

ORDINANCE NO. 2022-10-O

AN ORDINANCE OF THE CITY COUNCIL OF LINDON CITY, UTAH COUNTY, UTAH, AMENDING THE MODERATE-INCOME HOUSING PLAN CHAPTER OF THE LINDON CITY GENERAL PLAN AND PROVIDING FOR AN EFFECTIVE DATE.

WHEREAS, Utah State Code 10-9a-401 requires that each municipality prepare and adopt a comprehensive, long-range general plan; and

WHEREAS, Utah State Code 10-9a-401 requires, as part of the general plan, that municipalities include a plan for moderate-income housing growth; and

WHEREAS, Utah House Bill 462, which was passed in the 2022 Legislative Session, requires that municipalities by October 1, 2022, amend previously adopted moderate-income housing strategies to include updated housing strategies adopted by the legislature and incorporate an implementation plan for each adopted housing strategy; and

WHEREAS, the House Bill 462 required that the City adopt a minimum of three strategies and two additional strategies to receive prioritization for state road funds; and

WHEREAS, the City Council is authorized by Utah State Code to prepare and adopt comprehensive and long-amendments to the general plan; and

WHEREAS, as per Utah State Code 10-9a-403, this amendment provides an analysis of how Lindon City will provide a realistic opportunity for the development of moderate-income housing within the next five years; and

WHEREAS, this amendment includes a recommendation to adopt five moderate-income housing strategies with an implementation plan as required by Utah State Code 10-9a-403; and

WHEREAS, the proposed amendment is consistent with the goals of the Lindon City General Plan; and

WHEREAS, on August 9, 2022, the Planning Commission held a properly noticed public hearing to hear testimony regarding the general plan amendment; and

WHEREAS, after the public hearing, the Planning Commission further considered the proposed general plan amendment and housing requirements of Utah State Code and recommended that the Council adopt the attached Moderate-Income Housing Plan amendment to the general plan;

WHEREAS, the Council held a public hearing on August 15, 2022, to consider the recommendation and the Council received and considered all public comments that were made therein.

NOW, THEREFORE, BE IT ORDAINED by the City Council of the City of Lindon, Utah County, State of Utah, as follows:

SECTION I: Amendment. Amend the Lindon City General Plan Moderate-Income Housing Plan Chapter as follows:

Lindon City Moderate- Income Housing Plan

2022

Adopted August 15, 2022

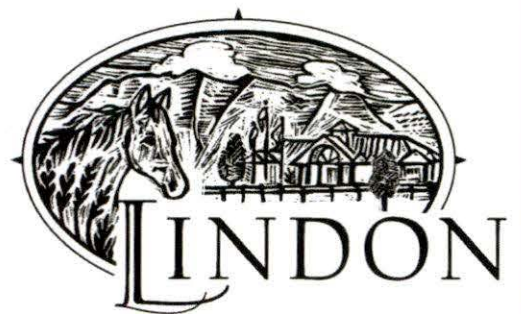
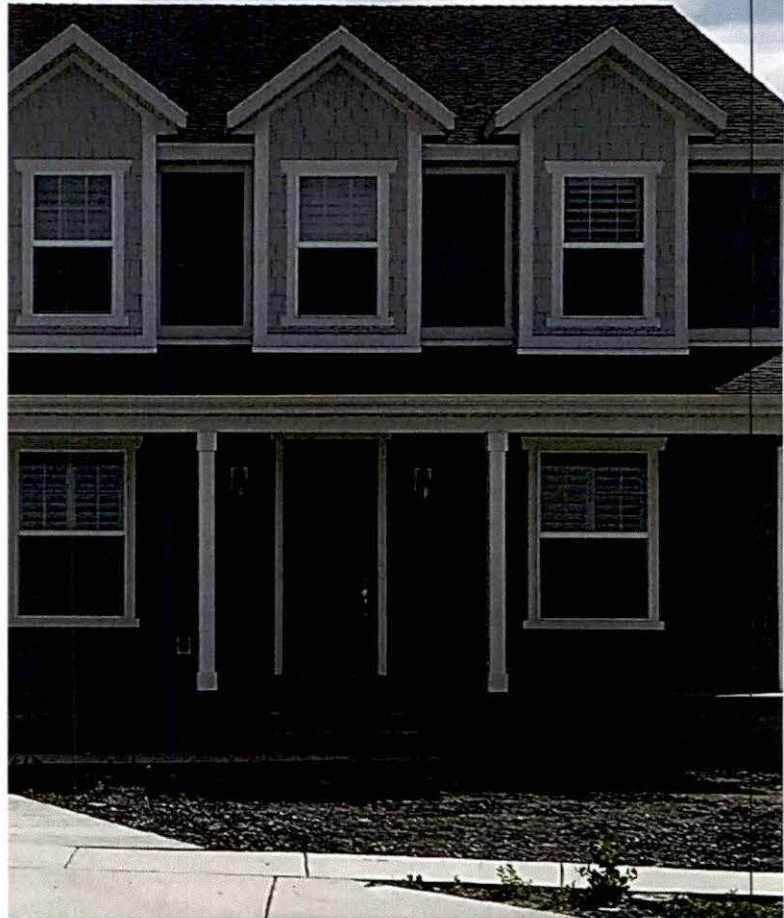


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Executive Summary

The Lindon City Moderate-Income Housing Plan Element of the General Plan provides a snap-shot into current demographic trends, and moderate-income housing strategies as set forth in Utah Code. In 2019, the Utah Legislature passed Senate Bill 34 which set requirements for adopting moderate-income housing strategies. During the 2022 legislative session, the legislature passed HB 462 which updated the state moderate-income housing strategies. This plan outlines updated moderate income housing strategies with implementation policies.

The State of Utah defines Moderate-Income Housing as “housing occupied or reserved for occupancy by households with a gross household income equal to or less than 80% of the median gross income for households of the same size in the county in which the city is located.” The Federal Department of Housing and Urban Development defines affordable housing as “any housing unit whose costs are less than or equal to 30% of a prospective occupant’s household income.”

Lindon City has a 2022 population estimate of approximately 12,545 residents and approximately 3,271 housing units. Mountainland Association of Governments estimates that by 2029 Lindon City will have a population of 13,105 residents.

Over the years, Lindon City has worked hard to implement “home grown” strategies that would help provide moderate-income housing. The city was one of the first communities in the State of Utah to adopted an accessory apartment ordinance. In addition, the city adopted a successful policy of allowing small multi-family units to be constructed within residential zones. The city has also partnered with the Housing Authority of Utah County to provide housing for individuals with disabilities. The city provided the land for this development and the Olene Walker Housing Trust Fund provided the original funding, as did the Utah Division of Services for People with Disabilities (DSPD), the Utah County Home Program and the Housing Authority of Utah County.

Following the requirements of HB 462, Lindon City has updated the moderate-income housing strategies and selected the following strategies in compliance with Utah Code:

- Create or allow for, and reduce regulations related to, internal or detached accessory dwelling units in residential zones
- Eliminate impact fees for any accessory dwelling unit that is not an internal accessory dwelling unit as defined in Section 10-9a-530
- Demonstrate utilization of a moderate-income housing set aside from a community reinvestment agency, redevelopment agency, or community development and renewal agency to create or subsidize moderate-income housing
- Reduce, waive, or eliminate impact fees related to moderate-income housing
- Implement zoning incentives for moderate-income units in new developments

Utah Code 10-9a-403 also requires that municipalities update their General Plan Land Use and Transportation sections to coordinate growth with the Moderate-income housing element. Lindon City has begun the process for a comprehensive general plan code update that will address these items.

Section I

Introduction

Purpose of the Housing Plan

The purpose of the Lindon City Moderate-Income Housing Plan is to comply with Utah State Code 10-9a-403 and to plan for moderate income housing growth within Lindon City. This plan is adopted as an update to the Lindon City General Plan's Moderate-Income Housing Element. The plan will examine the current Lindon population, income, employment and housing trends and set forth strategies that Lindon City will implement to support moderate-income housing. In the past, Lindon City has come up with unique and pro-active ways of supporting affordable housing within the community either through the use of accessory apartments, creating new zoning districts for housing or modifying lot sizes and infrastructure standards. The study will also analyze the demographics and development patterns to create realistic goals to provide moderate-income housing in the community. Utah Code 10-9a-103 requires that municipalities plan for moderate-income housing as a written document adopted by the municipalities legislative body that includes the following:

- an estimate of the existing supply of moderate-income housing located within the city;
- an estimate of the need for moderate-income housing in the city for the next five years as revised biennially;
- a survey of total residential land use;
- an evaluation of how existing land uses and zones affect opportunities for moderate-income housing; and
- a description of the city's program to encourage an adequate supply of moderate-income housing.

The terms moderate-income housing and affordable housing are frequently used interchangeably in Utah, but they do not mean the same thing. Affordable housing is defined by U.S. Department of Housing and Urban Development as "any housing unit whose costs are less than or equal to 30 percent of a prospective occupant's household income." Under Utah Law, moderate-income housing has a precise definition found in Title 10-9-103 which states:

"housing occupied or reserved for occupancy by households with a gross household income equal to or less than 80% of the median gross income for households of the same size in the county in which the city is located"

During the 2022 legislative session, the Utah legislature passed HB 462 which is an update to the legislatures SB 34 from 2019 and requires communities to facilitate moderate-income housing by updating their general plan and moderate-income housing strategies by October 1, 2022. In drafting the moderate-income housing element, the city in its General Plan shall consider the Utah Legislature's determination that municipalities shall facilitate a reasonable opportunity for a variety of housing, including moderate-income housing (Utah Code 10-9a-403):

- to meet the needs of people of various income levels living, working, or desiring to live or work in the community; and
- to allow people with various incomes to benefit from and fully participate in all aspects of neighborhood and community life

The Utah Legislature also requires municipalities to include an analysis of how the municipality will provide a realistic opportunity for the development of moderate-income housing within the next five years as well as implementation strategies and benchmarks. Utah Code 10-91-403 outlines twenty-four housing strategies by which a municipality of

must make a recommendation to implement a minimum of three. Starting October 1, 2022, each municipality will be required to annually review the general plan moderate-income housing element and submit a report to the Utah Department of Workforce Services describing the progress made in implementing the city's moderate-income housing strategies.

Vision

To encourage a range of quality housing types and opportunities for individuals and families through all stages of life and incomes while continuing to maintain the city's unique rural character.

Regional Planning

Over the past several years many regional planning and research groups have provided population forecasts to help the State and Utah County understand foreseeable population increases. Envision Utah, in their Valley Visioning Study, anticipates “by 2050, twice as many people will call Utah County home, with a million more people by 2065.”¹ Lindon City understands that it will continue to see the pressures of future population growth. Lindon City, elected and appointed officials, and residents actively participate in regional visioning processes to ensure that Lindon City continues to develop in a strategic manner that will benefit current and future residents. As a community that will be nearly built out in the next fifteen to twenty years, the Lindon City is committed to continuing to provide moderate-income housing while still maintaining the unique characteristics that have made Lindon the community that it is today.

The Gardner Policy Institute has reported “Utahns have always been inclined toward homeownership. No other state has a history of homeownership comparable to Utah. Since 1900, Utah is the only state where the homeownership rate has never fallen below 60 percent of households. But over the following seven years ownership rates declined steadily dropping to 70 percent in 2015. The rate continued to decline even in years of very low interest rates, strong economic growth, and favorable affordability. Finally, in 2016, there was a slight uptick in the homeownership rate to 71 percent. But the persistent decline from 2009 to 2015 caused many observers to wonder if housing preferences were shifting from homeownership to renting. Most of the attention focused on the millennial generation, the 25-34 year age cohort, a prime home buying age group. Nationally the homeownership rate for the 25-34 year age group has dropped from 45.6 percent in 2000 to 37 percent in 2016. Every state has experienced a decline and for some states it is clearly a result of lack of affordability. In California, only one in four households in the 25-34 age group were homeowners. Utah has fared much better. The rate has dropped from 56.3 percent in 2000 to 50.4 percent. Half of the millennial households in Utah are homeowners. Only two states have higher rates of homeownership for millennials than Utah: Iowa (53.2 percent), and Minnesota (52.1percent). The comparatively high homeownership rate for Utah's millennial generation suggests that affordability hasn't been a serious impediment to ownership. Although for some households, the burden of student debt has prevented homeownership. This debt burden is likely responsible for some of the decline in homeownership for the group as well as a slight shift in preferences toward apartment living.”²

In 2021 Utah Transit Authority and the Utah Department of Transportation complete the Central Corridor Study which examined the feasibility of extending Bus Rapid Transit (BRT) from Lehi to Orem. The preferred alignment in the plan shows Bus Rapid Transit coming through the 700 N. corridor and State Street. Currently, Lindon City has the

¹ Utah County Valley Visioning (<https://utahvalleyvisioning.org>)

² Wood, Eskic, and D.J. Benway. “Gardner Business Review.” (2018): 26.

830 route State Street bus but no other form of public transportation. While BRT may be many years from actually being constructed the city is looking forward and planning for future transit in mind.

Lindon City Background

Lindon City was established in 1850 and originally known as Stringtown because of the homes built along State Street. An old Linden tree growing in the town in 1901 inspired the current name. The city incorporated in 1924 for the purpose of providing a culinary water system.

Lindon City consists of approximately 8.56 square miles or 5,479 acres. As of 2019, the area zoned for residential is 2,060 acres which encompasses approximately 50% of the developable land area. Since 1924, when Lindon was incorporated, residential development was primarily single-family homes with average detached single-family lot sizes between 12,000 and 20,000 square feet. In the mid 2000's the city began to rezone areas for smaller more affordable lots which has attracted a number of different housing types and price ranges. Lindon has always prided itself on maintaining its rural character even as it develops into a major city within Utah County.

Support of Moderate-Income Housing

Brief History of Support for Moderate-Income Housing

As Lindon City has grown and developed it has strategically implemented moderate-income housing policies for residents with varying incomes. Just building density or more units will not satisfy the need for moderate-income housing. However, the City has pro-actively strived to implement moderate-income housing policies to help meet the need for moderate-income housing. Over twenty years ago, the city amended its zoning code to allow for ~~two~~ new types of housing and to foster additional housing options. First, Lindon adopted a Residential R2 Overlay zone which allows up to four multi-family units within the R1-20 and R1-12 zones. Second, Lindon City has long supported the use of accessory apartments by right. The city has approximately 243 legal accessory apartments. The Lindon averages 7-10 new accessory apartments per year.

Lindon City also has one trailer park with twenty-five mobile homes which help to provide affordable housing options. The City works with the property owner to make sure that the pad sites and trailers remain in a habitable condition.

In 2000, Lindon City and the Housing Authority of Utah County, partnered to provide housing for individuals with disabilities as part of the Housing and Urban Development (HUD) Section 8 voucher. The city provided the land for this development and the Olene Walker Housing Trust Fund provided the original funding, as did the Utah Division of Services for People with Disabilities (DSPD), the Utah County Home Program and the Housing Authority of Utah County. The home is located at 306 E. 400 N. and provides housing for three disabled individuals and is on land leased by the city for 99 years. The residents pay 30% of their income towards rent and a typical rent is \$473 per month.

The Housing Authority of Utah County also owns two duplexes in Lindon located at 50 S. 725 E. and 781 N. 400 W. which are rented to qualified income individuals. In 2018, they also provided rental subsidies of \$97,146 to twenty-one clients through the Section 8 Voucher program.

In 2006, Lindon City entered into a development agreement with Fieldstone homes, as part of the Creekside Meadows development. The agreement required 20% of the 120 single family homes in the development to be sold to individuals and families within moderate-income level and 30% of fifty-four units in the Creekside senior retirement community.

In 2013, the city has also adopted a Senior Housing Facility Overlay zone to support multi-family senior housing. Within this zone, approximately 90 units have been constructed and another 103 units have been entitled. While units at these facilities are not specifically targeted to an Area Median Income ratio, they do take Utah County Section 8 housing vouchers.

In 2016, Lindon City signed a Master Development Agreement with Ivory Homes for an 880 residential unit development. This development provides a mix and variety of housing types (single family, townhomes, senior housing and multi-family apartments), lot sizes, and infrastructure modifications from typical standards.

Recently, the city has reduced both impact and utility rate fees for accessory apartments.

April 2019, the Lindon City Council amended its accessory apartment ordinance to allow for larger and taller detached apartments, up to 1,500 square feet and 30 feet in height, to help support additional accessory apartments in the community.

Growth Patterns

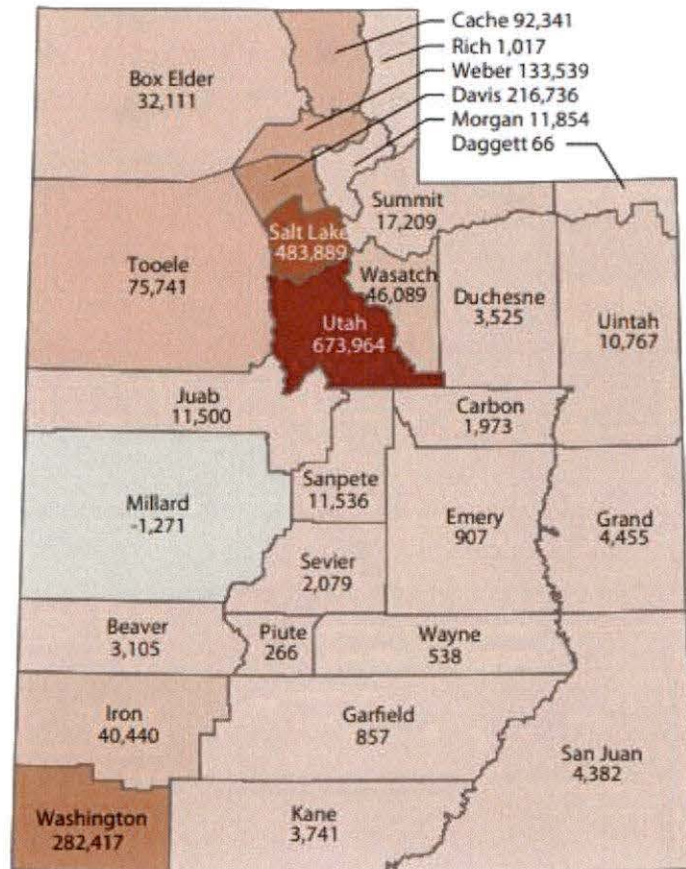
Similar to other communities along the Wasatch Front, Lindon City has seen significant growth in residential, commercial, and industrial construction over the past 10 years. As of 2019 2022, many of the larger tracts of land in the commercial and residential area have been developed or are entitled for development. Much of the new residential development will occur to the west between State Street and Interstate 15 with the Anderson Farms development adding an additional 880 residential units. The city will continue to see residential development east of State Street as more infill development but not on the scale that has been seen in the past. The remaining commercial areas for development are located along the 700 N. corridor. The city expects this area to develop commercially as a gateway corridor to the community.

In January 2022, the Kem C. Gardner Policy Institute reported the following:

- Continued growth – Projected growth in Utah results in the population increasing from 3,284,823 in 2020 to 5,450,598 in 2060, a 66% increase. The anticipated timing for reaching 4 million residents is between 2032 and 2033 and 5 million between 2050 and 2051.
- Salt Lake County to remain the largest county – Salt Lake County’s projected 2060 population of 1,672,102 residents is the largest in Utah. Utah County is close behind at 1,338,222 residents.

- Utah County experiences the most population growth – Over 30% of statewide projected population growth comes from Utah’s second-largest county, gaining the most residents between 2020 and 2060.

Figure 1



Source: Kem C. Gardner Policy Institute, 2020–2060 Projections

Utah Long-Term Planning Projections: A Baseline Scenario of Population and Employment Change in Utah and its Counties

Figure 2

Over 50 percent of growth in 4 cities

Distribution of Population Growth in Utah County

2010 - 2017

Lehi city	16.6%	Mapleton city	1.9%
Saratoga Springs city	13.1%	Payson city	1.5%
Eagle Mountain city	11.4%	Elk Ridge city	1.5%
Orem city	10.6%	Lindon city	1.0%
Vineyard town	6.8%	Alpine city	0.9%
Pleasant Grove city	5.9%	Cedar Hills city	0.6%
Provo city	5.4%	Unincorporated	0.5%
Spanish Fork city	5.2%	Draper city (pt.)	0.4%
Springville city	4.1%	Woodland Hills city	0.2%
Highland city	3.8%	Genola town	0.2%
American Fork city	3.3%	Goshen town	0.0%
Santaquin city (pt.)	2.8%	Cedar Fort town	0.0%
Salem city	2.0%	Fairfield town	0.0%

Source: Gardner Policy Institute analysis of U.S. Census Bureau data

Local Economy

Lindon City has a strong commercial, industrial and employment base within the community. The commercial and industrial sectors are located between State Street and Utah Lake and encompass approximately 1,687 acres or 43% of the city. Residentially zoned properties encompass approximately 2,060 acres or 50% of the city. According to Lindon City business license records, as of 2022 Lindon City has nearly 850 businesses within its boundaries. Mountainland Association of Governments (MAG) estimates that these businesses employ approximately 13,492 employees in Lindon in the following sectors:

- Industrial: 3,346
- Office: 7,537
- Retail: 2,291
- Other: 554

In 2006, the U.S Census reported that Lindon City had 390 businesses which employed 7,336 individuals. By 2029 MAG estimates that businesses with the boundaries of Lindon City will employ approximately 16,8423 individuals.

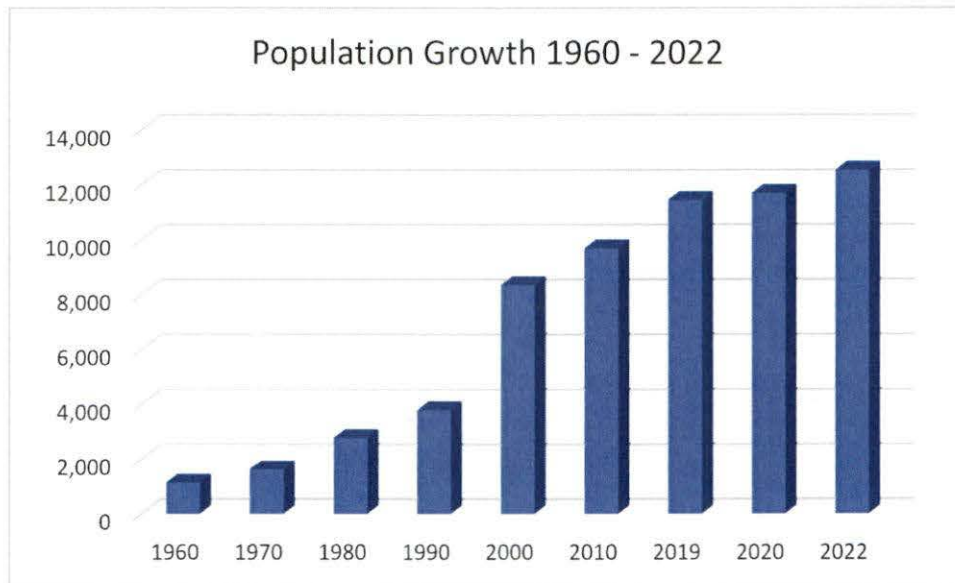
Section II

Demographic Data and Analysis

Population History

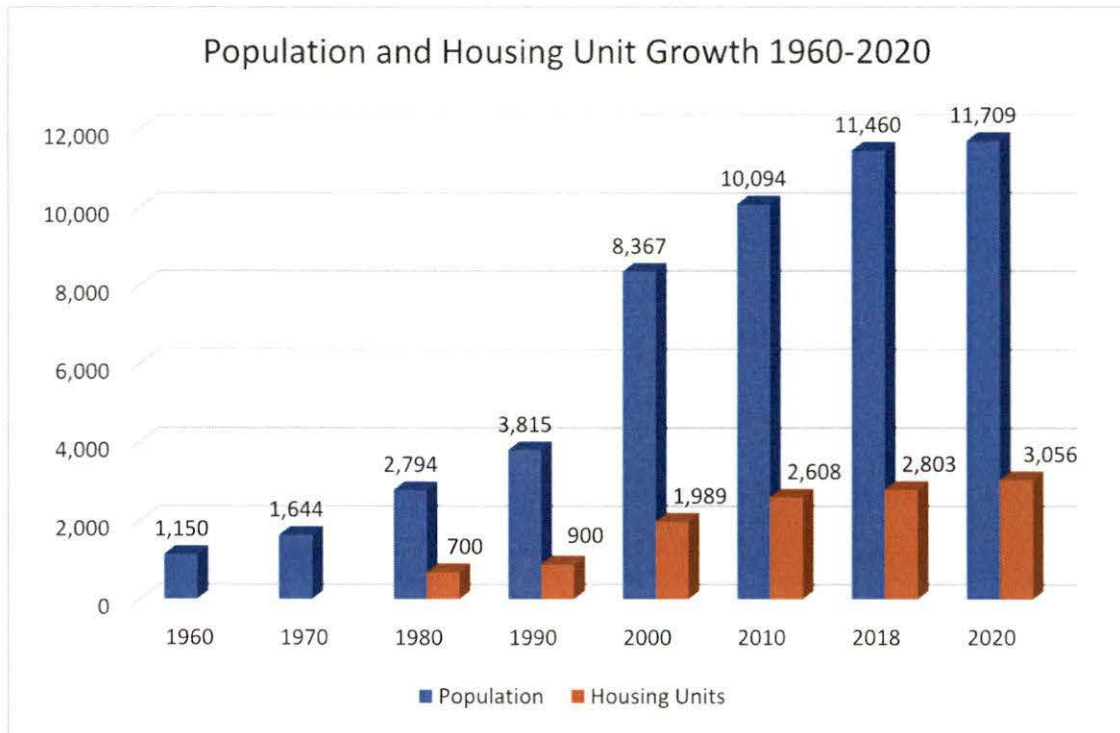
As Lindon incorporated into a community in 1924, the articles of incorporation listed a population of 450 residents. By 1950, the population increased to 801 persons. By 2000, the population had reached 8,300 residents. The 2010 Census records show the population increased by this census to 10,094. The 2020 Census calculates that Lindon City has a population of 11,709. Using building permit calculations and the 2020 average household size, city staff estimate Lindon's current population to be approximately 12,545. According to the Lindon General Plan, at build out, the city will have an estimated population between 15,000 and 17,000 residents.

Chart 1



The largest population increase for Lindon, according to U.S. Census data, was between 1990 to 2000 where the city saw a 119% population gain and 1,089 residential housing units were constructed. The population that decade increased from 3,815 residents to 8,367 residents. The Average Annual Growth Rate between 1960 and 2018 was 38%.

Chart 2



U.S. Census Bureau – Lindon City 2020

The following chart shows the Lindon City population and age breakdown. The breakdown also compares Lindon City to Utah County to evaluate changes to population averages. A few items of note, it appears that the percentage of children under the age of five has decreased moderately. In reviewing the change from the 2010 Census to the 2020 Census, the under-five population decreased from 883 to 555 which is 37% decrease in population. However, with the addition of the Anderson Farm development, which will add an additional 880 residential units of townhomes, single family homes and multi-family apartments, the population age of under-five should increase over the next 3-5 years as that development is completed. One significant change from the 2019 report was the increased population of the 20 to 24 age group. This increase is probably reflective of the housing policies the city has put in place with promoting accessory apartments and the townhomes at Anderson Farms.

Table 1

Population by Age	Lindon				
	2010	2017	Change	2020	Change from 2010 - 2020
Total Population	10,094	10,698	6.0%	11,447	13%
Under 5	883	630	-28.7%	555	-37%
5 to 9 years	1,058	1,064	0.6%	1,041	-1.5%
10 to 14 years	1,184	1,229	3.8%	1,504	27%
15 to 19 years	1,099	1,363	24.02%	1,116	1.5%
20 to 24 years	693	856	23.52%	1,066	54%
25 to 34 years	1,075	941	-12.47%	999	-.7%
35 to 44 years	1,264	1,303	3.09%	1,091	-16%

45 to 54 years	1,269	1,505	18.60%	1,407	11%
55 to 59 years	452	469	3.76%	654	45%
60 to 64 years	372	462	24.19%	516	38%
65 to 74 years	441	533	20.86%	788	78%
75 to 84 years	223	331	48.43%	326	46%
85 years and over	81	63	-22.22%	72	-12%
Median Age	26.2	26.9	.7	26.5	.3

U.S. Census Bureau – Lindon City 2020

The following table compares the above population percentages by age from Lindon City, Utah County, the State of Utah and the United States. Interestingly, Lindon City’s population exceeds the comparable averages in children 10 to 14 years old and teenagers from 15 to 19 years old. The numbers again show that Lindon City has a below average of young adults from 25-44 years old. However, from the ages of 45-54 year old Lindon is comparable to the National averages.

Chart 3

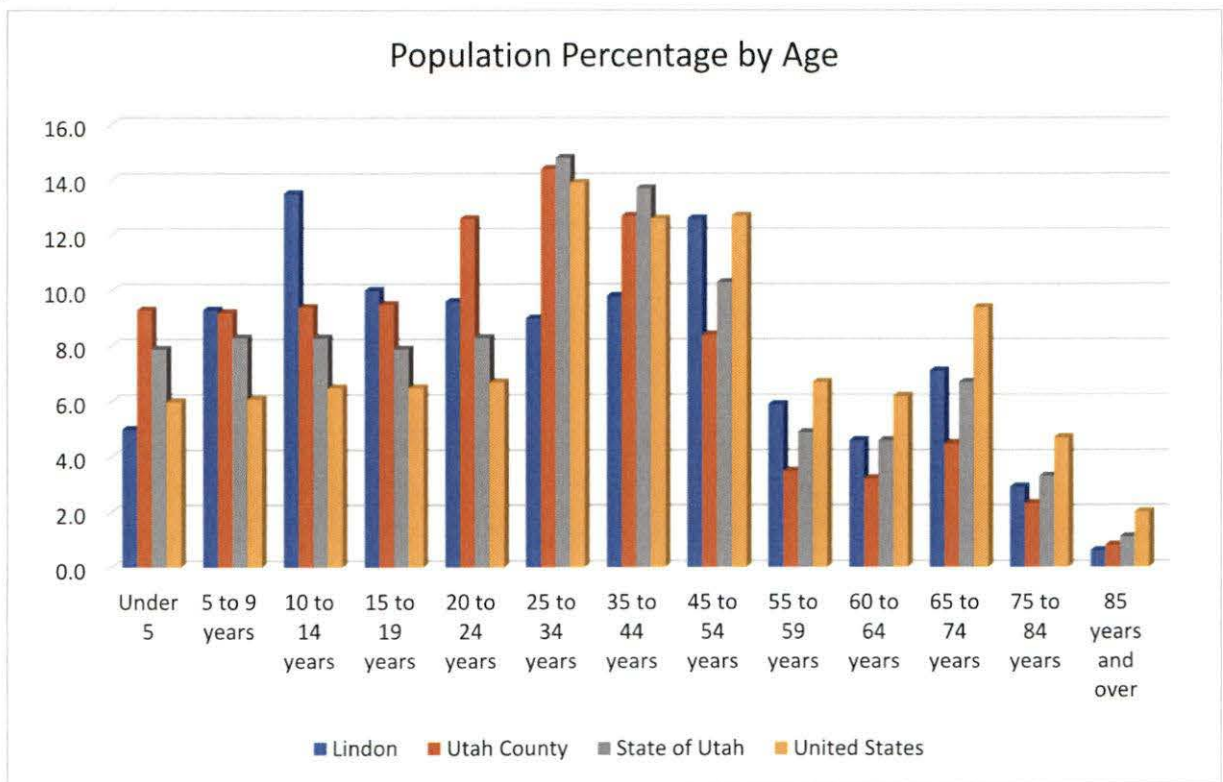


Table 2

Population by Percentage			
	2010	2017 Estimate	2020
Under 5 years	8.7%	5.9%	5.0%
5 to 9 years	10.5%	9.9%	9.3%
10 to 14 years	11.7%	11.4%	13.5%
15 to 19 years	10.9%	12.7%	10.0%
20 to 24 years	6.9%	8.0%	9.6%

25-34 years	5.2%	8.8%	9.0%
35-44 years	12.5%	12.1%	9.8%
45 to 54 years	12.6%	14.0%	12.6%
55 to 59 years	4.5%	4.4%	5.9%
60 to 64 years	3.7%	4.3%	4.6%
65 to 74 years	4.4%	5.0%	7.1%
75 to 84 years	2.3%	3.1%	2.9%
85 years and over	0.8%	0.6%	0.6%

U.S. Census Bureau – Lindon City 2020

While Lindon City continues to increase in population and new residential construction, the average household size has slowly decreased over the last twenty years. The Census defines a household as “all people who occupy a housing unit” regardless of relationship. The Census also measures family size. Family is defined by the Census as “a group of two people or more (one of whom is the householder) related by birth, marriage, or adoption and residing together; all such people (including related subfamily members) are considered as members of one family.” In 2000, the average household size was 4.28 individuals per household and has decreased to 3.97 in 2010. By 2020 the average household sizes has decreased to 3.76. The average family size has also decreased from 4.20 in 2010 to 4.03. However, the decrease in median household size is typical to most of the surrounding communities of Lindon.

Table 3

	2020 Census	2010 Census	2000 Census
Lindon	3.76	3.97	4.28
Pleasant Grove	3.27	3.68	3.90
American Fork	3.37	3.83	3.84
Orem	3.22	3.36	3.51
Utah County	3.52	3.57	3.59
State of Utah	3.09	3.10	3.01

U.S. Census Bureau – Lindon City 2020

5 and 10 Year Population Projections

The Census Bureau calculates the 2020 population of Lindon at 11,394. Mountainland Association of Governments (MAG) has provided population projects for cities in Utah, Summit and Wasatch Counties. MAG estimates the following population projections:

Table 4

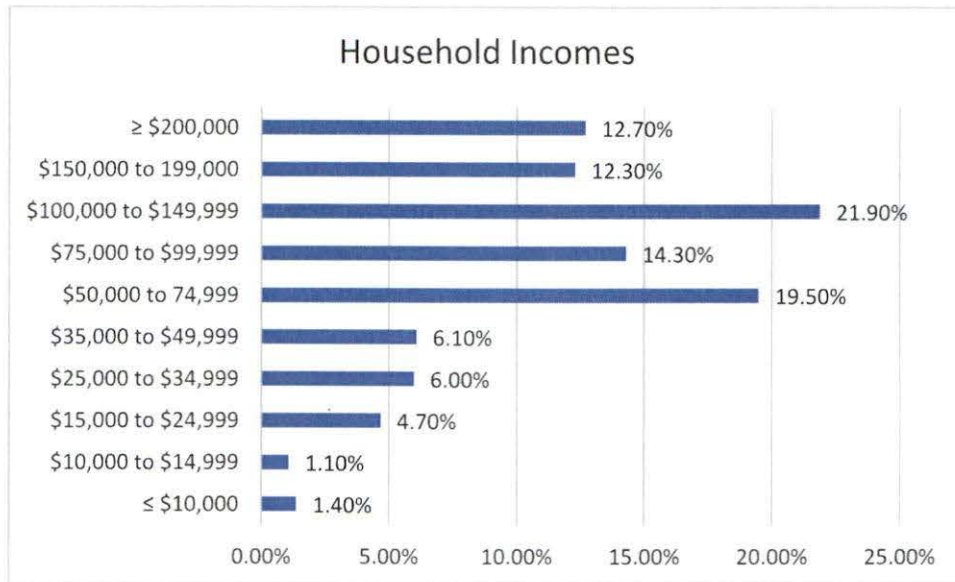
	2020	2030	2040	2050
Lindon	12,135	13,105	13,564	13,719

Lindon City, by using building permit data and average household size, calculates a 2022 population of 12,545. Annually, the city typically sees an average of 1.4% increase in population. As the city draws closer to building out this number will start to decrease.

Income Trends

The Bureau of Labor Statistics' annual Consumer Expenditure Survey confirmed that housing was the single largest expense for the average American household.³ The following chart shows the 2017 estimated distribution of income for the 2,914 housing units in Lindon City. The median household income for Lindon is \$81,789

Chart 4



According to the Census Bureau, income measurements are based off of the income received in the preceding calendar year for each person in the household that is fifteen years and older. The following table identifies the changes in median income and compares those to Utah County, the State of Utah and the United States.

Table 5

	2000	2017	2020
Lindon	\$62,321	\$81,789	\$94,063
Utah County	\$45,833	\$67,042	\$77,057
State of Utah	\$45,726	\$65,325	\$74,197
United States	\$50,046	\$57,652	\$64,994

U.S. Census Bureau *2010 income data not available

Table 6

Comparable Income Analysis – North Utah County	2017	Median Household Income 2020
Highland	\$128,938	\$146,177
Alpine	\$112,727	\$123,450

Cedar Hills	\$97,039	\$107,440
Lehi	\$85,794	\$101,429
Lindon	\$81,789	\$94,063
Eagle Mountain	\$74,885	\$87,094
Vineyard	\$79,543	\$80,868
American Fork	\$70,926	\$78,690
Pleasant Grove	\$66,881	\$76,672
Orem	\$58,077	\$65,622

U.S. Census Bureau – Lindon City 2020

Moderate-Income Analysis

According to the U.S. Department of Housing and Urban Development: “families who pay more than 30% of their income for housing, including utilities, are considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation and medical care.” Moderate-Income Housing is defined by the State of Utah as “housing occupied or reserved for occupancy by households with a gross household income equal to or less than 80% of the median gross income for households of the same size in the county in which the city is located.” This means that only housing units affordable at each interval between zero and 80 percent of the AMI are identified as moderate-income housing. The 2020 median Utah County household gross income, according to the United States Census and Utah Department of Workforce Services, is \$77,057. Below is a breakdown of the Utah County income levels related to household size.

Table 7

Household Size	Percent AMI – Utah County Income by Family Size - 2020			
	100%	80%	50%	30%
2	\$64,616	\$51,692	\$32,308	\$19,384
3	\$81,996	\$65,596	\$40,998	\$24,598
4	\$91,703	\$73,362	\$45,851	\$27,510

According to the Gardner Business Review from 2018, “Affordability of Rental Housing takes \$47,000 in income to rent the typical two-bedroom apartment unit in Salt Lake and Utah counties. This assumes 30 percent of the

³ U.S. Bureau of Labor Statistics. (2016, Aug. 30). News release: Consumer expenditures – 2015 [USD16-1768]. Washington, DC: Government Printing Office. Retrieved on 12/21/16 from <https://www.bls.gov/news.release/pdf/cesan.pdf>

household income goes to rent. In 2017, the median rent for the typical two-bedroom apartment was \$1,195 in Salt Lake County and \$1,183 in Utah County.”⁴

The Kem C. Gardner Policy Institute reported in their October 2021 report, “The State of the State’s Housing Market, that “more than half of Utah’s households unable to afford the median-priced home— By the end of 2020, the median price reached \$380,000, pricing out approximately 48.5% of Utah households. As prices accelerated in 2021, more than half of Utah households are unable to afford the median-priced home. For renters, the path to ownership narrowed further. In 2019, approximately 63.1% of renter households were priced out of the median home price. In 2020, the share of renters priced out increased to 72.8%.

The American Planning Association reports that “wages have not increased proportionally to housing costs. After adjusting for inflation, wages are only 10 percent higher in 2017 than they were in 1973 (with annual wage growth just below 2.0 percent). During that same period, the cost of housing increased almost 30 percent nationally.”⁵

Regarding residential construction costs, the American Planning Association reports “As the cost per square foot to build housing continues to increase, a greater number of units built by the private market have moved to higher rent or for-sale units while losing lower rent or for sale units. With the average cost per square foot for new construction in the \$150 to \$300 range (geography dependent), it is impossible to build a new 1,500-square-foot single-family house that is affordable to households earning the U.S. median income of \$57,652 (in 2017) without a public subsidy in the form of land, money, or both. Unfortunately, many of the state and federal programs are limited to assisting only those households at 60 percent area median income (AMI) or less. The reality is that housing is often unaffordable to households earning up to 120 percent AMI (and higher in many markets). A tiered approach to the provision of subsidies and economic incentives, especially at the local level, is necessary to ensure the construction and preservation of a wide range of affordable housing types in our nation’s communities. Scaling back the size of newly constructed housing offers some cost savings provided the minimum buildable lot size is reduced accordingly to realize a savings on land acquisition. Homes in the 900- to 1,200-square-foot range are becoming more commonplace, but the trend in America is still toward larger houses. According to the U.S. Census, the size of the average single-family house increased from 1,535 square feet in 1975 to 2,169 square feet in 2010—an increase of 41 percent.”⁶

Average Annual Change in Median Sales Price in Utah

The following charts from the Kem C. Gardner Policy Institute and UtahRealestate.com provide a snapshot into the accelerated change in housing sale prices and the difficulty to obtain moderate-income housing.

⁴ Wood, Eskic, and D.J. Benway. “Gardner Business Review.” (2018): 27.

⁵ American Planning Association. “Housing Policy Guide.” (2019): 4-5.

⁶ American Planning Association. “Housing Policy Guide.” (2019): 5.

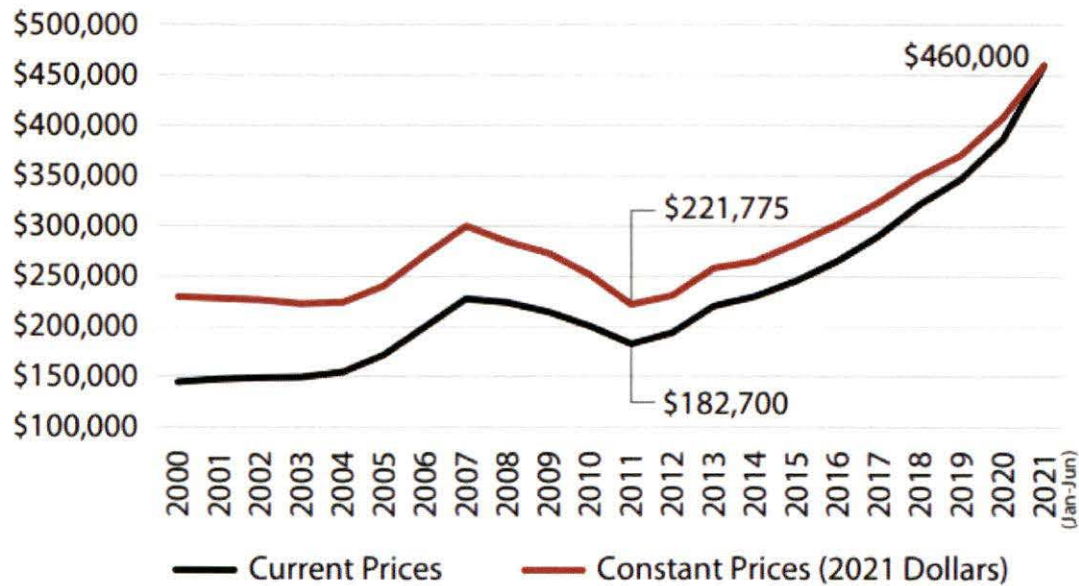
Figure 2

	Long-Term 2000-2021	2011-2021	Year-Over 2nd Qtr. 2020-2021
Single-Family			
Current Prices	5.7%	9.7%	29.0%
Constant Prices	3.4%	7.6%	22.4%
Multifamily (Condominium, Townhome, Twin Home)			
Current Prices	5.5%	9.4%	30.2%
Constant Prices	3.2%	8.3%	23.3%

Source: UtahRealEstate.com

Figure 3

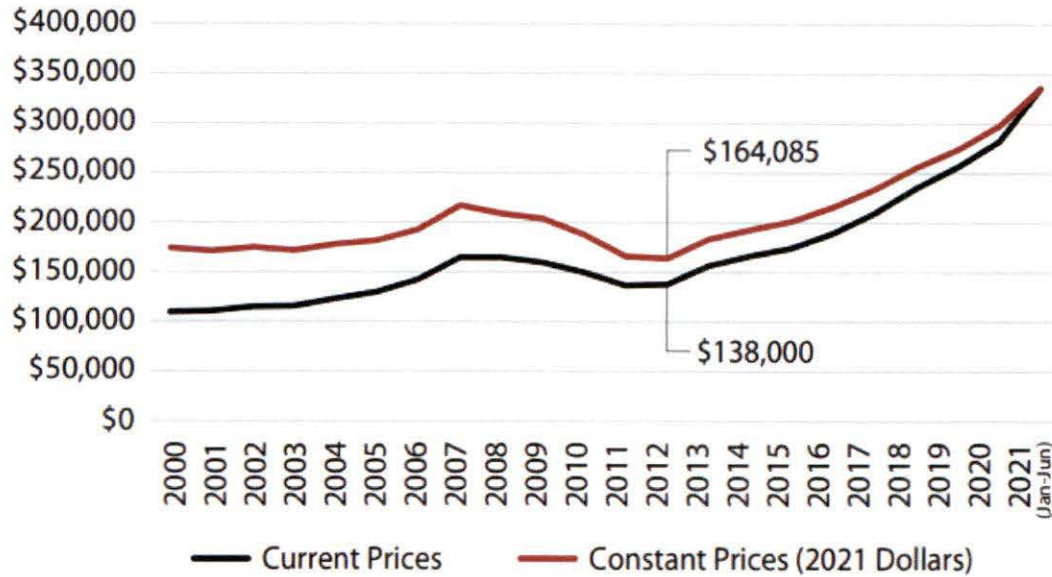
Median Sales Price of Single-Family Homes in Utah, 2000-2021



Source: UtahRealEstate.com

Figure 4

(condominiums, townhomes, twin homes)



Source: UtahRealEstate.com

According to Census data, the average 80% moderate household of four earns \$73,362. Taking the HUD recommendation of spending no more than 30% of income on housing costs (mortgage, utilities, insurance) the recommended monthly maximum mortgage or rent payment for a four-person household is \$1,834. Using the median Utah County Income, the below table breaks down the recommended maximum mortgage or rent payments for each AMI ratio.

Table 8

AMI Breakdown for a 4-Person Family Household – Utah County			
AMI Breakdown	AMI Median Utah County Household Income	30% Yearly Housing Cost	30% Monthly Mortgage/Rent (including utilities, insurance, etc)
100% AMI	\$91,703	\$27,510	\$2,292
80% AMI	\$73,362	\$22,008	\$1,834
50% AMI	\$45,851	\$13,755	\$1,146
30% AMI	\$27,510	\$8,253	\$687

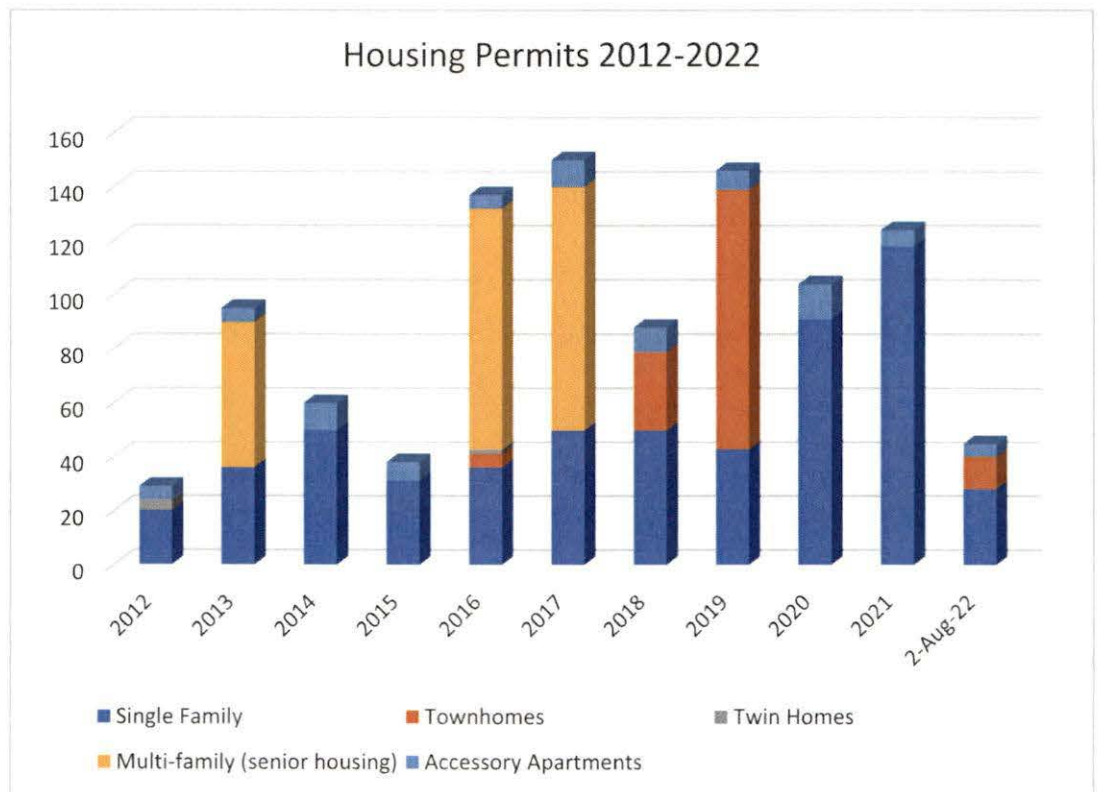
U.S. Census Bureau – Lindon City 2020

Housing Needs Assessment

Current Housing Stock

The 2020 United State Census estimates that, Lindon City has 3,271 housing units. The Census also reports in 2020 that the city has approximately 504 rentals units. The total number of rental units is often difficult to determine since, at any one time, someone may rent their home, accessory dwelling unit, or condominium unit. However, for a rental breakdown, as of August 2020, the city has on record 243 accessory apartments, 288 (Avalon Senior Apartments, Spring Gardens, Grove Creek and Creekside Retirement) senior housing units and 178 multifamily properties located in the R2 Overlay zones. The R2 Overlay is an overlay zone that allows multi-family units in R1 residential zones. Since 2012, Lindon City has added approximately 934 residential units to the housing stock.

Chart 5



U.S. Census Bureau – Lindon City 2020F

Chart 6



U.S. Census Bureau – Lindon City 2020

Housing Under Construction and Entitled but not Constructed

Table 9

Under Construction	Number of Units	Type
Anderson Farms		
Plat E	60	Single Family
Plat G	44	Single Family
Tilia Court	56	Townhomes
Songbird Cove	65	Townhomes & Single Family
Maxfield Hollow	7	Single Family
The Hollows	3	Single Family
Nelson Acres	2	Single Family
Lindon Treasury Plat C	3	Single Family
Lindon Treasury Plat D	4	Single Family
County Garden Estates	7	Single Family
Entitled		
Temple Town	4	Single Family
Green Valley	4	Single Family
Maxfield Meadows	2	Single Family
Emery View	3	Single Family
Anderson Farms Plat H	56	Single Family
Anderson Farms Multi-family	380	Apartments
Total	700	

Table 9

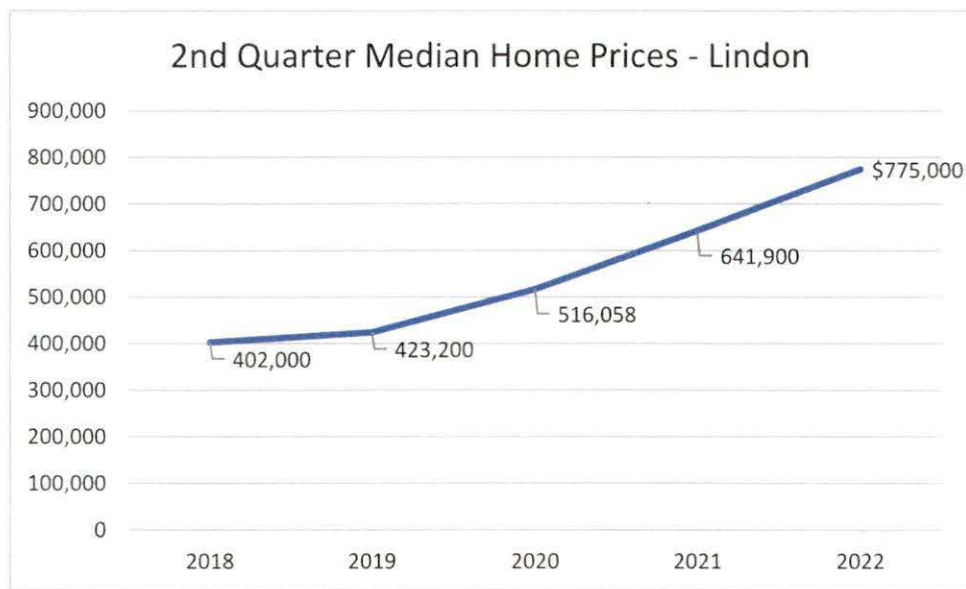
Number of Housing Units	Renter Occupied	Owner Occupied	# Bedrooms	Age and Number	Number of LIHTC	Number of Vouchers
3,271	588	2,682	Studio: 44 1: 89 2 or 3: 827 4 or more: 1,969	2014 or Later: 319 2010 - 2013: 191 2000 – 2009: 616 1980 – 1999: 1,300 1960 – 1979: 317 1940 – 1959: 62 1939 or earlier: 124	0	24

U.S. Census Bureau – Lindon City 2020

Current Housing Sales and Pricing

The Salt Lake Tribune, using Wasatch Front Regional Multiple Listing Service data, has tracked 2nd quarter median home prices for Utah Communities from 2003 to 2022. Using this data, the following chart shows the accelerated rate of home prices in Lindon but are also consistent with other communities.

Chart 7



Currently, Zillow, Realtor.com, and Utahrealestate.com show respectively 11, 18 and 12 homes for sale in Lindon. This does not count the homes at Anderson Farms which Ivory Homes sales through their real estate team but does include private sellers in that development. The average listed prices from the three websites are \$991,36, \$927,777, and \$912,545. Home prices range from \$400,000 to \$2.6 million. The city has recently entitled two townhome developments which are now under construction that will bring add an additional 121 units.

Using Zillow, Apartments.com and KSL.com this report looks at the number of rental properties available. Below is a summary and rental price comparisons:

- Zillow - three available rentals and prices range from \$2,200 - \$4,200 a month.
- Apartments.com – one available rental for \$3,300 a month

- KSL.com – 7 available rentals and prices range from \$850 - \$4,300 a month

The above list does not include the townhome phase of the Anderson Farms development which is 125 rental townhomes. Ivory Homes has their own real estate team that markets these rental units. According to Ivory Homes real estate team they are at 100% occupancy. Rental rates ranged from \$1,850 to \$2,429 a month. Below is the average rental rate per unit type:

- 2 bedroom: \$1,999
- 3 bedroom: \$2,274
- 4 bedroom: \$2,429

While the vacancy rate for rentals in Lindon is small it is similar to findings in other communities. Using Lindon City calculations of current and future/entitled multi-family developments of more than a single-family home, the city currently has 689 multi-family units with another 484 units entitled. According to the Census, the city has approximately 3,271 total housing units. The current percentage of multi-family housing is 21% and will increase to 36% once the currently entitled multi-family units finish construction. The Census shows that Lindon City has an owner occupancy rate of approximately 82%.

Available Land Percentages

Lindon City consists of approximately 5,479 acres of which 3,744 are developable parcels. The percentage of land developed in Lindon City is approximately 89%. The below chart and table break down the various zoning districts and developable land by acres.

Chart 8

Lindon City Land Use by Acentage

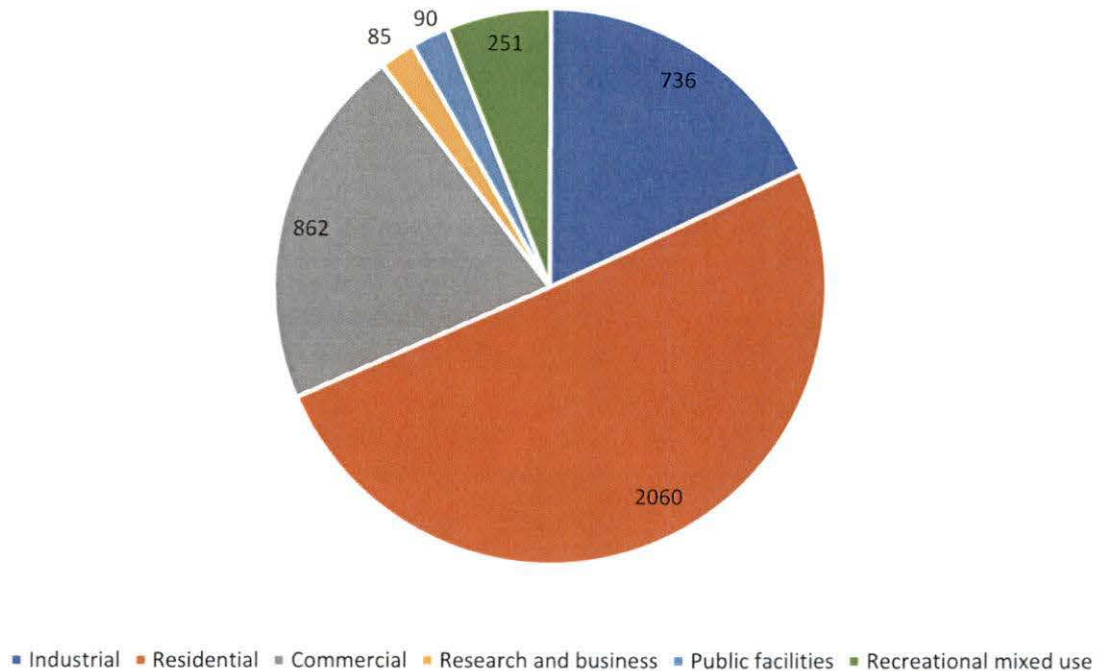


Table 10

Zoning Districts	Area (in acres)	Developable Acres	Overall Zone Percentage
*Residential	2060	146	50%
Industrial	736	82	18%
Commercial	862	176	21%
Research and Business	85	12	2%
Public Facilities	90		2%
Recreational Mixed Use - West	251		6%
Total	4085	417	

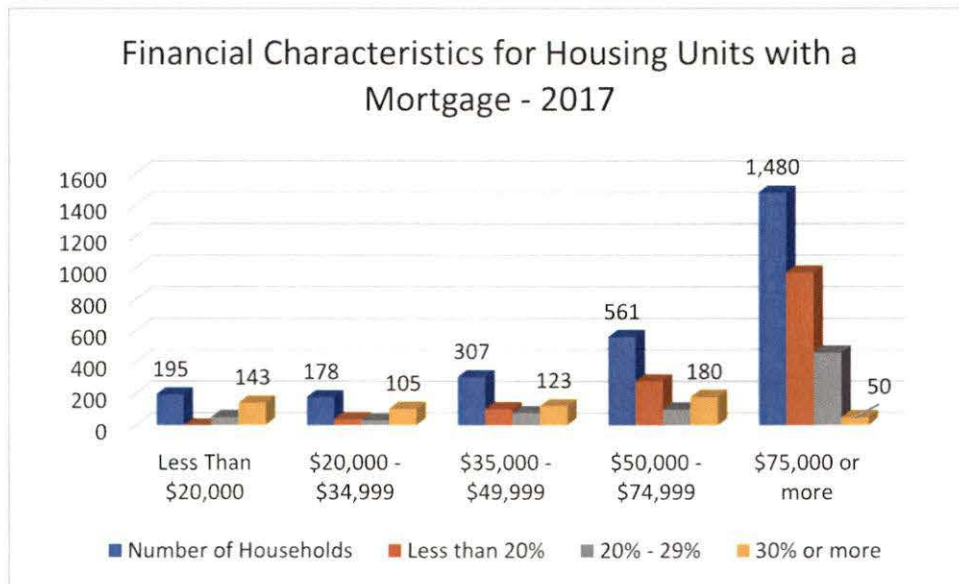
*The residential district does not calculate residential located in commercial zones

Moderate-Income Housing Analysis

Housing Cost Burdens

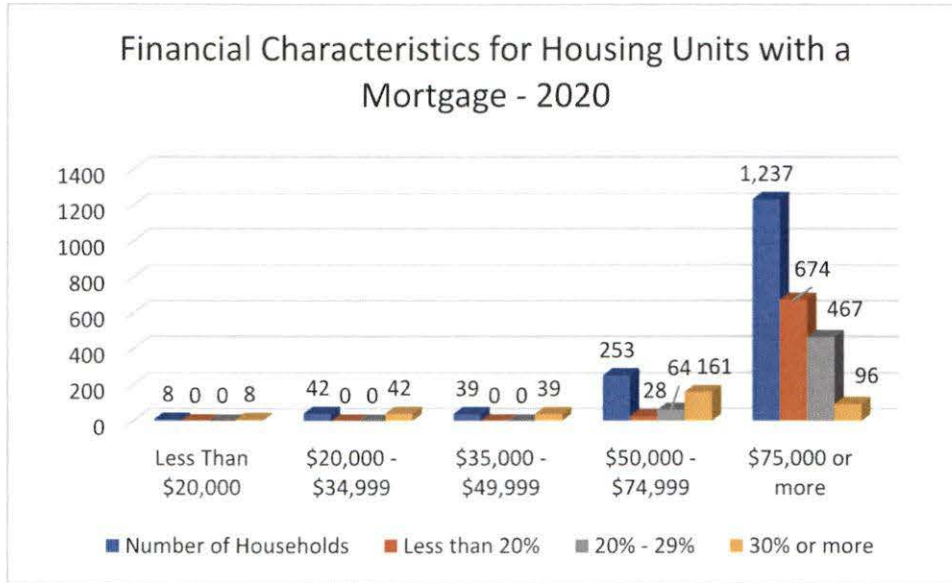
City staff used Census data to compile the monthly housing costs as a percentage of household income over a twelve-month period provided in Chart 9. This chart reveals that approximately 20% of Lindon households use more than 30% of their monthly income on housing.

Chart 9



U.S. Census Bureau – Lindon City 2020

Chart 10



U.S. Census Bureau – Lindon City 2020

What does Moderate-Income Housing Income Look Like?

Moderate-income housing is determined from the Utah County Median income which is \$77,057 per year. Moderate-income housing is defined as housing for individuals that earn 80% of the county area median income which would be \$61,645. Using the recommendation to not spend more than 30% of your annual salary on housing, an annual mortgage or rent payment would be \$18,493 or 1,541 per month or less.

Housing Needs Assessment

In evaluating the existing housing sales, pricing, rental rates and moderate-income limits from the previous section, Lindon City does not currently have sufficient affordable housing to meet current or future needs for individuals of various income levels wanting to live in the community. A couple of annotations to this finding is that the city does not have sufficient data on the amount of rent paid to live in an accessory apartment. Certainly, with over 243 legal accessory apartments and probably double that number of illegal accessory apartments, the city has a number of qualifying housing options. Second, the city has entitled and have under construction 121 townhomes and early next year the multi-family development of 380 residential units will begin construction.

Section III

Regulatory Environment

Review of Current Zoning Districts

Lindon City has nine zoning districts which allow for varying residential uses, types, and densities. These districts make up approximately 53% of the land within Lindon City. Below is a list of the zoning districts:

-
- R1-12,000
 - R1-20,000
 - R2
 - R3
 - Anderson Farms Planned Development Zone
 - Residential/Business District Overlay Zone
 - Planned Residential Development Overlay
 - Care Center Facilities Overlay
 - Senior Housing Facility Overlay
 - Multiple Use District

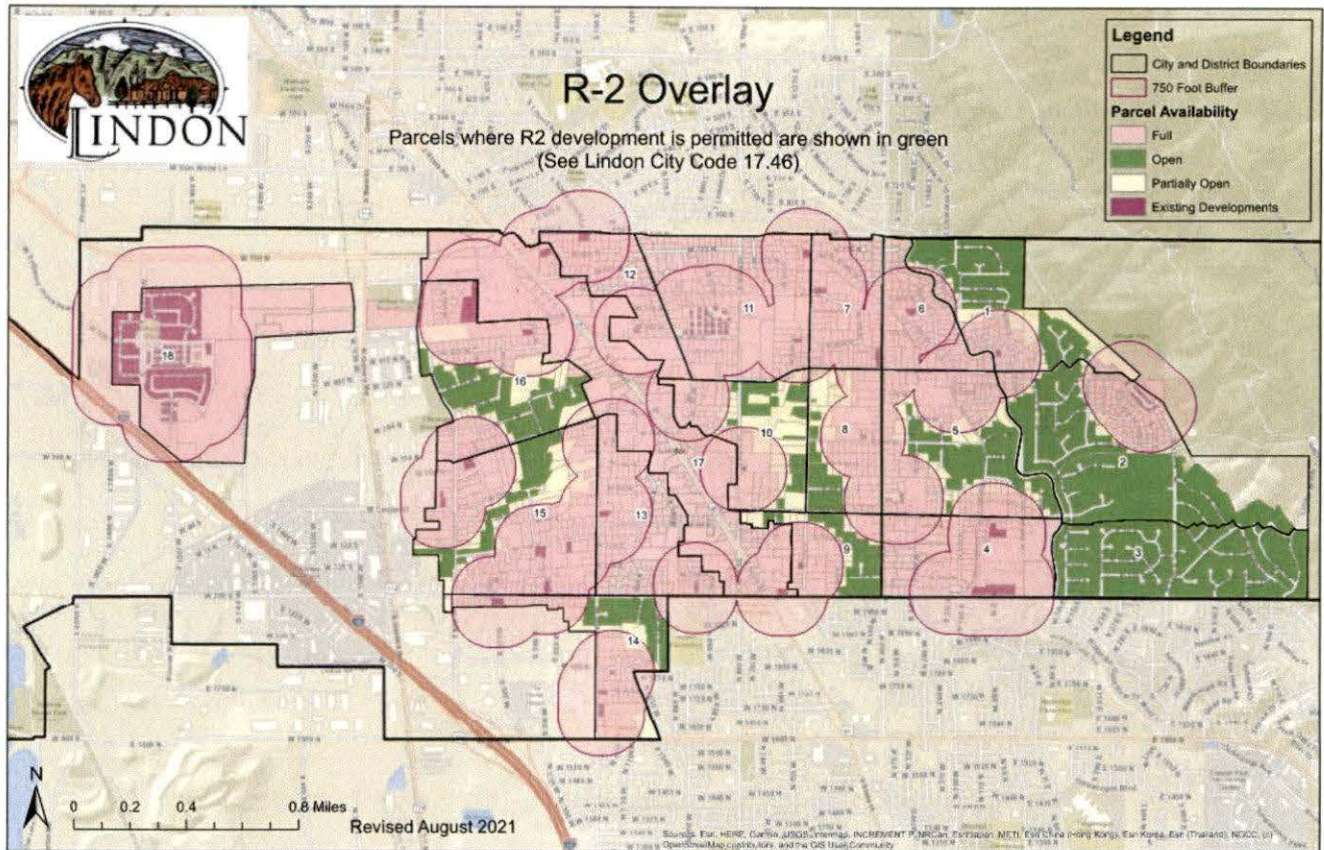
In analyzing how the current regulations impact the availability of affordable housing and potential barriers below is a discussion of those themes:

Lindon City has developed ordinances that allow for a variety of housing types including single family homes, townhomes, accessory apartments, senior housing, and rental housing. As part of this report, the city has reviewed its regulations to determine what barriers have already been reduced as well as those that may exist that affect the availability of affordable housing. Below is a summary of regulations where the city may improve:

Regulatory Analysis of Potential Barriers to Moderate-Income Housing

R2 Overlay Zone

Within the R2 Overlay zone, Lindon City allows for multiple units per lot for twin homes, tri-plex's, townhomes and condominiums, multiple unit developments in the R2 Overlay zone require a 750-foot buffer between developments as well as each district limits the number of units per district. A majority of the districts have reached either the density or spacing cap and don't allow further development. In 2020, the city amended the R2 Overlay to remove accessory apartment from counting towards the cap for each district. This opened up a couple additional districts for further development. The city should continue to evaluate the current effectiveness of the R2 zone and where feasible allow for additional units in each district.



Accessory Apartment Impact Fees and Utilities

In 2011 the city reduced the park impact fee for accessory apartments from \$4,500 to \$1,500. In 2019, the city also eliminated the monthly utility base rate fee for accessory apartments. During the 2022 Utah legislative session the legislature passed HB 462 which removed the ability for cities to charge an impact fee for internal accessory dwelling units. The City should continue to evaluate if impact fees for all affordable housing options should be reduced to help fund and promote affordable housing.

Standard Land Use Table and Ordinance Review

The Lindon City Standard Land Use Table describes the types of housing allowed in each zone. ~~Over the next year~~ the city should perform a review of the Standard Land Use Table and its zoning ordinances to evaluate the most effective use of housing within the zones that allow for housing.

Development Standards

In 2016, Lindon City and Ivory Homes entered into a development agreement for an 880-unit housing development that allowed for a mix of housing types that includes single family, townhomes, senior housing, and apartments. For this development, the city amended its lot size and infrastructure development standards to include smaller and varying lots sizes and more narrow right-of-way widths in order to reduce development costs and promote a mix of housing types and options. In 2021, Lindon City adopted an amendment to the Planned Residential Development Overlay zone which decreased the minimum right-of-way width. Where appropriate, the city should evaluate on a

case-by-case basis modifications to its infrastructure development standards in order to promote affordability and reduce costs.

Multi-family Development

Currently, other than the R2 Overlay zone, Senior Overlay zone, Planned Residential Development Overlay, and the Anderson Farms Planning Development zone traditional multi-family housing is not allowed. The Anderson Farms PD zone, requires a minimum 100 acres of land to development and the R2 Overlay zone is nearly built out. The only residential uses allowed in commercial zones are care taker facilities, residential care facility, transitional victim home, assisted living center, rest home, nursing home, convalescent facility, and retirement centers. The city is currently receiving requests for multi-family housing along the 700 N. Corridor. In 2021, the city adopted the 700 N. Small Area Plan that envisions a mix of uses and a town center. While additional BRT funding is delayed due to funding constraints and opposition from an adjacent community, eventually 700 N. should include Bus Rapid Transit. As the city receives requests for multi-family development it should be strategic in the placement and design in order to follow principles of Transit Oriented Development.

There is a planning concept called the “Missing Middle” which allows building types such as duplexes, fourplexes and bungalow courts to provide diverse housing options and also supports walkable communities. The city has recently worked to amend the Planned Residential Development Overlay zoning ordinance to allow for “missing middle” type housing developments in the Commercial General zone while maintaining an appropriate transition from commercial to low density residential. Below is a model of the types of “Missing Middle” housing as well as pictures of such housing types.

Figure 8



Opticos Design, Inc. (<https://missingmiddlehousing.com>)

Figure 9



Opticos Design, Inc. (<https://missingmiddlehousing.com>)

Mixed Use Developments

For commercial centers, there has been a recent push by the development community to include a housing component as part of commercial development. Mixed-use development is an effort to strengthen the commercial component while providing residents with more inclusive neighborhood living.⁷ In essence, the housing helps to ensure long term viability of the development as well as establishes a built-in clientele and employment centers. Lindon City has begun to develop such a plan with the Anderson Farms development by Ivory Homes and the 700 N. Corridor by adopting the 700 N. Small Area Plan. The City may see interest from developers to include some additional residential mixed with new commercial along 700 N. and State Street. The commercial component could be either horizontal or vertical mixed use. Examples of horizontal mixed use are the Riverstone Development in Couer D'Alene, Idaho and Orange County, California.

⁷ Blackwell, Tim. "How Multifamily is Blending Retail with Residential." 14 June 2016, [Property Management Insider](https://www.propertymanagementinsider.com/how-multifamily-is-blending-retail-with-residential). <https://www.propertymanagementinsider.com/how-multifamily-is-blending-retail-with-residential>

Figure 10



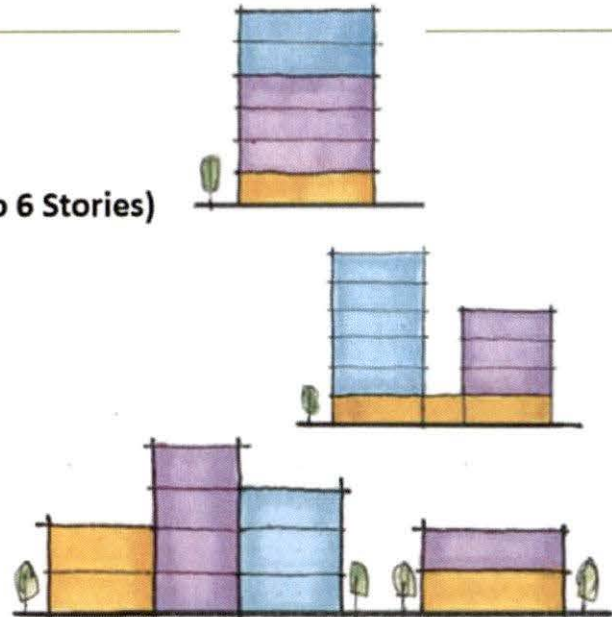
CONFIGURATIONS

VERTICAL INTEGRATION OF USES

- Low-rise to Mid-rise Structures (2 to 6 Stories)
- High-rise Towers (7 Stories +)
- Integrated Multi-story Structures

HORIZONTAL INTEGRATION OF USES

- Town Centers
- Urban Villages



30 August 2011

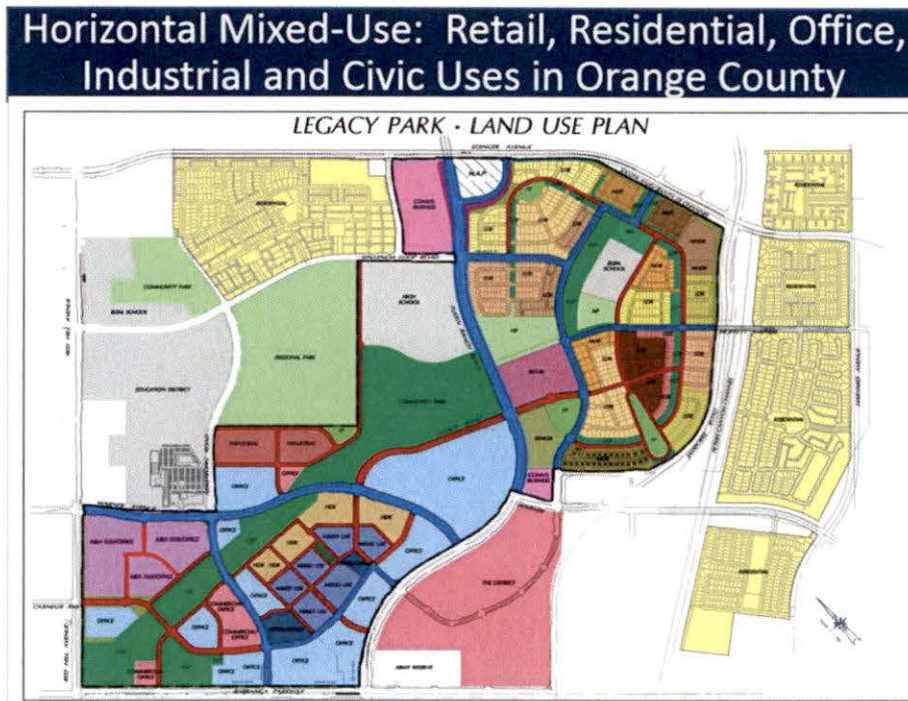
Urban Land Institute (<https://americas.uli.org/>)

Figure 11



Strafford Publishing 2014 (<http://media.straffordpub.com/products/mixed-use-developments-lessons-learned-from-recent-deals-2014-01-16/presentation.pdf>)

Figure 12



Strafford Publishing 2014 (<http://media.straffordpub.com/products/mixed-use-developments-lessons-learned-from-recent-deals-2014-01-16/presentation.pdf>)

Section IV

Compliance with Utah Code 10-9a-403 –HB462 (2022)

In 2019, the Utah Legislature passed House Bill 34 which required municipalities to update their moderate-income housing plans as well as select three housing affordability strategies to implement in their community. During the 2022 legislative session, the legislature passed House Bill 462 which requires cities to update their moderate-income housing strategies and adopt benchmarks and implementation plans as part of their housing strategies. In addition, the legislature is giving transportation fund priority to those communities that adopt two additional strategies beyond the required three. Lindon City has selected the following five strategies for implementing moderate-income housing in the community.

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

For over 20 years Lindon City has been a strong proponent of allowing both internal and detached accessory dwelling units. On record, the city has documented 243 accessory dwellings. The city has long understood the importance of accessory dwellings units and the role they play in providing moderate-income housing in the community. Each of the past four years Lindon City has amended its accessory apartment code to make less

burdensome for residents to constructed both internal and detached accessory dwelling units. The city also updated its accessory dwelling unit handbook to help residents more easily understand the zoning and building process for accessory dwelling units.

Lindon City is always looking to improve the ability for residents to successfully have an accessory dwelling unit and proposes the following implementation plan:

Implementation Plan:

- Lindon City has record of 243 legal accessory dwelling units. The city would like to create a baseline of not only how many ADU units we have but also the average rental rate to help determine how many moderate-income accessory dwelling units are within the city. By October 1, 2023 the city will create a resident survey to help determine the number of units and average rental rate.
- To help make sure that all ADU's are safe and counted for, over the next two years the city will evaluate how to implement "hold harmless" or "amnesty" program for existing but not approved ADU owners
- Perform a yearly review of the number of building permits issued and a yearly review of the ADU ordinance
- Promote yearly an ADU article through the city newsletter and social media accounts

Strategy Two: Eliminate impact fees for any accessory dwelling unit that is not an internal accessory dwelling unit as defined in Section 10-9a-530

Lindon City allows for internal, detached and substantially detached (ADU's connected by a covered walkway) accessory dwelling units. The city currently charges a parks and public safety impact fee of \$1,814 for each detached and substantially detached accessory dwelling units. In order to help increase the number of detached and substantially detached accessory dwelling units the city proposed to eliminate this impact fee.

Implementation Plan:

- The city generally does a number of budget amendments during each fiscal year. Lindon City proposes as part of the February 2023 budget amendment to eliminate impact fees for detached and substantially detached accessory dwelling units.
- With the yearly newsletter and social media posts the city will advertise the impact fees for detached and substantially detached ADU's have been eliminated
- The city will create a 2022 baseline number of detached and substantially detached accessory dwelling units in order to document how many new units are created

Strategy Three: Demonstrate utilization of a moderate-income housing set aside from a community reinvestment agency, redevelopment agency, or community development and renewal agency to create or subsidize moderate-income housing

Lindon City has two active redevelopment project areas which are the 700 N. Community Development Area and the Lindon Park Community Reinvestment Area. With the 700 N. Community Development Area the city is required to set aside 5% of the budget for housing preservation. Those housing preservation funds are required to be used within that project area. With the Lindon Park Community Reinvestment Area the city is required to set aside 10% of

the project budget for housing. The funds for this project area are not required to be used in this particular project area.

The 700 N. CDA was created in 2013. The project area is 283 acres of which approximately 140 acres are undeveloped. The city has seen new development consist of new housing (detached single family, senior housing and future multi-family housing as part of a development agreement), office space, minimal retail, and office warehouse. A majority of the property along the main corridor of the project area is vacant. The city adopted a master plan for the corridor in 2021 and is actively working with developers on proposals for the area. UDOT and UTA recently completed the Central Corridor Study that identifies the corridor for future expansion of Bus Rapid Transit with two stations along the corridor.

The Lindon Park CRA was created in 2022 and the project area involves one specific property that will be developed as a new car dealership. The project area is 6.8 acres. This commercial area is primary built-out as a commercial center and research business park.

Implementation:

- For the 700 N. CDA, the city is will use the 5% set aside funds to help off-set costs to support moderate-income housing. The city has adopted zoning for the area, developed a small area master plan, and supported the Central Corridor Study for Bus Rapid Transit. Timelines to utilize the funds are somewhat flexible in that the city cannot control when a developer will propose a development for the project area. However, developers currently have much of the corridor property under contract. The city is committed to using and demonstrating utilization of CDA funds to create or subsidize moderate-income housing through the participation agreement process.
 - The city will complete an annual review starting in 2023 with the RDA board to present how the set aside funds are being utilized to create or subsidize moderate-income housing.
 - In 2023, city staff will present to the RDA Board/City Council potential ways in which the city could use set aside funds to participate with developers.
 - The city will actively work with developers on project proposals in order to support the utilization of set aside funds.
- For the Lindon Park CRA, the city has additional flexibility in how to use these set aside funds. Due to the area surrounding the Lindon Park CRA being nearly built-out there probably will not be an opportunity for housing in the project area. The city has the option to combine this funding with the 700 N. CDA, set up a housing fund, or partner with another entity like a housing authority to utilize the set aside funds for to create or subsidize moderate-income housing.
 - The city will complete an annual review starting at the beginning of 2023 with the RDA board to present how the set aside funds are being utilized to create or subsidize moderate-income housing.
 - In 2023, city staff will present to the RDA Board/City Council potential ways in which the city could use set aside funds to participate with developers.
 - The city will actively work with developers on project proposals in order to support the utilization of set aside funds.

Strategy Four: Reduce, waive, or eliminate impact fees related to moderate-income housing

Lindon City charges impact fee for parks, public safety, sewer, water, stormwater and roads (the road impact fee is only charged for the 700 N. Area).

- Starting in 2023 city staff will prepare a recommendation to the city council for reducing impact fees related to moderate-income housing.
- In 2023, the council will review city staff recommendations for reducing impact fees and consider the reductions for adoption.
- The city will track, as a benchmark, the impact reduction in impact fees will have on helping to create moderate-income housing in Lindon.

Strategy Five: Implement zoning incentives for moderate-income units in new developments

Previously Lindon City has worked with developers on a number of residential subdivisions to modify public infrastructure and lot size requirements. For example, the city worked with Ivory Homes and Fieldstone homes to decrease the street right-of-way widths, decrease lot sizes, increase density and increase housing type availability. Within the last year, the city modified an existing residential zone to allow multi-family townhome development in commercial zones and modified street right-of-way requirements for those developments.

The city is interested in evaluating other zoning incentives such a parking reductions and density incentives to facilitate the creation of moderate-income housing.

- During 2023 city staff will research best practices and prepare a recommendation to the planning commission and city council on zoning incentives for moderate-income housing.
- In 2024, the city council will review city staff recommendations for zoning incentives and consider those zoning incentives for adoption.

Works Cited

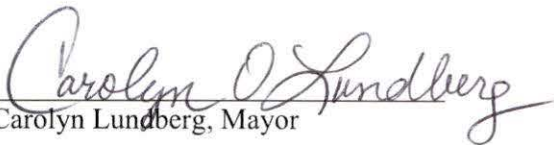
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- Utah County Valley Visioning (<https://utahvalleyvisioning.org/project>)
- Utah Department of Workforce Services Housing and Community Development. Five Year Housing Projection Calculator. <https://jobs.utah.gov/housing/affordable/moderate/reporting/>
- The Kem C. Gardner Policy Institute reported in their October 2021 report, "The State of the State's Housing Market

SECTION II: The provisions of this amendment and the provisions adopted or incorporated by reference are severable. If any provision of this general plan amendment is found to be invalid, unlawful, or unconstitutional by a court of competent jurisdiction, the balance of the general plan shall nevertheless be unaffected and continue in full force and effect.

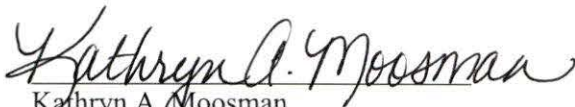
SECTION III: Provisions of other ordinances and general plan provisions in conflict with this ordinance and general plan amendment to the Moderate-Income Housing Plan and the provisions adopted or incorporated by reference are hereby repealed or amended as provided herein.

SECTION IV: This ordinance shall take effect immediately upon its passage and posting as provide by law.

PASSED and ADOPTED and made EFFECTIVE by the City Council of Lindon City, Utah, this 15 day of August, 2022.


Carolyn Lundberg, Mayor

ATTEST:


Kathryn A. Moosman,
Lindon City Recorder

