in renter-occupied housing†	10,145 (22%)

*Source: US Census Bureau. Table B01003: TOTAL POPULATION. American Community Survey.

†Source: US Census Bureau. Table B25008: TOTAL POPULATION IN OCCUPIED HOUSING UNITS BY TENURE. American Community Survey.

Supply of housing units by structure type	2021 ACS
Total Housing Units*	15,457
Total occupied units†	14,514
Owner-occupied units†	10,815
1 unit, detached	9,722
1 unit, attached	710
2 units	28
3 or more units	355
Renter-occupied units†	3,699
1 unit, detached	798
1 unit, attached	288
2 units	372
3 or more units	2,241

*Source: US Census Bureau. Table B25001: HOUSING UNITS. American Community Survey.

†Source: US Census Bureau. Table B25008: TENURE BY UNITS IN STRUCTURE. American Community Survey.

Housing occupancy	2021 ACS
Total households in occupied units*	14,514
Total households in owner occupied units*	10,815
With a Mortgage†	7,209
Without a Mortgage†	3,606
Total households in renter occupied units*	3,699

*Source: US Census Bureau. Table B25003: TENURE. American Community Survey.

†Source: US Census Bureau. Table B25081: MORTGAGE STATUS. American Community Survey.

Housing vacancy	2021 ACS
Total vacant units	973
For rent	226
Rented, not occupied	58
For sale only	23
Sold, not occupied	31
For seasonal, recreational, or occasional use	49
For migrant workers	0
Other vacant	556

Source: US Census Bureau. Table B25004: VACANCY STATUS. American Community Survey.

Average household size	2021 ACS
Average household size	3.11
Average owner household size	3.23
Average renter household size	2.74

Source: US Census Bureau. Table B25010: AVERAGE HOUSEHOLD SIZE OF OCCUPIED HOUSING UNITS BY TENURE. American Community Survey.

Monthly housing costs	2021 ACS
Total owner-occupied housing unit costs*	\$1,197
Housing units with a mortgage*	\$1,697
Housing units without a mortgage (dollars) *	\$538
Median gross rent†	\$1,221

*Source: US Census Bureau. Table B25088: MEDIAN SELECTED MONTHLY OWNER COSTS (DOLLARS) BY MORTGAGE STATUS. American Community Survey.

†Source: US Census Bureau. Table B25064: MEDIAN GROSS RENT (DOLLARS). American Community Survey.

Comprehensive Housing Affordability Strategy ("CHAS") data (2015-2019 ACS) compiled and analyzed by US Department of Housing and Urban Development (HUD).

HAMFI is the HUD Area Median Family Income, which is the median family income calculated by HUD for each jurisdiction, in order to determine Fair Market Rents (FMRs) and income limits for HUD programs.

Income Distribution Overview	Owner	Renter	Total
Household Income <= 30% HAMFI	485	620	1,105
Household Income >30% to <=50% HAMFI	790	580	1,370
Household Income >50% to <=80% HAMFI	1,820	1,080	2,900
Household Income >80% to <=100% HAMFI	1,575	555	2,130
Household Income >100% HAMFI	6,135	740	6,875
Total	10,805	3,575	14,380

Housing Problems Overview 1	Owner	Renter	Total
Household has at least 1 of 4 Housing Problems	1,765	1,515	3,280
Household has none of 4 Housing Problems OR cost burden not available no other problems	9,040	2,060	11,100
Total	10,805	3,575	14,380

Severe Housing Problems Overview 2	Owner	Renter	Total
Household has at least 1 of 4 Severe Housing Problems	680	820	1,500
Household has none of 4 Severe Housing Problems OR cost burden not available no other problems	10,125	2,760	12,885
Total	10,805	3,575	14,380

Housing Cost Burden Overview 3	Owner	Renter	Total
Cost Burden <=30%	9,100	2,135	11,235
Cost Burden >30% to <=50%	1,110	790	1,900
Cost Burden >50%	560	555	1,115
Cost Burden not available	30	90	120
Total	10,805	3,575	14,380

Income by Housing Problems (Owners and Renters)	Household has at least 1 of 4 Housing Problems	Household has none of 4 Housing Problems OR cost burden not available no other problems	Total
Household Income <= 30% HAMFI	855	260	1,105
Household Income >30% to <=50% HAMFI	885	480	1,370
Household Income >50% to <=80% HAMFI	910	1,990	2,900
Household Income >80% to <=100% HAMFI	310	1,815	2,130
Household Income >100% HAMFI	320	6,555	6,875
Total	3,280	11,100	14,380

Income by Housing Problems (Renters only)	Household has at least 1 of 4 Housing Problems	Household has none of 4 Housing Problems OR cost burden not available no other problems	Total
Household Income <= 30% HAMFI	460	165	620
Household Income >30% to <=50% HAMFI	500	80	580
Household Income >50% to <=80% HAMFI	410	670	1,080
Household Income >80% to <=100% HAMFI	105	445	555
Household Income >100% HAMFI	40	700	740
Total	1,515	2,060	3,575

Income by Housing Problems (Owners only)	Household has at least 1 of 4 Housing Problems	Household has none of 4 Housing Problems OR cost burden not available no other problems	Total
Household Income <= 30% HAMFI	395	95	485
Household Income >30% to <=50% HAMFI	385	400	790
Household Income >50% to <=80% HAMFI	500	1,320	1,820
Household Income >80% to <=100% HAMFI	205	1,370	1,575
Household Income >100% HAMFI	280	5,855	6,135
Total	1,765	9,040	10,805

Income by Cost Burden (Owners and Renters)	Cost burden > 30%	Cost burden > 50%	Total
Household Income <= 30% HAMFI	850	700	1,105
Household Income >30% to <=50% HAMFI	870	235	1,370
Household Income >50% to <=80% HAMFI	770	140	2,900
Household Income >80% to <=100% HAMFI	260	30	2,130
Household Income >100% HAMFI	265	10	6,875
Total	3,015	1,115	14,380

Income by Cost Burden (Renters only)	Cost burden > 30%	Cost burden > 50%	Total
Household Income <= 30% HAMFI	455	400	620
Household Income >30% to <=50% HAMFI	495	80	580
Household Income >50% to <=80% HAMFI	295	55	1,080
Household Income >80% to <=100% HAMFI	70	20	555
Household Income >100% HAMFI	30	0	740
Total	1,345	555	3,575

Income by Cost Burden (Owners only)	Cost burden > 30%	Cost burden > 50%	Total
Household Income <= 30% HAMFI	395	300	485
Household Income >30% to <=50% HAMFI	375	155	790
Household Income >50% to <=80% HAMFI	475	85	1,820
Household Income >80% to <=100% HAMFI	190	10	1,575
Household Income >100% HAMFI	235	10	6,135
Total	1,670	560	10,805

1. The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%.
2. The four severe housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 50%.
3. Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is "select monthly owner costs", which includes mortgage payment, utilities, association fees, insurance, and real estate taxes.

Existing Conditions

The Area Median Income (AMI) for Bountiful based on the 2017-2021 U.S. Census estimate is \$89,365. Moderate income is defined as 80% of the median County income. Using Census data for Davis County and the state law definitions, the actual AMI is \$92,765; therefore, the 80% moderate income threshold is \$74,212 for Bountiful.

Owner-occupied units are estimated at 10,815 (74.5% of total occupied units) with average mortgage payments of \$1,697. Renter-occupied units are estimated at 3,699 (25.4% of total occupied units) with average mortgage payments of \$1,221. The number of owner and renter occupied units has remained steady based on past projections; however, the average mortgage payment has increased by \$117 and average rents by \$262 based on census data using the 2017 ACS.

With data available from 2005 to 2012, the table below shows a peak in residential construction in 2007 followed by a rapid decline due to the Great Recession. Construction of new dwellings in Bountiful has since trended upward, with a distinct trend toward multi-family units.

<i>Year</i>	<i>Single-Family Units</i>	<i>Duplex Dwellings</i>	<i>Multi-Family Units</i>	<i>Total Constructed Units</i>
2021	35	2	42	79
2020	19	4	26	49
2019	11	0	0	11
2018	18	0	79	97
2017	20	2	25	47
2016	32	2	0	34
2015	31	2	53	86
2014	41	0	24	65
2013	48	0	49	97
2012	33	0	9	42
2011	13	0	84	97
2010	12	4	14	30
2009	4	0	19	23
2008	27	0	12	39
2007	46	0	217	263
2006	67	0	34	101
2005	95	2	42	139
TOTAL	552	18	729	1299

Affordability Analysis

1. Household Income

The average household size in Bountiful is 3.11 persons in 2021 which shows a significant increase from years past from 2.99 in 2013, increasing gradually to 3.07 in 2020. Average income is \$89,365 (\$65,050 in 2013 increasing gradually to \$83,660 in 2020) but the actual affordable housing emphasis is for persons and families with incomes less than \$74,212 (80% of Davis County AMI).

2. Housing Affordability

The median value of an owner-occupied housing unit in Bountiful, based on the 2017-2021 US Census (ACS) is \$375,100 and in Davis County is \$351,400.

Online real estate sources for Bountiful report housing prices in November 2022 at \$562,823 with a 1-year value change of +4.8%). Housing is considered affordable when no more than thirty percent (30%) of the gross monthly income is used to pay for housing costs including utilities.

Tools and Implementation Strategies

The above analysis demonstrates that there is reduced opportunity for moderate-income households to obtain quality housing in the city, as compared to prior years. The available affordable housing comes mainly in the form of smaller single-family dwelling units, multi-family units, and accessory dwelling units. It is important for Bountiful to consider a variety of housing types in the future to be able to meet the needs of a variety of residents, often referred to as life cycle housing.

Goals

The following are the goals of this housing plan:

1. Meet the needs of as many people as possible who desire to live in Bountiful.
2. Allow all residents to benefit from and to fully participate in all aspects of neighborhood and community life.
3. Preserve areas/neighborhoods where affordable housing already exists in order to provide for moderate-income housing to meet existing and anticipated future needs.
4. Encourage a full range of housing choices, conveniently located in a suitable living environment, for all incomes, ages and family sizes.
5. Encourage and maintain a positive neighborhood identity and image.
6. Encourage neighborhood conservation by giving preference to the renovation and rehabilitation of existing dwelling units, particularly single-family units, over the infill construction of new buildings.
7. Encourage the development of vacant lots and the redevelopment of non-contributing buildings with structures of compatible design and character.
8. Encourage the replacement of or adaptive reuse of vacant structures in multiple-family and mixed-use zones.
9. Determine how the jurisdiction will provide realistic opportunity to meet the need for additional moderate income housing within the next five years.
10. Receive consideration for funding of projects based on compliance with the moderate income housing requirement.

During the last several years, the Utah State Legislature has worked with municipalities and counties to address housing needs through required strategies intended to provide more affordable housing within communities. A Moderate Income Housing Plan (MIHP) is required by the State as part of UCA 10-9a-403. The most recent changes outline twenty-four (24) strategies that can help to address the current housing crisis. Of those strategies, Bountiful is required to select at least three (3) and devise an implementation timeline to accomplish each strategy. The strategies are intended to help provide moderate income housing for those persons/families making less than 80% of the AMI, based on average incomes in the County.

Moderate Income Housing Strategies

Strategy 1: create or allow for, and reduce regulations related to, internal or detached accessory dwelling units in residential zones

- Implementation:

In 2018, Bountiful City removed a restriction that ADUs could only be rented to family members. The ordinance effectively allowed ADUs in all single-family zones in Bountiful. In 2019, an ordinance was passed removing a size limitation for internal ADUs. In 2021, the code was amended to make internal ADUs an allowed use (consistent with State Code).

Bountiful will continue to promote the establishment of accessory dwelling units, such as basement apartments and detached accessory structures to increase the supply of affordable rental units and assist cost burdened by homeowners. This can be accomplished by creating and maintaining an ADU webpage and placing an article on the City's printed newsletter every March and September.

- Timing:

- By March 2023 dedicate an ADU webpage with policies, codes, links, etc.
- ADU education article printed on the City's newsletter twice a year, every March and September.

Strategy 2: 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

- Implementation:

In 2018 Bountiful's Downtown Zone was amended to allow increased densities by adopting increased building heights, decreasing the minimum lot sizes, and removing the density maximum, allowing for development of higher-density multi-family housing on properties where that previously would have not been possible. Several mixed use and multifamily developments have occurred in the area since the adoption of the zone.

By the end of 2023 the City will have an updated Future Land Use Map in conjunction with the Comprehensive General Plan Update currently taking place where the City will implement this strategy. Once the General Plan Update is adopted with its corresponding Future Land Use Map the City will analyze the Zoning Map on an annual basis.

- Timing:

- Update the City's Future Land Use Map by end of 2023.
- Once the Future Land Use (Comprehensive General Plan Update) is adopted, establish an annual schedule to review the Zoning Map for compliance with the General Plan strategies.

Strategy 3: 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

- **Implementation:**
Promote the establishment of moderate income housing within Main Street Plat A, Renaissance Towne Center (RTC), Hospital District, and any other applicable districts, by creating a development inventory. Analyze existing uses, current densities, development parameters, etc. in these districts to identify trends to further enhance codes and policies to create moderate income housing opportunities. The districts may include Main Street Plat A, Hospital District, and Renaissance Towne Center.

- **Timing:**
 - By the end of each calendar year, complete a district inventory:

 - Starting in 2025, evaluate findings, challenges, opportunities identified within a district inventory compared to possible land use regulation amendments annually.

- The City continues to plan for multi-family residential along transit corridors including the South Davis Bus Rapid Transit corridor. Zone changes along this corridor have been approved allowing high density residential development and projects incorporating high density housing have recently received approval in these areas. The City has provided low interest loans to developers in order to support these projects.

Additional Strategy: Preserve existing Moderate Income Housing.

Bountiful City ordinances allow flexibility in remodeling and upgrading dwellings built prior to 1965 that did not meet current setback requirements and/or that did not have an attached two (2) car garage. Over 65% of single-family dwellings in Bountiful were constructed before 1980. The goal of this strategy is for the primary preservation of these existing, affordable housing dwellings. The City also in 2017/2018 recently adopted changes to parking and driveway standards in order to help these older affordable units to respond to changes in automobile ownership in the past decades. The City also allows for legal non-conforming duplexes in single family zones as a permitted use, thus allowing the preservation, upgrading, and refinancing of these units.

The City does not currently have any municipally sponsored programs subsidizing affordable housing, but there are a number of state and federally subsidized units in Bountiful City. The City currently has a total of seventeen (17) units subsidized by the Olene Walker Housing Loan Fund and an additional 167 units subsidized by the Low Income Housing Tax Credit program. In 2018 the City reported 87 units which received Section 8 vouchers. The Bountiful City Redevelopment Area (RDA) does not include a housing set-aside because the RDA was approved prior to this requirement being adopted into State law. The City has provided assistance in the form of low interest loans to mixed use developments containing multi-family residential units within the RDA boundaries.

Note: This additional strategy is not intended to comply with Utah Code Annotated 10-9a-403(2)(b).

Housing Resources

There are a variety of housing programs available to help maintain and increase the City's affordability. These programs, listed below, are encouraged for use by residents.

- HOME INVESTMENT PARTNERSHIPS PROGRAM
 - The HOME Investment Partnerships Program (HOME) provides formula grants to states and localities that communities use - often in partnership with local nonprofit groups - to fund a wide range of activities including building, buying, and/or rehabilitating affordable housing for rent or homeownership or providing direct rental assistance to low-income people. HOME is the largest federal block grant to state and local governments designed exclusively to create affordable housing for low-income households. HOME funds are awarded annually as formula grants to participating jurisdictions (PJs). The program's flexibility allows states and local governments to use HOME funds for grants, direct loans, loan guarantees or other forms of credit enhancements, or rental assistance or security deposits.
 - https://www.hud.gov/program_offices/comm_planning/home
- PROPERTY IMPROVEMENT LOAN PROGRAM (TITLE I)
 - HUD insures private lenders against loss on property improvement loans they make. The applicant must have the ability to repay the loan in regular monthly payments. Both large and small improvements can be financed. HUD does not lend money for property improvements. Property Improvement loans may be used to finance alterations, repairs and improvements for a home, including a manufactured home, which has been occupied at least 90 days, a nonresidential purpose, or to finance the construction of a new exclusively nonresidential structure.
 - https://www.hud.gov/program_offices/housing/sfh/title/ti_about
- HUD's Section 203(K) Loan Program
 - A home that needs repair or finance needed repairs to your current home, the Section 203(k) loan program by the U.S. Department of Housing and Urban Development (HUD) may be a good option for you. This program allows you to finance the purchase of a house—or refinance your current mortgage—and include the cost of its repairs through a single mortgage. The Section 203(k) loan program is HUD's primary program for the rehabilitation and repair of single-family properties. Section 203(k) loans are provided through HUD-approved mortgage lenders nationwide and insured by the Federal Housing Administration (FHA), which is part of HUD. "Section 203(k)" refers to the law, part of the National Housing Act, which allows FHA to make this mortgage insurance available. The loans are beneficial for low- and moderate-income individuals or

families since the loan down payment can be as little as 3 percent. While individuals, local governments, and non-profit organizations may participate as borrowers in the program, the property must be used as a principal residence by an individual or family.

- <https://www.hud.gov/sites/documents/2005-09FHA.PDF>
- Utah Assistive Technology Foundation (UTAF)
 - UTAF provides assistive devices and services, including home modifications to those who are disabled. The goal of UAFT is to assist those who are disabled in Utah to enhance their independence, education, employment, and quality of life. Zions Bank provides zero interest loans for all approved UATF projects.
 - <https://www.usu.edu/uatp/index>
- SECTION 202 SUPPORTIVE HOUSING FOR THE ELDERLY PROGRAM.
 - HUD provides capital advances to finance the construction, rehabilitation or acquisition with or without rehabilitation of structures that will serve as supportive housing for very low-income elderly persons, including the frail elderly, and provides rent subsidies for the projects to help make them affordable.
 - https://www.hud.gov/program_offices/housing/mfh/progdesc/eld202
- Community Development Corporation of Utah (CDC)
 - The organization has built or rehabilitated over 400 homes throughout Utah. By forging a unique partnership with the US Department of Housing and Urban Development (HUD), we have become one of only five organizations in the nation to administer the Asset Control Area (ACA) program. Through ACA, they purchase all HUD-foreclosed homes that fall in critical revitalization areas in Salt Lake and parts of Davis County. They then rehabilitate the homes and resell them at or below market value to income-eligible families. To date, they have rehabilitated more than 100 of these homes, and they have helped more than 4000 families in over 125 Utah communities become homeowners.
 - <https://cdcutah.org>
- Habitat for Humanity
 - Habitat for Humanity provides housing for people who are inadequately housed and who lack the resources to improve their situation through conventional means. Habitat does not charge interest on the loans, and the monthly mortgage payments are lower than standard mortgage loans.
 - <https://www.habitat.org/>
- Utah Housing Corporation (“UHC”)
 - Utah Housing Corporation (UHC) was created in 1975 by Utah legislation to serve a public purpose in creating an adequate supply of money with which

mortgage loans at reasonable interest rates could be made to help provide affordable housing for low and moderate income persons.

- <https://utahhousingcorp.org/>
- Low Income Housing Tax Credits (“LIHTC”)
 - The LIHTC program is the most important resource for creating affordable housing in the United States today. Created by the Tax Reform Act of 1986, the LIHTC program gives State and local LIHTC-allocating agencies the equivalent of approximately \$8 billion in annual budget authority to issue tax credits for the acquisition, rehabilitation, or new construction of rental housing targeted to lower-income households.
 - HUD collects LIHTC data at the property level and the tenant level. HUD's property database includes information on the size, unit mix, and location of individual projects. HUD's collects of tenant information includes demographic and economic characteristics of households residing in LIHTC properties from state housing finance agencies that administer the LIHTC program. This page provides access to the property and tenant level data and also to data on Qualified Census Tracts and Difficult Development Areas designated by HUD.
 - <https://www.huduser.gov/portal/datasets/lihtc.html>
- Olene Walker Housing Loan Fund
 - The Olene Walker Housing Loan Fund (OWHLF) supports quality affordable housing options that meet the needs of Utah's individuals and families. We develop housing that is affordable for very low-income, low-income and moderate-income persons as defined by the Department of Housing and Urban Development (HUD). HUD updates program rent and income limits annually.
 - <https://jobs.utah.gov/housing/affordable/owhlf/index.html>