



RESOLUTION NO. 2022-33

A RESOLUTION PROVIDING FOR AMENDMENTS AND UPDATES TO THE GENERAL PLAN; MODERATE-INCOME HOUSING PLAN AND PROVIDING FOR AN EFFECTIVE DATE

WHEREAS, Riverdale City (herein City) recognizes the importance of proper and effective planning and zoning within the corporate city limits; and

WHEREAS, the City has previously adopted a General Plan and Maps, outlining the city’s vision and intent to provide for future planning and zoning of the City; and

WHEREAS, the City recognizes occasional updates are required to provide maximum attention and care to the General Plan, General Plan Goals, Plans, Objectives, Commentary and Maps; and

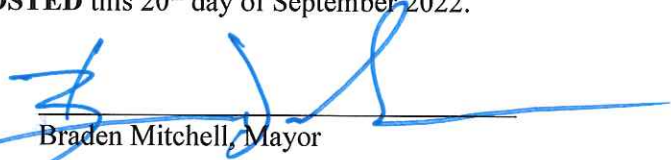
WHEREAS, Utah State Code requires that the City do periodic reviews of their Housing policies and make amendments as necessary, and the City recognizes the importance of staying current with community needs and desires and to comply with all state law mandates. In addition, occasionally the State Legislature requires cities to incorporate new provisions to their general plan; and

WHEREAS, the Planning Commission held a public hearing on September 13, 2022, to consider all competent evidence offered in support of and opposed to the said proposed amendments and recommended approval of the amendments and updates and further, all other State and local requirements have been complied with concerning changes made to a municipal general plan; and

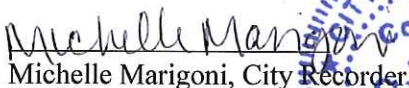
WHEREAS, to keep the citizenry informed and current with the most recent information, data, plans and future development goals, the City wishes to incorporate the proposed amendment(s) and make them a part of the City’s current General Plan; and

NOW, THEREFORE, BE IT HEREBY RESOLVED AND ENACTED BY THE CITY COUNCIL OF THE CITY OF RIVERDALE that the attached amendments and/or maps, be hereby incorporated and adopted into the City’s General Plan, specifically pertaining to the Moderate Income Housing Element, (Attachment A), as incorporation and updates and said updates shall replace currently existing portions in conflict therewith and, along with any and all unchanged portions of the currently existing Plan, shall be known as the Riverdale City General Plan and be on file in the Riverdale City Recorder’s Office and readily available for public inspection.

PASSED, ADOPTED AND ORDERED POSTED this 20th day of September 2022.


Braden Mitchell, Mayor

Attest:


Michelle Marigoni, City Recorder



VOTE:

| | | | | | | |
|----------------|-------------------------------------|-----|--------------------------|-----|--------------------------|--------|
| Alan Arnold | <input checked="" type="checkbox"/> | Yea | <input type="checkbox"/> | Nay | <input type="checkbox"/> | Absent |
| Bart Stevens | <input checked="" type="checkbox"/> | Yea | <input type="checkbox"/> | Nay | <input type="checkbox"/> | Absent |
| Steve Hilton | <input checked="" type="checkbox"/> | Yea | <input type="checkbox"/> | Nay | <input type="checkbox"/> | Absent |
| Anne Hansen | <input checked="" type="checkbox"/> | Yea | <input type="checkbox"/> | Nay | <input type="checkbox"/> | Absent |
| Karina Merrill | <input checked="" type="checkbox"/> | Yea | <input type="checkbox"/> | Nay | <input type="checkbox"/> | Absent |

HOUSING POLICIES

Updated by Community Development – 9-15-2022

INTRODUCTION

The attractiveness and desirability of neighborhoods as well as the design, location and the quality of the construction of residential units greatly influences the quality of life for a community's residents. Riverdale encourages residential communities and those living in them to take pride in caring for their homes.

The population of Riverdale City has grown in the past 45 years.

Table G - Population Growth

| Year | Riverdale City | | Weber County | |
|------|----------------|-----------|--------------|------------|
| | Population | Growth | Population | Growth |
| 1980 | 6031 | | 144,616 | |
| 1990 | 6419 | 6.4% | 158,333 | 9.4% |
| 2000 | 7656 | 19.3% | 196,533 | 24.1% |
| 2010 | 8189 | 7.0% | 222,849 | 13.4% |
| 2020 | 8826 | 7.8% | 255,284 | 14.6% |
| 2025 | 9496 est. | 7.6% est. | 283,415 est. | 11.0% est. |

1. Housing is constructed to meet the minimum requirements of the adopted codes which include safeguards against natural and man-made environmental hazards.
2. Residential developments within the Hill AFB/APZ areas are regulated or restricted by an easement agreement with property owners within this area.
3. Future residential development will be designed so as to be compatible with existing neighborhoods and to preserve the peaceful character of Riverdale.
4. Commercial, industrial, and high-density housing shall be located in areas offering the least impact on existing residential areas and infrastructure.

Part of Riverdale's General Plan (adopted April 25, 2001 and updated on November 15, 2011, September 2, 2014, and most recently parts of the Plan on November 19, 2019) includes a Housing Development Plan for the city with a Housing Goals and Objectives section as a foundation for all affordable housing or supportive activities, goals, policies and potential programs.

MODERATE INCOME HOUSING ELEMENT

INTRODUCTION

The availability of moderate income housing has become a statewide concern. In 1996, the Utah State Legislature adopted 10-9-307 of the Utah Code dealing with "Plans for

Moderate Income Housing”. This section of the State Code requires that every municipality adopt a plan for moderate income housing within the community. The plan must address the following five issues:

- 1) An estimate of the existing supply of moderate income housing located within the municipality;
- 2) An estimate of the need for moderate income housing in the municipality for the next five years as revised biennially;
- 3) A survey of total residential land use;
- 4) An evaluation of how existing land uses and zones affect opportunities for moderate income housing; and
- 5) A description of the municipality’s program to encourage an adequate supply of moderate income housing.

The purpose of the Moderate Income Housing Element of the Riverdale City General Plan is to address these five issues and to establish the City’s goals and policies for moderate income housing.

Moderate income housing, as defined by the Utah State Code 10-9a-103 (34), is: “...housing occupied or reserved for occupancy by households with a gross household income equal to or less than 80 percent of the median gross income for households of the same size in the county in which the city is located”. The 2020 median income level for Weber County for a household of four is approximately \$90,397 and in Riverdale it is approximately \$65,234 according to US Census Bureau data.¹ The Weber County median income level is recommended by the State to be used by Riverdale in determining whether or not housing is affordable.

Further, in 2022, the Utah State Legislature adopted House Bill 462 which significantly revised the Moderate Income Housing Element of the Utah Code. This revision now requires that designated cities and counties of a large enough population grouping are to include additional reporting content which is specifically:

- A description of each moderate income housing strategy selected by the municipality, from a menu listing of multiple options outlined in House Bill 462; and
- An implementation plan for those selected strategies with specific measures and benchmarks to explain the progress of each of the selected strategies.

1. RIVERDALE AFFORDABLE HOUSING POLICIES

Housing is one of the most basic needs of all people. All residents of Riverdale should have access to adequate housing regardless of income.

- Riverdale should encourage the development of residential areas of various densities and price ranges.

¹ U.S. Census Bureau. Table B19019: Median household income that past 12 months by household size. American Community Survey

- The city encourages a diversity of housing types and cost ranges, including those that will permit persons of low and moderate incomes to locate in Riverdale City.

Riverdale has various alternative housing types. These existing units represent owner occupied mobile homes and trailers, as well as rental units including apartments, duplexes and fourplexes. These housing units total 1,307 dwellings, which represents 39 percent of the 3,369 total number of dwellings in the City. Additionally, there are currently (as of August 2022) 991 rental unit dwellings within Riverdale City.

The cost of housing continues to rise due to the increasing cost of building materials, real estate and necessary public infrastructure such as roads, water, sewer and power. According to the U.S. Census Bureau, in 2020 the average sales price for a home was approximately \$249,100 in Weber County. In 2020 the home prices in Riverdale City averaged \$230,100.² Further, according to the Wasatch Front Multiple Region Listing Service (MLS) in 2022 the median sales price for a home in the Riverdale/Ogden area was \$507,500.³ Another interesting feature of Riverdale City is that the City as a whole is located in only one established Census block.

2. ESTIMATE OF EXISTING SUPPLY

In order to assist municipalities in estimating the existing supply of affordable housing units within each city, the State has provided analysis tools for estimating affordable housing units available in Riverdale City. Riverdale City used this data to estimate their existing supply, which involved an evaluation of the current census data, as well as, residential building permits issued between 2018 (the date of the last moderate income housing analysis) and June of 2022, including the number of single family and multifamily permits issued and their valuation.³ An analysis of residential building permits issued between 2018-June 2022 showed that the City issued the following number of residential permits for new housing:

2018-June 2022 Residential Permits

Single Family 99
 Condominium 0
 Twin Home 0
 Duplex 0
 Internal Accessory Dwelling Units (IADUs) 0
 Mobile Homes 56
 Apartment Units 42
 Total: 197⁴

Using the State’s criteria for median income housing and affordability, an analysis of the valuation of each permit was done. That analysis showed that of the 197 residential permits issued between 2018 and June 2022, approximately 28 percent would be

² U.S. Census Bureau. Table B25097: Mortgage status by median value (dollars). American Community Survey

³ Salt Lake Tribune, 2022, “Weber County”, <https://www.sltrib.com/homeprices/>

⁴ Riverdale City Planning and Zoning Department, 2022

considered affordable housing and up to 50 percent could potentially be considered affordable housing. Most of the noted mobile home units are due to the location of new mobile homes onto available lots within currently existing mobile home residential areas.

According to the Utah State Five-Year Housing Projection, Riverdale has a smaller number of rental units for households making 80 to 50 percent (approximately 230 units) and a small shortage of available rental units (approximate deficit of 45 plus units) for households making 30 percent of Metropolitan Statistical Area Median Income (MSAMI).⁵

3. ESTIMATE OF THE NEED FOR MODERATE INCOME HOUSING IN THE MUNICIPALITY FOR THE NEXT FIVE YEARS

The majority of the need for moderate income housing within Riverdale is to serve the city's own growth as well as provide housing for migrants/commuters working in Weber County and the neighboring cities of the Metropolitan Statistical Area (MSA). Riverdale's goal is to provide adequate housing for existing and incoming residents and more particularly their children as they grow up and move out of their parents' homes.

According to the 2020 U.S. American Community Survey data, Riverdale's population increased from 8,189 in 2010 to 8,826 in 2020 with an increase of 637 residents. If the city's current growth trend continues, the Utah State Five-Year Housing Projection estimates that new residents should be able to find moderate income housing options for the foreseeable future. It is estimated that population growth in Riverdale between the present time and 2040 will likely create moderate-income housing demand for individuals and families earning 80 percent, 50 percent, and 30 percent of the MSAMI.

Currently, Riverdale has affordable housing availability for moderate income families making 80 percent of the MSAMI with 39 percent of the city's housing potentially available to provide moderate income housing to create an adequate supply of units. Additional moderate income housing units may be required during the next five years as previously undeveloped areas of the city are developed and/or redeveloped. The net need for moderate income housing in the 80 to 50 percent categories is currently slightly less than available housing units. There has been a significant decrease in net housing need for families in the 30 percent category although there still exists a deficit of housing units needed in this demographic category.

Riverdale has various alternative housing types. These existing units represent owner occupied mobile homes and trailers, as well as rental units including apartments, duplexes and fourplexes. There have been several studies presented to Riverdale City during previous years, by multifamily dwelling developers, indicating there is a market for apartment, condominium, and townhome type multifamily dwellings in the Weber County area. Currently in the city, single family dwelling rentals, mobile homes, apartment units, duplexes and fourplexes total 1,307 dwellings and represent 39 percent of the 3,369 total dwellings in the City as of 2020. In 2020, based on a breakdown of housing types and U.S. Census data, the statistics reflect that Riverdale City has a 6.2 percent rental vacancy rate and this would indicate that the City currently has a somewhat limited number of current

⁵ Department of Workforce Services, State of Utah. Five Year Housing Projection Calculator, 2021

multifamily dwelling units available.⁶

Table I - Housing Types

| Year | Owner Occupied Homes | Rental Homes | Occupied Units Paying Rent | Homeowner Vacancy | Rental Vacancy |
|------|----------------------|--------------|----------------------------|-------------------|--------------------|
| 2010 | 2286 | 748 | 741 | 1.7% | 5.8% ⁷ |
| 2014 | 2153 | 899 | 844 | 1.8% | 12.9% ⁸ |
| 2016 | 2430 | 799 | 721 | 3.1% | 15.7% ⁹ |
| 2020 | 2463 | 883 | 828 | 0.7% | 6.2% ¹⁰ |

The cost of housing in Utah continues to rise due to the increasing cost of building materials, real estate, and necessary public infrastructure such as roads, water, sewer and power. According to the Utah Census, in 2020 the average sales price for a home was approximately \$249,100 in Weber County. In 2020 the home prices in Riverdale City averaged \$230,100 and in 2022 were at \$507,500. The need for affordable housing throughout Weber County continues to grow but Riverdale City is nearly built out and has a limited amount of land still available for development. Larger single-family subdivisions should be developed in neighboring cities because Riverdale does not have much land available for this type of development. There are areas of the city that could be redeveloped into housing, but this requires the removal of existing homes on lots that could potentially accommodate multiple dwellings. There are also a very limited number of building lots in the city that may qualify as infill lots without removing existing dwellings.

Table J - Housing Costs

| Year | Riverdale City | | Weber County | |
|------|----------------|-------|---------------|---------------------|
| | House Payment | Rent | House Payment | Rent |
| 1980 | \$395 | \$237 | \$344 | \$224 |
| 1990 | \$661 | \$326 | \$650 | \$286 |
| 2010 | \$914 | \$756 | \$1,284 | \$628 ¹¹ |
| 2016 | \$968 | \$765 | \$1,046 | \$795 ¹² |
| 2020 | \$1,309 | \$965 | \$1,437 | \$958 ¹³ |

According to the 2020 American Community Survey numbers, Riverdale’s average owner-occupied home ownership was 73.1 percent, and the renter-occupied housing units was at 24.6 percent with a small percentage of vacant housing units at 2.3 percent. Riverdale City’s housing objectives include providing adequate moderate income housing for individuals who

⁶ U.S. Census Bureau. Table B25001: Total Housing units. and Table B25032: Tenure by units in structure. American Community Survey

^{7&8} U.S. Census Bureau. Selected Housing Characteristics American Community Survey 5-Year Estimates

^{9&10} U.S. Census Bureau. Table B25001: Total Housing units. and Table B25032: Tenure by units in structure. American Community Survey

¹¹ www.city-data.com Riverdale Utah Houses and Residents 2009 and the Utah Affordable Housing Model <http://www.huduser.org/datasets/50per.html> 2001-2012

^{12&13} U.S. Census Bureau. Table B25088: Median selected monthly owner costs (dollars) by mortgage status. and Table B25064: Median gross rent (dollars). American Community Survey.

wish to work and live in the city so that families renting or seeking less expensive housing have an alternative to locating in outlying areas and commuting if employed in Riverdale City. This goal will help the city prevent: increased traffic congestion, the need for more roads, greater energy consumption and an increase in air pollution, all while encouraging businesses to locate closer to their employee base. Development of the West Bench RDA Project Area has the potential to create an estimated 500 plus new retail/service type jobs based on the 60 acres of land available for new development. The number and types of jobs created could necessitate additional affordable housing in Riverdale, some of which could conveniently be constructed within the boundaries of Riverdale City. Projected needed affordable housing units to support the West Bench Project Area are based on the 2019 census information which indicates approximately 6.5 percent of those who live in Riverdale work in Riverdale.¹⁴

Riverdale City leadership would like to see this percentage increase so that more residents have closer access to job opportunities within their local community. Using these figures, Riverdale estimates this project area could create a need for the potential addition of 100 moderate income housing units, which our present and projected vacancy rates would absorb. Over the next five years, the city is confident this vacancy rate and absorption is accurate and does not create a great need for the development of large amounts of additional moderate income affordable housing units.

Table K - Housing Income

| | <u>Riverdale City</u> | <u>Weber County</u> |
|------|-----------------------|------------------------|
| Year | Household Income | Household Income |
| 1980 | \$18,323 | \$17,287 |
| 1990 | \$31,075 | \$30,125 |
| 2010 | \$52,125 | \$54,086 |
| 2016 | \$53,665 | \$59,660 |
| 2020 | \$54,723 | \$71,275 ¹⁵ |

The percentage of households renting in Riverdale had decreased from 32.5 percent in 1990 to 23.2 percent in 2010. However, in 2020, the percentage of households renting in Riverdale has increased slightly to 24.6 percent as compared to 23.1 percent for Weber County.

Riverdale City has more than the state required rental housing for our population with the inclusion of mobile and modular home rental spaces. With the rapid rise of the elderly segment of the City's population, affordable elderly housing is a growing need that Riverdale City proactively addressed by building a Senior Center with 20 housing units using RDA funds in 2005. Riverdale City is also supportive of the new growth in owner occupied, slab-on-grade, patio type single-family dwellings that have recently been built in Riverdale as these types of dwellings are easy to market and popular with Riverdale's growing senior population. Further, we anticipate more of this style of development in the future within Riverdale City.

¹⁴ "Inflow/Outflow Analysis" at <http://onthemap.ces.census.gov/>

¹⁵ U.S. Census Bureau Table B25119: Median household income past 12 months. American Community Survey

Table L - Percent Renting

| Year | Riverdale City Percent Renting | Weber County Percent Renting |
|------|-----------------------------------|---------------------------------|
| 1980 | 21.8% | 29.6% |
| 1990 | 32.5% | 27.0% |
| 2010 | 23.2% | 25.0% |
| 2016 | 23.1% | 25.5% |
| 2020 | 24.6% | 23.1% ¹⁶ |

There were 766 persons living below the poverty level in Riverdale City in 2020, which represents 8.7 percent of the population with 29.5 percent children under 18 years old.¹⁷ The average Riverdale per capita income in 2020 was \$26,471, just under Weber County at \$29,186.¹⁸ As people begin their careers in entry-level positions with modest incomes they typically reside in apartments or starter homes. These types of housing in Riverdale City attract youth and bring vitality to the community. Therefore, one of Riverdale’s goals is to promote an adequate supply of housing to meet the needs of all economic segments of the community. To encourage more affordable housing opportunities, Riverdale must continue to support the following programs:

- Private or public sector U.S. Department of Housing and Urban Development (HUD) housing development grants and Section 8 program rental subsidy certification for families, the elderly, and handicapped households. All of Riverdale's large meter residential complexes and Senior Housing Facility and all new residential construction are Americans with Disabilities Act (ADA) compliant.
- The Land Use Master Plan map provides for development densities that allow a variety of housing types, including townhouses, condominiums, manufactured homes, and detached single-family homes. This range in housing types and densities is designated in order to help meet the need for affordable housing. The Riverdale core neighborhoods are an ideal location for infill development (where available) compatible with existing homes. They would be close to developed infrastructure and existing goods and services.
- In addition to these residential zones, the City also allows clustered residential developments under Planned Residential Unit Development and Cluster Subdivisions ordinances. The PRUD provisions function as overlay zones and allow design flexibility in the development of lands within the City. These clustering ordinances encourage the realization of many potential public benefits, one of them being to encourage the construction of affordable housing units under conditions and requirements that will insure development of residential environments of sustained desirability and stability.

¹⁶ U.S. Census Bureau. Table B25001: Total Housing units. and Table B25032: Tenure by units in structure. American Community Survey

¹⁷ U.S. Census Bureau. Table B17020: Poverty status in the past 12 months by age. American Community Survey

¹⁸ U.S. Census Bureau. Quick Facts: Per capita income in past 12 months (in 2020 dollars), 2016-2020, Riverdale City, Utah

- Riverdale City currently has several PRUD developments currently with 185 single story on-grade patio homes. These developments typically have small lots and with this type of dwelling are geared more toward the senior population.
- Riverdale City encourages the availability of affordable housing alternatives for the disabled, elderly, single mothers, persons with AIDS, victims of domestic abuse, and the homeless. Riverdale City has never adopted ordinances that would prevent the development of moderate income housing for the above mentioned groups. Considered a regional retail hub, Riverdale is a small suburb with a population of approximately 8,800 residents adjacent to Ogden City and therefore subsidizes alternative housing in larger cities in Weber County because 80 percent of Riverdale’s population sales tax is redistributed to neighboring cities with larger populations. This redistribution of tax dollars helps to fund affordable housing for the disabled, elderly, single mothers, persons with AIDS, victims of domestic abuse and the homeless. Large facilities designed to house the homeless and those with AIDS are located approximately two miles from Riverdale in Ogden at The Ogden Rescue Mission and one mile from Riverdale at St. Anne’s Shelter/Lantern House. Housing for victims of domestic abuse is available three and a half miles from Riverdale at the Ogden YCC and the WSU Women’s Center provides housing resource assistance for single mothers with a dedicated resource center three miles east of Riverdale. Developmental and physically disable housing is available at Graham Court and OWCAP Disabilities Housing in Ogden both just two short miles from Riverdale and at Tri-County Independent Living which is three miles and Trinity Mission Wide Horizons located five miles from Riverdale.

4. SURVEY OF RESIDENTIAL ZONING¹⁹

The City has fifteen zones that allow for residential uses. They are: Agricultural A-1 (40,000 sq. ft.) and A-2 (2 acres); Residential Estate RE-15 (15,000 sq. ft.) and RE-20 (20,000 sq. ft.); Single Family Residential R-1-10 (10,000 sq. ft.), R-1-8 (8,000 sq. ft.), R-1-6 (6,000 sq. ft.), and R-1-4.5 (4,500 sq. ft.); Residential Single-Family R-2 (8,000 sq. ft.) and Single Family and Rental Unit R-2 (10,000 sq. ft.); Multiple Family R-3 (moderate density), R-4 (moderate/high density) and R-5 (high density); Mobile Home Park RMH-1; Low Impact Transition Overlay LIT (specialized housing/apartments/assisted care); Mixed Use MU (housing/apartments in a commercial setting). Riverdale City also has an ordinance regulating Planned Residential Unit Developments PRUD with areas of the city that are designated for such type of development specified in the General Plan, and this Plan supports cluster development options and multiple family residential overlay (MFROZ) desires.

The Residential Zones of Riverdale City are formulated to provide a range of housing choices to meet the needs of Riverdale City residents, to offer a balance of housing types and densities, and to preserve and maintain the City’s residential areas as safe and

¹⁹ Riverdale City Code, https://codelibrary.amlegal.com/codes/riverdaleut/latest/riverdale_ut/0-0-0-4324 and https://codelibrary.amlegal.com/codes/riverdaleut/latest/riverdale_ut/0-0-0-4858

convenient places to live. These zones are intended for well-designed residential areas free from any activity that may weaken the residential strength and integrity of these areas. Typical uses include single family dwellings, two-family dwellings, multifamily dwellings, condominiums, and townhouses. Also allowed are parks, open space and conservation areas, pedestrian pathways, trails and walkways, utility facilities and public service uses required to meet the needs of the citizens of the City and residents of each of the City's neighborhoods.

The larger land zones including the A-1 and A-2 zones are primarily for agricultural use; however residential uses are also allowed in these zones. The A-1 and A-2 zones may be designed to preserve lands suited for farming and ranching operations and may be in areas that are intended to protect land suited for farming and ranching operations and may be in areas that are intended to protect the land from adverse development; this protective measure is in place on properties along South Weber Drive as part of the Air Installation Compatible Use Zone AICUZ implemented by Hill Air Force Base and the State of Utah. Additionally, these zones are intended to allow viable agricultural uses to remain on lands potentially suited for the eventual development for other uses, pending proper timing and the provision of the required services including all public utilities, streets, parks, schools, and other facilities so that an orderly development pattern is encouraged.

The purpose of the Low-Density Residential Zones (RE-15, RE-20, R-1-10, R-1-8, R-1-6 and R-2) is to provide for single family residential areas and single-family dwelling units on larger individual lots.

The purpose of the Medium Density Residential Zone (R-2 with rental unit and R-3) is to identify and encourage the development of a variety of medium density housing types and styles, including single-family dwellings, two-family dwellings, and four-family dwellings. The purpose of the High-Density Residential Zone (R-4 and R-5) is to provide an environment and opportunities for higher density residential uses, including single-family detached and attached residential units and apartments. The City also has passed a Multiple Family Residential Overlay Zone (MFROZ) ordinance to facilitate the development of condominiums and townhouses. The purpose of the Mixed Use (MU) Zone is to foster and provide an area of mixed, compatible residential, commercial and office uses in certain areas of the City. The purpose of the Low Impact Transition Overlay Zone (LIT) is to allow the presentation of uses that will not adversely impact adjacent properties; specialized apartments such as senior housing may be considered in this zone.

In addition to these residential zones, the City also allows clustered residential developments under Planned Residential Unit Development (PRUD) and Cluster Subdivisions ordinances. The PRUD provisions function as overlay zones and allow design flexibility in the development of lands within the City. These clustering ordinances encourage the realization of several potential public benefits, one of them being to encourage the construction of affordable housing units within the City under conditions and requirements that will insure development of residential environments of sustained desirability and stability.

Zoning for multifamily housing: Multifamily housing in Riverdale City is considered housing that is comprised of attached units such as apartments, condominiums, and

townhouses. Riverdale City currently has six, R-5 zoned, High Density residential complex developments (RCC 10-9F), five of which are rental apartment developments and two are owner-occupied condominium developments. Additionally, there is a senior apartment complex located in a Low Impact Transition Zone that is considered high density.

There are three areas of the city that are zoned R-4, which is a medium/high density zone (RCC10-9E). One area is occupied by apartments, another area has a number of mobile home single-family dwellings currently existing on the property, and the last area has one existing business with additional undeveloped vacant property making up the area. A planned townhome apartment project is also planned for this property within the R-4 zone.

The R-3 zoned areas (RCC 10-9C) are considered a medium density. There are currently four areas of the city that are zoned R-3, three of these areas contain fourplex dwelling units and one of these areas would accommodate a fourplex structure.

The R-2 (RCC 10-9C) areas of the city allows and has mixed existing attached Two-Family dwellings, which consist of side-by-side duplex type dwellings or over/under apartment type dwellings, mixed in with a large number of single-family dwellings. A large amount of Riverdale City's low density residential unit areas are zoned R-2.

Additionally, there are two, four-unit townhouses existing in a Mixed Use (MU) Zone and a large parcel of Mixed Use (MU) Zoned property that is planned for future development into variable housing uses (e.g. apartments, townhomes, and single-family dwellings).

Provision of density bonuses: Riverdale City has adopted ordinances, RCC 10-13H: Multiple Family Residential Overlay Zone (MFROZ), RCC 10-22: Planned Residential Unit Development (PRUD) and RCC 10-23: Cluster Subdivisions. These zones allow the implementation for increasing densities through clustering, lot area reduction, reduction of yard setbacks and by the flexibility of entering into a Development Agreement between the city and developer.

Allowance of inclusionary zoning: Riverdale City has implemented the concept of inclusionary zoning; it is something that naturally exists within our city. Approximately 30 percent of the city's residential areas are rental properties. This includes single family dwellings, apartments, and manufactured (mobile) homes all of which are affordable to lower-income households. In addition, in multiple residential zones Riverdale City allows for the potential to convert a portion of existing dwelling units to accommodate Internal Accessory Dwelling Units (ADU's) use therein.

Special infill and adaptive reuse ordinance: Riverdale City ordinance, RCC 10-12: INFILL LOTS allows for residential development on lots that would not otherwise qualify for development under existing ordinances. The provision for a residential development agreement allows the city the flexibility when dealing with infill properties that can safely be developed.

Flexible development standards and design allowances: Riverdale City has adopted a MULTIPLE FAMILY RESIDENTIAL OVERLAY ZONE that allows individually owned

townhomes or condominiums to be developed with flexible guidelines and future control regulations by means of a Development Agreement with the city. Also, as part of the RCC 10-22: PLANNED RESIDENTIAL UNIT DEVELOPMENT ordinance the city has the ability to negotiate and modify development aspects to allow flexibility and initiative in site and building design and location.

Other: Riverdale City's MIXED USE ZONE allows the development of residential uses, whether rental apartments or owner occupied to exist within commercially developed areas. We currently have a 70-acre parcel of land that is zoned Mixed Use and as stated above we have a townhome development in an existing Mixed Use zoned area.

EVALUATION OF ZONING'S AFFECT ON HOUSING OPPORTUNITIES

The Riverdale City Planning Commission and City Council holds one of the most important keys to providing housing opportunities for persons of moderate income with the power to determine zoning designations throughout Riverdale. According to U.S. Census Data, Riverdale City's numbers of rentals including apartments, mobile homes, and other dwelling units that are at a rental rate for our population is at approximately 24.6 percent. It appears from the data received that Riverdale's zoning has established housing for moderate income families. According to HUD, families making 50 percent of the median income will typically be renters and may be affected by zoning, but may also be impacted by market conditions beyond the control of the city.²⁰ HUD also asserts that families making 30 percent of the median income often need federal or state government housing assistance and are beyond the scope of zoning influence.

5. RIVERDALE'S PROGRAM TO ENCOURAGE MODERATE INCOME HOUSING

The Moderate Income Housing Element was originally adopted as part of the Riverdale City General Plan in April of 2001. From 1995 to 2020 the City has seen the population go from 7207 to just over 8800. Estimates of the City and WFRC have determined that the population forecast of Riverdale in the year 2042 will be up to between 13,000 and 17,000 residents.

Riverdale City has implemented a Redevelopment Agency (RDA) Loan Program that provides no-interest or low-interest loans of up to \$30,000 to homeowners that qualify. Riverdale will continue to support the supply of affordable housing in both rental and owner occupied for people at low- and moderate-income levels that meet the needs of a population which varies in household size and age. The City anticipates that current zone and land use regulations will continue to provide a more than adequate supply of moderate income housing in the future. At this time the City is seeing potential for a substantial increase in moderate income housing units as there are new proposals for apartments, townhomes, and/or condominium units being planned to be reviewed and considered by the Planning Commission and City Council. Currently, the City appears to be over the State moderate income housing recommendation based on our population and median income levels. If a previously undeveloped area of the city were to be developed in the future and at that time it was determined there is a greater need for moderate income housing, city officials could update the General Plan and pursue the adoption of

²⁰ <http://portal.hud.gov/hudportal/HUD>

appropriate ordinances to encourage additional moderate income housing growth and development.

Allowances for impact fee waivers and “fast tracking” of the approval process: Most developers and contractors are pleasantly surprised to discover that Riverdale City has no impact fees and our permit and development fees are some of the lowest in the State. As far as “fast tracking” the approval process, our Planning Commission and Council each meet twice a month and are noted for moving that process along quickly. Riverdale City also allows for “fast tracking” in the building process which allows contractors to submit and proceed with the construction of design segments of a plan while continuing preparation of the entire building plan.

MODERATE INCOME HOUSING STRATEGIES AND IMPLEMENTATION PLANNING

As noted earlier in this moderate income housing plan element, in 2022 the Utah State Legislature passed and approved House Bill 462 with the requirement that designated cities and counties of a large enough population grouping are to include additional reporting content. Based on Riverdale City being located within the Weber County population grouping, House Bill 462 requires that Riverdale City participate in this moderate income affordable housing strategy analysis and implementation planning activity.

In following the guidance and requirements of House Bill 462, Riverdale City is expected to select a minimum of at least three strategies from a large menu of options proffered by House Bill 462. Riverdale City is currently utilizing eight of these proffered menu options, which is well beyond the minimum requirement established by House Bill 462. Riverdale City’s selected strategies are discussed briefly in more detail hereafter with a bit of additional information regarding current and future implementation plans associated with the selected strategies.

Moderate Income Housing Strategy #1: Rezone for densities necessary to facilitate the production of moderate income housing.

Over the last few years, Riverdale City has approved multiple rezone requests that allow for the development of smaller lot single-family homes and also multi-family homes development. Further in conversations with developers, Riverdale City leadership has been strongly encouraging the consideration of developing a percentage of home units within these rezoned project areas as moderate income affordable housing units to provide more affordable housing options to financially impacted groups within the City.

As it relates to the implementation policies and planning for rezoning to accommodate moderate income affordable housing growth, Riverdale City has most recently approved rezoning to the smallest sized zones that accommodate small lot single family homes (R-1-4.5 and R-1-6) and also rezoning to multi-family (R-4 and R-5) zoned areas to accommodate new multi-family housing opportunities within Riverdale. These efforts to rezone have been implemented as a first step to work with developers on establishing more moderate income affordable housing units in the near and long term future of Riverdale City. Development associated with rezoning of these areas will be tracked to better

identify how many new housing units are established in these rezoned areas and further to identify and attempt to quantify how many are set aside as moderate income affordable housing units to assist financially impacted demographic groups within the City.

Moderate Income Housing Strategy #2: Demonstrate investment in the rehabilitation or expansion of infrastructure that facilitates the construction of moderate income housing.

As noted earlier in this moderate income housing analysis, the Redevelopment Agency of Riverdale City has invested RDA funding into a Riverdale Senior Center that provides approximately 20 senior apartments with moderate income rental rates. This investment in real estate, infrastructure, and facility development was deemed to be a benefit to the community and those financially impacted seniors seeking low-impact housing at moderate income rental rates. More recently, the Redevelopment Agency of Riverdale has funded remodeling and additional improvements to benefit the senior residents as well as to provide other services to the senior community of Riverdale and Weber County. Further, Riverdale City has approved multiple Planned Residential Unit Developments (PRUDs) that often are developed as patio home style developments and tend to be more attractive to senior lifestyles with limited income opportunities.

Additionally, the Redevelopment Agency of Riverdale City (under direction of City leadership) has subsidized the installation of public infrastructure improvements and utilities upgrades within RDA areas that are intended to not only benefit commercial development but also residential development in the near future. City leadership anticipates and is requiring the development of some form of low to moderate income housing to be a component of multi-family housing unit development within one of these particular RDA areas and is further seeking more opportunities to assist in the rehabilitation of utilities and other activities to benefit existing multi-family housing development areas with the encouragement to have these developments consider more moderate income and affordable housing unit availability.

As it relates to the implementation planning and policies, Riverdale City will continue to track the establishment of new housing units within these RDA areas and further encourage/require the development of moderate income and affordable housing units within these RDA areas. Further, Riverdale City and the RDA will continue to work with existing multi-family rental unit facilities to seek opportunities to establish more moderate income housing units in potential exchange for investment in adjacent rehabilitation or expansion of City utilities and facilities.

Moderate Income Housing Strategy #3: 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.

Riverdale City is benefitted by multiple major transit investment corridors,

commercial centers, and employment centers that are scattered in multiple locations throughout the City. As a result, Riverdale City leadership is well aware of the fact that variations in housing options should be explored and made available to the local community and even more that there needs to be an improvement of more moderate income and affordable housing options in closer proximity to these locations. That being the case, in the more recent years and even currently this year, Riverdale City has approved rezoning from high density commercial zoning and moderate residential density zoning to multi-family (R-4 and R-5) density zoning areas that are adjacent or near to major transit investment corridors, commercial centers, and employment centers. Examples of such rezoning include rezoning of parcels at the corner of 4400 South and 700 West, rezoning of parcels along Riverdale Road and 700 West, and rezoning of parcels along 300 West and Pacific Avenue that will now accommodate new multi-family housing units. Further, future development areas that have previously been rezoned to and planned to accommodate multi-family housing units and moderate income housing units therein include: properties across the Weber River to the east of 900 West and River Park Drive (Mixed Use Zoning), along River Park Drive (to consider a future potential Mixed Use Zoning), and along 550 West within the 550 RDA area (to consider a future multi-family density rezoning).

The hope of and strong encouragement by City leadership is for these developments to accommodate a percentage of moderate income affordable housing options to those with limited income opportunities. Riverdale City leadership is aware that more multi-family residential development adjacent and approximate to commercial and employment centers and boost and benefit the economic opportunities of those areas and benefit the residents of the community as a whole.

The implementation planning and policies will include, like other selected strategies, the tracking of new housing unit development and further efforts to work to identify and quantify new moderate income and affordable housing units developed within the future planned multi-family housing development areas. Additionally, as previously noted, Riverdale City will also consider and support rezoning requests that bolster new multi-family and affordable housing opportunities more specifically along major transit investment corridors, commercial centers, and local employment centers.

Moderate Income Housing Strategy #4: 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.

Riverdale City has directed and authorized the Redevelopment Agency of Riverdale City to support and fund various housing rehabilitation and maintenance activities of existing housing units in older neighborhoods identified throughout the City. This RDA program is called the “RDA Residential Loan Program” and was established to maintain and improve existing residential areas of the City through a property Purchase Assistance Program—to benefit new home buyers of older homes in the City that may need a bit of repair or improvement; and a Housing

Rehabilitation Loan Program to provide no-interest or low-interest loans to homeowners who meet certain income guidelines and are qualifying at or below 80% HAMFI standards in order to qualify for the funding assistance.

The RDA of Riverdale provides this service to the residents of the community in order to maintain moderate income and affordable housing opportunities within the community to young, lower income, and/or elderly residents looking to purchase a home in Riverdale or currently living within the City. The City supports this program because it provides the additional benefit of maintaining property occupancy and stability in the neighborhoods that currently have a higher amount of moderate income housing units.

As it relates to the implementation planning and policies for this strategy, Riverdale City is able to monitor annual progress towards this goal through the review and evaluation of efforts of the Redevelopment Agency staff in administering these programs to applicants. Further, these programs require educational components to be provided to existing and future residents and Riverdale City makes effort to frequently provide information to the residents and the public about the availability of these programs. This information regarding the housing program subsidies is provided to Riverdale homeowners and other individuals who may be seeking to live in Riverdale City and qualify as needing moderate income and affordable housing assistance.

Moderate Income Housing Strategy #5: Reduce, waive, or eliminate impact fees related to moderate income housing.

As noted earlier in this document, Riverdale City does not impose impact fees on any residential development projects (as well as commercial development projects). Having no impacts fees is a consistent administrative tradition that City leadership has been proud of over the many years and continues to support. This is viewed as a great benefit of developing residential projects in Riverdale City. That being said, it should be noted that there is a pass along Central Weber Sewer District fee that the City collects on behalf of the Sewer District during the building permit process.

This strategy of no impact fees provides cost savings to project developers who are desiring to build or redevelop more residential units within Riverdale City and encourages money to be set aside to fund the addition of moderate income and affordable housing units as part of residential development projects. Further, this benefit may allow for the development of a higher quality multi-family housing development project that is more attractive to a larger targeted demographic who is seeking housing within the Riverdale community. Having no impact fees has been and will continue to be a key component to the success of development within Riverdale City, as the City has no interest in assessing impact fees in the near and distant future.

The implementation planning and tracking for this strategy is accomplished by identifying how many new housing units, specifically multi-family housing units, are being newly developed or redeveloped in the City based on a understanding

that no impact fees contributed to this new housing growth and/or redevelopment. Further, the City can then identify and work to quantify how many of these new residential housing units are being set aside by the project developers and owners as moderate income and affordable housing units.

Moderate Income Housing Strategy #6: 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.

As previously noted in “Moderate Income Housing Strategy #4”, Riverdale City has directed and authorized the Redevelopment Agency of Riverdale City to support and fund housing rehabilitation and maintenance activities of existing housing units in older neighborhoods throughout the City. This RDA program is identified and known as the “RDA Residential Loan Program” and is discussed in more detail in the “Moderate Income Housing Strategy #4” review commentary above. This program has two specific program options and expectations to qualify for program compensation assistance. The two program options are entitled the Purchase Assistance Program and the Housing Rehabilitation Loan Program, with an explanation of each program in more detail under “Housing Strategy #4” and also on the City RDA website.²¹ These funds are provided to this RDA loan program through specified housing funding set asides that are dedicated to housing development and retention of moderate income housing within the entirety of City limits.

Additionally, as noted previously in “Moderate Income Housing Strategy #2” the Redevelopment Agency of Riverdale City has other newer RDA areas that have been established and are required to develop infrastructure, utilities, and identify other ways to dedicate RDA funding to benefit the development of new moderate income affordable housing stock within these specific RDA areas. The set aside funding for these RDA areas should support and strengthen development interest in adding new multi-family and moderate income housing facilities within the RDA areas that is anticipated to thereafter contribute to the success of the surrounding commercial development within these RDA areas.

As previously outlined in “Moderate Income Housing Strategy #2” and “Moderate Income Housing Strategy #4”, the implementation planning and policies Riverdale City should utilize for this strategy are to monitor annual progress towards the goal of developing new moderate income affordable housing by making sure that RDA funding is dedicated to infrastructure and utility development that benefit the development of new moderate income housing units within the City and through the review and evaluation of efforts of the RDA staff in administering the RDA housing programs to applicants. Redevelopment Agency staff will continue to verify that these activities are occurring as previously established and will work to quantify and qualify the amount of newly generated moderate income housing units, as well as, the retention of existing and improved moderate income housing units that benefit from the RDA Residential Loan Program options.

²¹ RDA Residential Loan Program, <https://www.riverdalecity.com/rda-housing-loan-program.html>

Moderate Income Housing Strategy #7: Develop a moderate income housing project for residents who are disabled or 55 years old or older.

Earlier in this document “Moderate Income Housing Strategy #2” briefly explained that the Redevelopment Agency of Riverdale City has invested RDA funding into a Riverdale Senior Center that provides 20 senior (55 years old or older) apartments to residents at moderate income rental rates. This facility is composed of 12 single-bedroom units and 8 two-bedroom units that are always occupied with senior aged renters. This senior apartment facility additionally provides access to activities, weekday lunches, occasional clinics and other RDA and City funded activities and administration to the benefit of the apartment residents, as well as, the overall senior community within Riverdale City and Weber County. Riverdale City takes pride in this facility and the housing and services provided to the elderly demographic within the local community.

This RDA investment in real estate, infrastructure, and facility development was deemed to be a benefit to the community and those financially impacted seniors seeking low-impact housing at moderate income rental rates. More recently, the Redevelopment Agency of Riverdale has funded remodeling and additional improvements to benefit the senior residents as well as to provide other services to the senior community of Riverdale and Weber County.

Additionally, as noted multiple times in this document, Riverdale City has approved multiple Planned Residential Unit Developments (PRUDs) that often are developed as patio home style developments and tend to be more attractive to senior lifestyles with limited income opportunities. At the current time, Riverdale City has 8 PRUD approved and developed residential areas throughout the community and one that has been approved but not developed presently. A large number of these PRUD residential housing units are currently occupied by senior aged (55 years old and older) residents living in Riverdale.

As it relates to the implementation planning and policies for this strategy, Riverdale City will continue to maintain and utilize the Riverdale Senior Center and internal apartments in order to provide continued housing, activities, and support services to the elderly demographic of the community who are often on fixed incomes and limited new income opportunities. Further the City will continue to track the establishment of new PRUD housing units throughout the City and will continue to work with new housing developers to seek inroads for new moderate income housing growth within these PRUD areas.

Moderate Income Housing Strategy #8: Create or allow for, and reduce regulations related to, multifamily residential dwellings compatible in scale and form with detached single-family dwellings and located in walkable communities within residential or mixed-use zones.

As noted throughout this document, Riverdale City zoning code currently has an established Mixed Use (MU) zoning standards and criteria ordinance. The Mixed Use (MU) zoning has been applied in two distinct areas at the current time to

allow for a variety of mixed uses (single family and multi-family residential, commercial, office, etc.) to be developed together in a specified geographical district within the City. Additionally, the City is open to considering the application of the Mixed Use (MU) Zone into other districts of the City that may benefit from this zoning application as it may enhance and connect to existing similar uses and districts in an area of the City (e.g. surrounding commercial and/or job centers). The Mixed Use (MU) Zone uses and standards are outlined in more detail in the Riverdale City Code.²²

At current time, there is a 70-acre area of land that is zoned Mixed Use (MU) and the City anticipates in the near future development of a high-level multi-family, townhomes, and single-family mixed use residential development that may bring in up to 800 new residential housing units to Riverdale City. This development alone will have huge implications on the housing stock within the City and will surely impact and we expect to provide new moderate income affordable housing unit availability to the Riverdale community. There have also been discussions with another property owner of developing a newer concept of work-live units on property near one of City's established commercial districts that would require rezoning to the Mixed Use (MU) Zone to accommodate these new residential-commercial combination units within the City. The City leadership seems to be supportive of this idea due to its proximity to an existing commercial district and relative location within the City.

The implementation planning and policies to support this strategy include: a willingness by the City leadership to consider amendments to the Mixed Use (MU) Zone to better attract more moderate income housing units development within the MU Zone, as well as, attract high-quality development with these potential amendments; City leadership willingness to consider development agreement strategies that allow for variations of the Mixed Use (MU) zoning codes so that unique visions within a MU Zone framework can be considered within a specified district of the City; and monitoring development of future projects within the Mixed Use (MU) Zones to better understand development trends, quantify new housing growth within these areas, qualify the benefits and impacts to integrated commercial and job opportunities in these MU Zoned areas, and more specifically work to achieve significant new moderate income affordable dwelling development within these MU Zoned districts.

House Bill 462 requires that each jurisdiction work to bring these strategies to life over the next five years and report annually on progress made. Riverdale City will annually (or even more frequently) monitor and review how progress is being made in implementing each of these strategies and, thereafter, report on this information to the State of Utah as directed by House Bill 462. The City will continue to apply these strategies in identifying and creating additional moderate income housing opportunities within the City; further specific measures and benchmarks, as available and identifiable, will be reported accordingly to State of Utah in order to verify progress made and achieved by Riverdale City as a result of these selected moderate income and affordable housing strategies.

²² Riverdale City Code, https://codelibrary.amlegal.com/codes/riverdaleut/latest/riverdale_ut/0-0-0-5729

RIVERDALE HOUSING GOALS AND OBJECTIVES

The Housing Development Plan with the moderate/affordable income housing element provides a vision statement as a foundation for all affordable housing and those supportive activities, goals, policies and programs. The vision statement includes the following:

1. Continue to revitalize neighborhoods and enhance the vitality of the region by improving the quality of the housing stock through rehabilitation of existing dwellings through Riverdale's RDA program.
2. Sustain affordable housing (rental and owner occupied) for people at very low-, low-, and moderate-income levels that meet the needs of a population which varies in household size and age.
3. Increase the level of rental assistance for very low and low income and special need populations.
4. Promote additional funding sources from the public, non-profit, and private sectors in order to create necessary housing for the region.
5. Ensure an adequate supply of safe, accessible, sanitary, and aesthetically pleasing moderate income housing integrated throughout the City in various locations, and consistent with the needs of all segments of the population.
6. Sustain a mix of lot sizes and housing types in existing developments so that moderate income housing is properly integrated and not concentrated in one development or area.
7. Encourage requirements to keep moderate income housing consistent with other residential development within the City, such as landscaping, quality building materials, and varied architectural styles.
8. Consider the adoption of a rehabilitation code to address improvement of older residential buildings/units to encourage stability and revitalization of older residential areas.
9. Often review and update the Moderate Income Housing Element and Affordable Housing Model to determine the housing needs for all groups, to quantify specific housing needs, and to identify solutions to housing problems as directed by state statute.
10. Regularly review the HB 462 selected moderate income housing growth element strategies and verify that the selected strategies are working to establish new moderate income housing opportunities within the City. If a selected moderate income housing growth strategy is not working, then identify alternative strategy options that may be more beneficial to the City in creating new moderate income housing opportunities within the City.