Clearfield City

Analysis of Impediments to Fair Housing Choice 2015
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Clearfield’s Analysis of Impediments to Fair Housing Choice

Ch. 1 Introduction and Executive Summary
Since Clearfield completed its last Analysis of Impediments (AI) study in 2010, the U.S. Department of Housing and Urban Development (HUD) has been in the process of revising the specified scope and content of the AI. In 2013 a new rule was proposed and in 2014 a new checklist developed. Although proposed changes to the AI are not yet through the final public comment and approval process, this study will aim to fulfill and satisfy the recommendations.

This study has been prepared by Clearfield City staff under the direction of CDBG coordinator, Stacy Millgate and with the help of consultant Megan James. JJ Allen (Assistant City Manager), Scott Hess (Development Services Manager) and LaNiece Davenport (Consolidated Plan Consultant) were also involved. The study was funded with CDBG administrative funds.

The study was available for public comment and review from May 11 - 26, 2015 and presented to the city council on June 9, 2015 for approval.

This study (the AI), will incorporate all the features of the traditional AI including: a review of laws, regulations, administrative policies and practices and how those laws and practices affect the availability and accessibility of housing and housing choice. It will identify restrictions of housing choice because of race, color, religion, sex, disability, familial status, or national origin and create an action plan to overcome identified impediments and further fair housing choice within Clearfield City and the region.

A regional analysis of Impediments to Fair Housing Choice for Davis County was completed in May of 2014. This Clearfield AI study will take full advantage of the wealth of information and data available in the regional analysis and use that data, along with other sources, and the maps in order to analyze Clearfield on a local level. The regional analysis provides useful and vital insight into what is happening with housing across the region. Clearfield is significantly impacted by the zoning ordinances, transportation, job opportunities, and housing prices of its neighbors and vise versa. According to HUD’s Fair Housing Guide “Jurisdictions should not waste
effort restudying and reanalyzing problems for which good information already exists. Instead, they need to plan and carry out actions to address the problems.”\(^1\)

It is clear that a more coordinated regional approach to housing, transportation and planning in general is necessary. The Davis county AI study recommends collaboration between service providers and jurisdictions to reduce the concentration of protected class households in Clearfield, Sunset and Layton. Lack of a regional approach is one cause of the concentration of affordable housing, minorities, and low and very low-income households in just a few cities in the county.

Although the focus of this AI study will be Clearfield specifically, many recommendations will include coordination with the county and regional partners. Through analyzing regional and local data, Clearfield aims to identify specific neighborhoods, housing types, and protected classes that need to be served better and identify specific measures and realistic means by which to improve housing choice and the city overall.

**Impediments Found**

1. **Large populations of minorities, disabled, low-income and other protected classes found in Clearfield.** Affordable housing for protected classes was found to be available throughout Clearfield with very little segregation, but there is not enough throughout the county leading to concentrations of protected class populations within Clearfield City, (as well as Sunset and Layton) and a need for a more regional approach to serving protected classes and providing an adequate supply of affordable housing.

Low income households looking for affordable rental housing are likely to find what they’re looking for within and around Clearfield, but years of zoning restrictions in other cities has led to concentrations of protected class populations within Clearfield and fewer low-income housing opportunities in other areas of the county. Clearfield has more low-income, minority, single-parent, households with disabilities, and non-English speaking households than other cities. The regional AI study also suggests that there be a regional approach to providing more affordable housing throughout the county to desegregate the concentrations found within certain cities, including Clearfield. While segregation of protected classes does not appear to be a significant problem within Clearfield itself, it does seem to be a problem on regional level.

**Recommendations for Regional Planning for Affordable Housing:**

Clearfield City will look for opportunities to collaborate with other cities and the county on housing, transportation and employment issues in order to

reduce concentrations of minority renters. Clearfield city will work on taking a regional approach to affordable housing issues and will look for opportunities to collaborate and thereby improve neighborhoods within Clearfield City.

Clearfield is already involved in a number of regional planning efforts. Clearfield City staff, particularly the CDBG coordinator, will educate planning staff and public officials on fair housing issues and disseminate findings and action plan of AI by (date). Planners and public officials attending regional meetings can commit to use these meetings as a way to move forward regional affordable housing goals.

2. **Not enough accessible and visitable single family homes or large accessible rental units.** This is true throughout the region. Large families and households including a person with a wheelchair are extremely limited geographically due to lack of supply of large accessible rentals and accessible single family homes. These families are further limited in places they can go and visit by a lack of “visitable” homes.

**Accessibility and Visitability Recommendations:**

HUD endorses the **“visitability” concept**, which is a voluntary standard promoted by the Department in new construction and existing properties. Visitability means that at least one entrance is at grade (no step), approached by an accessible route, such as a sidewalk and the entrance door and all interior doors on the first floor are at least 34 inches wide, offering 32 inches of clear passage space. Visitability allows mobility impaired residents to visit families and friends where this would not otherwise be possible. A visitable home also serves persons without disabilities (for example, a mother pushing a stroller, a person delivering large appliances, a person using a walker, etc.).

Clearfield City will endorse the “visitability” concept in all city funded rehabilitation projects and will promote this concept in the planning and permitting process.

Clearfield will consider amending its zoning code to grant a density bonus or another financial incentive to developers building single family homes. This bonus would allow developers to build more single family homes per acre or receive another financial incentive if they make a certain percentage of the newly constructed homes “visitable.”

Clearfield City will also consider what can be done to help disabled section 8 voucher holders. The city in cooperation with the housing authority could provide CDBG funds (a specified limited amount) to disabled section 8 voucher holders to make a unit accessible in order to meet his/her needs.

Clearfield City will consider adopting an accessibility standard for all new multi-family construction consistent with accessibility requirements of the Fair Housing Act.
3. **Lack of single family homes suitable for large families and large Hispanic families at or above median income.** Clearfield has an abundance of homes suitable for families in the low to moderate income range, but large families at or above median income often move out of Clearfield in order to find a suitable home to rent or buy.

**Recommendations for increasing housing choice for large families:**
Clearfield city recognizes a need for more homeownership opportunities for all incomes, especially moderate income families. In Clearfield, there is a large inventory of homes to choose from for someone looking to buy a home under $200,000. There is also a large rental market with rentals available and affordable to those almost anywhere on the income scale. But for those at or above median income looking to buy a home in Clearfield, there is not much inventory. There is a need for higher end single family homes to balance the community and keep families in the city once they’re ready to move on from their first “starter home.” The city council and planning commission recognize this need and will address this through proper zoning and planning.

4. **Bank loan applications for Hispanics have roughly twice the denial rate than whites in Clearfield and Layton.** Due to the number of applications turned down with no documented reason, the reason for this disparity is unknown. But because of Clearfield’s large Hispanic population and low home-ownership rates this disparity could be an important impediment to fair housing choice.

**Recommendations to ensure equal opportunity to lending:**
The CDBG coordinator will conduct meetings or initiate written correspondence with the leading banks in Clearfield covered by the city’s HMDA review; the city will present its HMDA analysis to the banks and encourage them to establish a “second look” procedure, adopt more flexible underwriting guidelines, and conduct fair housing and sensitivity training for its staff.

5. **There are specifically 2 census tracts within Clearfield (shown on the following map) that have higher rates of poverty, minorities, low-income disabled, deteriorating housing stock, and medically underserved populations.** The tract on the west has very little population living there and it is mainly an industrial area. However, the tract shown on the east could greatly benefit by investment. Improvements to these neighborhoods in terms of infrastructure and public transportation, improving Title 1 schools and supporting English programs for LEP adults, and economic development will improve housing choice and neighborhood stability and increase opportunities within Clearfield City.
**Recommendations for improving underserved census tracts:**
Clearfield will target the 2 underserved census tracts for reinvestment activities such as rehabilitation and, as necessary, demolition of vacant housing and the construction of replacement housing.

Clearfield will offer economic incentives for housing developers/sponsors, businesses (for commercial and employment opportunities), bankers, and other interested entities that assist in the revitalization effort.

Clearfield will coordinate this information with already designated RDA zones and set priorities based on need. Clearfield City already has RDA 7, RDA 9, RDA 10, EDA 3 (ATK), and the Clearfield Station CDA that fall within these two underserved census tracts. All of them are available to be utilized as tools to incentivize redevelopment or investment in those tracts. EDA 3 is specific to industrial development (job creation), but it does include funding that will be utilized for a pedestrian bridge so that people working in the Freeport Center can access the FrontRunner station more easily.
LEGEND
- Red: 2007-11 Share in Poverty >= 22.5%
- Purple: 2010 Minority Share >= 50.0%
- Green: Municipality

In 2007-11 the tract-level countywide average share of the population living below the poverty level was 7.5%. Three times this is 22.5%.

Source: U.S. Census Bureau, 2007-11 American Community Survey and 2010 Census; State of Utah, SGID.
Ch. 2 Jurisdictional Background Data

Clearfield’s 10-year strategic plan outlines core values, a vision statement and a comprehensive action plan for the community. Some of the most important planning issues addressed are: air quality, mobility and transportation choice, water resources, open space, housing opportunities for a range of family/income types, and infrastructure needs. Realizing that it is increasingly important and challenging to tackle these issues simultaneously, Clearfield is strategically preparing to accomplish their goals. Housing and poverty advocates are working to make sure this includes people in all social classes protected by Fair Housing Laws.

Both median household income and level of educational attainment are higher than average in Davis County compared with the U.S. and also the rest of Utah. However, the higher median income for Davis County does not hold true within Clearfield City. Clearfield has the lowest median income in Davis County and lower than average homeownership rates as well. Lack of housing price diversity, due in part to zoning in other cities, has led to concentrations of low-income minority and ethnic groups in some neighborhoods in Clearfield. This has detrimental impacts on the community as a whole.

Growth:
Growth management is a major issue facing all of the Wasatch Front and Davis County in particular at this time. Davis County is the smallest county in the state in terms of land area, but the third most populous. Clearfield City is the third largest city in Davis County with around 10% of Davis residents living in Clearfield. The population of Clearfield City is approximately 30,112 according to city estimates and is expected to grow to just over 35,000 by 2040.

Source: U.S. Census 2010

2 Census 2010 “Quick Facts” http://www.census.gov/
3 Davis County AI, 2014.
Over the last 50 years until the mid 1990s, Davis County has grown at a much faster pace than Utah in general. Recently the rates of growth for Clearfield City have been falling. The chart below shows Clearfield’s rate of population change by decade compared with both the state and with the county. Clearfield’s population grew most drastically in the 1950s. This recent slowing is related to the rapid growth of new fringe cities developing on the borders of the county where land is still available. Clearfield city itself is largely built out and experiencing relatively little growth compared with newer fringe areas.

Source: U.S. Census 2010

This rate of slower population growth is expected to continue according to the population projections provided by the Utah Population Estimates Committee both for Clearfield and Davis County.

Source: Utah Governor’s Office of Planning and Budget, Population Estimates Committee
Utah has one of the ten fastest growing foreign-born populations in the country and Davis County is no exception. In the past ten years the county’s minority population increased from 24,358 to 43,430. The share of minority individuals grew from one in ten in 2000 to one in seven in 2010.

Within Clearfield the number is one in four. Hispanics comprise nearly two-thirds of the minority population. As with all Wasatch Front counties, Davis is trending toward more diversity. However, its minority share at 14.2% is the lowest among the four counties that make up the Wasatch Front. Clearfield city has the highest percentage of minorities within Davis County with more than 27% of the population with minority status.

<table>
<thead>
<tr>
<th>Clearfield City</th>
<th>Minority</th>
<th>Black</th>
<th>Native American</th>
<th>Asian</th>
<th>Hispanic</th>
<th>Multi-Race</th>
<th>Pacific Islander</th>
</tr>
</thead>
<tbody>
<tr>
<td>Clearfield City</td>
<td>27.70%</td>
<td>2.80%</td>
<td>1%</td>
<td>2.40%</td>
<td>18.20%</td>
<td>2%</td>
<td>1.20%</td>
</tr>
</tbody>
</table>

Source: American Community Survey 2009-2013

The share of disabled individuals has remained constant at about one-half of one percent of the population over the past ten years and likewise the share of large families (5 or more people) is at about 24% of all households. The share of senior households is holding steady at 18%. Single parent households (also a protected class) represent 5.7% of households in Davis County, but in Clearfield single parent households number 1,454, which is 15.5% of total households, the highest in the county.
Income and Employment Data
Job growth is slowly recovering from the 2007-2011 recession. The largest employment center in the county is Hill Air Force Base. The Freeport Center in Clearfield is also a major employment hub. The median household income in Davis County has increased to $69,707 in 2013. The median household income for Clearfield City is much lower, at $48,338. Census data also shows that there is wide disparity in income between racial groups. In Davis County the per capita income of Hispanics is only 56% of non-Hispanic whites. In the cities in north Davis County where there are higher concentrations of Hispanics the income data have clear implications for the public school system and the local housing market.

![Median Household Income 2013 chart]

Source: American Community Survey 2013

Although there is a large disparity in income between Hispanics and non-Hispanic whites in the county, the gap within Clearfield City between races does not appear to be as significant. According to Census data, the median income for Hispanics in Clearfield is just slightly lower than non-Hispanic whites.

<table>
<thead>
<tr>
<th>Clearfield Median Household Income by Race/Ethnicity (ACS data)</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>9,700</td>
</tr>
<tr>
<td>White</td>
<td>80%</td>
</tr>
<tr>
<td>Black</td>
<td>2.6%</td>
</tr>
<tr>
<td>Native American</td>
<td>1%</td>
</tr>
<tr>
<td>Asian</td>
<td>2.3%</td>
</tr>
<tr>
<td>Hispanic</td>
<td>12.2%</td>
</tr>
<tr>
<td>Total</td>
<td>$48,338</td>
</tr>
<tr>
<td>White</td>
<td>$48,785</td>
</tr>
<tr>
<td>Black</td>
<td>$53,750</td>
</tr>
<tr>
<td>Native American</td>
<td>$49,896</td>
</tr>
<tr>
<td>Asian</td>
<td>$46,850</td>
</tr>
<tr>
<td>Hispanic</td>
<td>$46,655</td>
</tr>
</tbody>
</table>

Source: American Community Survey 2009-2013

4 Davis County AI Study, 2014.
For many years, Davis County’s economy was driven by Hill Air Force Base (HAFB) and agricultural production. Now the county had diversified its economy with more jobs in manufacturing, trade, services and government. A large and growing population demands more housing and commercial activity. Recent growth in the professional and business services and government (including HAFB) will expand the economy and continue to build payrolls. 

Source: Utah Governor’s Office of Planning and Budget, June, 2010.

The current unemployment rate below reflects the recovering economy. Historically unemployment in Davis County has been relatively low, a reflection of the high job growth conditions of the local economy.

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5 “Davis County” Utah Department of Workforce Services
Davis County Unemployment Rates

<table>
<thead>
<tr>
<th>Year</th>
<th>Labor Force</th>
<th>Employment</th>
<th>Unemployment</th>
<th>Unemployment Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1980</td>
<td>64,399</td>
<td>61,006</td>
<td>3,393</td>
<td>5.3</td>
</tr>
<tr>
<td>1990</td>
<td>86,872</td>
<td>83,373</td>
<td>3,499</td>
<td>4.0</td>
</tr>
<tr>
<td>2000</td>
<td>119,528</td>
<td>115,797</td>
<td>3,731</td>
<td>3.1</td>
</tr>
<tr>
<td>2001</td>
<td>121,492</td>
<td>116,578</td>
<td>4,913</td>
<td>4.0</td>
</tr>
<tr>
<td>2002</td>
<td>124,715</td>
<td>118,461</td>
<td>6,254</td>
<td>5.0</td>
</tr>
<tr>
<td>2003</td>
<td>128,938</td>
<td>122,368</td>
<td>6,570</td>
<td>5.1</td>
</tr>
<tr>
<td>2004</td>
<td>131,860</td>
<td>125,664</td>
<td>6,195</td>
<td>4.7</td>
</tr>
<tr>
<td>2005</td>
<td>136,678</td>
<td>131,189</td>
<td>5,489</td>
<td>4.0</td>
</tr>
<tr>
<td>2006</td>
<td>141,260</td>
<td>137,191</td>
<td>4,069</td>
<td>2.9</td>
</tr>
<tr>
<td>2007</td>
<td>145,210</td>
<td>141,520</td>
<td>3,690</td>
<td>2.5</td>
</tr>
<tr>
<td>2008</td>
<td>146,111</td>
<td>136,827</td>
<td>9,045</td>
<td>6.2</td>
</tr>
<tr>
<td>2009</td>
<td>146,612</td>
<td>141,490</td>
<td>4,621</td>
<td>3.2</td>
</tr>
<tr>
<td>2010</td>
<td>146,402</td>
<td>135,658</td>
<td>10,744</td>
<td>7.3</td>
</tr>
<tr>
<td>2011</td>
<td>145,872</td>
<td>136,362</td>
<td>10,250</td>
<td>7.0</td>
</tr>
<tr>
<td>2012</td>
<td>147,889</td>
<td>140,485</td>
<td>7,404</td>
<td>5.0</td>
</tr>
<tr>
<td>2013</td>
<td>151,430</td>
<td>145,089</td>
<td>6,341</td>
<td>4.2</td>
</tr>
<tr>
<td>2014</td>
<td>153,396</td>
<td>147,949</td>
<td>5,447</td>
<td>3.6</td>
</tr>
</tbody>
</table>

Source: Utah Department of Workforce Services, 2015.
**Housing Profile:**

The housing market over the past decade in Utah has seen dramatic upswings and moderate downturns. The recent slow and decline in property values has made home ownership a possibility for some moderate income families who perhaps would not have been able to afford a home before. The housing market saw a peak in 2007 with the median price in Clearfield reaching $184,650. The median price for a home in Clearfield currently is rapidly approaching the same level at $180,000.

<table>
<thead>
<tr>
<th></th>
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</thead>
<tbody>
<tr>
<td>Bountiful</td>
<td>$173,500</td>
<td>$242,500</td>
<td>$285,900</td>
<td>$238,250</td>
<td>$221,050</td>
<td>$230,000</td>
<td>$202,000</td>
<td>$220,000</td>
<td>$229,000</td>
<td>$238,200</td>
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<tr>
<td>Centerville</td>
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<td>$257,000</td>
<td>$272,000</td>
<td>$286,750</td>
<td>$254,000</td>
<td>$245,500</td>
<td>$217,775</td>
<td>$219,900</td>
<td>$285,950</td>
<td>$239,500</td>
</tr>
<tr>
<td>Clearfield</td>
<td>$121,050</td>
<td>$160,000</td>
<td>$184,650</td>
<td>$172,500</td>
<td>$166,000</td>
<td>$163,500</td>
<td>$140,000</td>
<td>$150,110</td>
<td>$159,900</td>
<td>$180,000</td>
</tr>
<tr>
<td>Farmington</td>
<td>$181,000</td>
<td>$286,500</td>
<td>$263,000</td>
<td>$287,000</td>
<td>$241,625</td>
<td>$274,643</td>
<td>$287,750</td>
<td>$272,450</td>
<td>$299,100</td>
<td>$320,000</td>
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<tr>
<td>Kaysville</td>
<td>$171,500</td>
<td>$258,000</td>
<td>$269,000</td>
<td>$268,000</td>
<td>$253,500</td>
<td>$265,950</td>
<td>$235,000</td>
<td>$222,000</td>
<td>$280,000</td>
<td>$267,000</td>
</tr>
<tr>
<td>Layton (zip 84040)</td>
<td>$171,500</td>
<td>$218,750</td>
<td>$246,250</td>
<td>$209,000</td>
<td>$236,750</td>
<td>$237,750</td>
<td>$236,000</td>
<td>$213,000</td>
<td>$234,400</td>
<td>$250,000</td>
</tr>
<tr>
<td>Layton (zip 84041)</td>
<td>$132,500</td>
<td>$172,520</td>
<td>$200,500</td>
<td>$195,000</td>
<td>$176,000</td>
<td>$184,189</td>
<td>$174,900</td>
<td>$179,442</td>
<td>$191,000</td>
<td>$182,500</td>
</tr>
<tr>
<td>North Salt Lake</td>
<td>$222,650</td>
<td>$255,000</td>
<td>$253,282</td>
<td>$239,000</td>
<td>$238,205</td>
<td>$273,227</td>
<td>$212,450</td>
<td>$239,000</td>
<td>$245,750</td>
<td>$244,920</td>
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<td>Syracuse</td>
<td>$155,000</td>
<td>$231,950</td>
<td>$250,000</td>
<td>$235,000</td>
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<td>$220,450</td>
<td>$214,500</td>
<td>$249,900</td>
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<tr>
<td>Woods Cross</td>
<td>$152,000</td>
<td>$206,000</td>
<td>$231,250</td>
<td>$219,000</td>
<td>$219,900</td>
<td>$212,000</td>
<td>$198,150</td>
<td>$219,186</td>
<td>$224,000</td>
<td>$230,000</td>
</tr>
</tbody>
</table>

Source: Salt Lake Tribune “Home Prices Along the Wasatch Front 2014”

Exceptionally low interest rates have spurred on the lagging construction business. Residential construction activity in Davis County reached an all time peak in 2004 with 3,179 residential building permits issued. The construction activity remained strong through 2005 and then started to drop off seeing the largest drop in 2008. Current rates of construction are approaching the same levels as 2007. The rates shown below are for Davis County as a whole and the majority of new construction is happening in newer fringe cities, not in Clearfield.
Most of Clearfield’s newer construction (since 2000) tends to be on the south end of the city bordering Layton. However, most of the 192 homes built in Clearfield since 2010 have been on the west side of the City, bordering Syracuse. Three of the four active new construction subdivisions are located right off of 1000 W, between 1200 S and 300 North. More detailed housing information will be discussed in the 4th section “Identification of Impediments to Fair Housing Choice”.

Source: American Community Survey, 2013
Ch. 3 Evaluation of Clearfield’s Current Fair Housing Legal Status

Fair Housing complaints in Clearfield and Davis County, Utah

According to the Regional Analysis of Impediments for Davis County, there have been 25 fair housing complaints filed over the past six years with the Utah Antidiscrimination and Labor Division. The basis of 50% of the complaints over the past 8 years was discrimination due to disability (at the time of the 2014 study). Disability leads all categories in perceived reason or basis for complaint.

Since the Davis County AI study was completed in 2014, four complaints with the basis of “retaliation” were filed which bumped “family status” into 4th position behind disability, race and retaliation as the most common basis for complaint. All of the retaliation complaints are still open and under investigation so no determination has been made on them yet. The race and ethnicity of individuals filing complaints is consistent with state and county demographic patterns.

The Disability Law Center is in the process of developing a comprehensive survey regarding housing, transportation, and employment. The housing section of the survey will ask detailed questions regarding housing discrimination and results will provide further insight into the level of housing discrimination based on disabilities.

Source: Utah Labor Commission 2015
The pie charts show the basis for complaints filed with the State Anti-Discrimination Division. (More than one basis can be selected per complaint). Only 7 complaints have been filed in the past 11 years within Clearfield. Three of those complaints were filed in the last 5 years and one of them (a claim with a disability basis filed in 2010) has been adjudicated and found to be with cause. As of March 2015, there are no cases currently open or pending within Clearfield City.

Davis County Fair Housing Complaints 2004-2014 (Case Status)

Source: Utah Labor Commission, 2015

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While official complaints may not be a concern for Clearfield City or Davis County, an understanding of the causes of complaints will help the city take preventative action to ensure that decent housing remains accessible to its entire population.

Complaints filed under disability are usually due to a landlord who refuses to make a “reasonable accommodation” for a disabled resident or would-be resident. Part of the State Labor Division’s outreach program is making presentations for property owners in order to better train them on fair housing legislation and what is legally required of them.

Another protected class is familial status, which refers to a group that includes pregnant women, children living with parents/guardians and single parent households. In 2010 there were 22,032 families in Davis County with five or more persons. In Clearfield there were 1,895 large families making up just over 20% of households.

The most important sub category of large family households is those that rent. Renters are the most vulnerable to familial status discrimination. Renters with five or more persons will likely encounter difficulties that impede fair housing choice. Minority large family renters are a protected class group that are the most vulnerable to limited housing opportunities and discrimination.

And large renter families are generally limited in their rental housing opportunities within the county to Layton, Clearfield, and Bountiful. There are not enough affordable rental opportunities in other jurisdictions, especially for large families and the disabled.

Occasionally the section 8 housing manager at Davis Community Housing Authority hears complaints about someone not wanting to rent because of source of income and she refers those complaints directly to SLC HUD office.  

It is assumed that there are far more incidents of discrimination than are officially reported. Some people are fearful about reporting discrimination and problems with fair housing to the government, especially if they are foreign. There are numerous problems that are ignored and never reported because those discriminated against do not speak English or do not know how or where to report a problem. Clearfield City recognizes these obstacles and identified a need for

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7 Jan Winborg, Davis County Housing Authority, interviewed March 3, 2015
further outreach efforts in the last AI report, 2010. Since 2015 Clearfield has started publishing notices for all CDBG hearings and meetings in both English and Spanish.

Clearfield City also began a Good Landlord program in 2008. All landlords are required to obtain a rental license for their residential properties. They can choose to join the Good Landlord Program, but it is not mandatory. However, there are some benefits to joining such as: reduced licensing fee, and notification of police calls to their rentals. In addition, they must attend a Good Landlord training class every two years as well as review a training presentation online. If they choose to join the program they must submit a signed Good Landlord Program Agreement. The majority of licenses and units in Clearfield are on the Good Landlord program. This is one way that Clearfield City has continued to educate landlords on fair housing laws and prevent possible discrimination.

Background checks for potential renters is a part of this program. If persons wishing to rent have a felony conviction within the last three years or have been convicted of a sexual offense or violent crime within the last four years they are not eligible renters until the three or four years have passed. Criminal offenses that are not within the last three or four years do not apply.

**As of March, 2015:**

<table>
<thead>
<tr>
<th></th>
<th>Number of Licenses</th>
<th>Number of Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>On GL Program</td>
<td>294</td>
<td>3,156</td>
</tr>
<tr>
<td>Not on GL Program</td>
<td>87</td>
<td>113</td>
</tr>
</tbody>
</table>
Ch. 4 Identification of Impediments to Fair Housing Choice

A. A summary of current housing plans, affordable housing targets, home ownership rates, policies, zoning ordinances, and other housing problems in Clearfield City.

1. Housing Plans: What is required by Utah Law?

House Bill 295 (Utah Code Annotated, 10-9-307) states that “the availability of moderate income housing is an issue of statewide concern...municipalities should afford a reasonable opportunity for a variety of housing, including moderate income housing, to meet the needs of people desiring to live there.” The bill also requires each municipality to have a plan addressing moderate income housing as part of its general plan.

Clearfield City’s Housing Plan

In 2008 Clearfield City updated their General Plan including an “Affordable Housing Element”. This Chapter addresses affordability and looks at demographics and housing stock and makes recommendations. Because 55% of the city’s housing stock was considered affordable⁸ and there are still approximately five acres of undeveloped high-density residential property, the plan and city council are encouraging more single family “non starter homes”.

Although the 2008 plan is now seven years old and the city could benefit by doing an up-date, the 2008 findings and recommendations still seem relevant and on target. The city does have an abundance of certain types of affordable homes and rentals and could benefit by building more homes in a diversity of price ranges.

⁸ Clearfield City General Plan 2008
2. Affordable Housing Targets and Supply in Clearfield City

Clearfield City Break-down of Land-use and Housing Problems (CHAS data)

<table>
<thead>
<tr>
<th>Profile</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Square Miles</td>
<td>7.57</td>
</tr>
<tr>
<td>Land Use Inventory</td>
<td>31% Residential</td>
</tr>
<tr>
<td></td>
<td>6% Commercial</td>
</tr>
<tr>
<td></td>
<td>22% Manufacturing</td>
</tr>
<tr>
<td></td>
<td>9% Hill Air Force Base</td>
</tr>
<tr>
<td></td>
<td>12% Vacant, Agriculture</td>
</tr>
<tr>
<td></td>
<td>17% Road and Rail</td>
</tr>
<tr>
<td>Population (2010 estimate)</td>
<td>30,112</td>
</tr>
<tr>
<td>Housing Units (CHAS Tables provided by HUD 2011)</td>
<td>9,700</td>
</tr>
<tr>
<td>Percent Owner Occupied (2011 HUD)</td>
<td>52.6%</td>
</tr>
<tr>
<td>Percent Renter Occupied (2011 HUD)</td>
<td>47.4%</td>
</tr>
<tr>
<td>Low to moderate income households with gross rent 30% or more of household income (2011)</td>
<td>33%</td>
</tr>
<tr>
<td>Low to moderate income households with monthly owner costs 30% or more of household income (2011)</td>
<td>20%</td>
</tr>
<tr>
<td>Percent of low to moderate income households (at or below 80% of median income) with housing cost burdens in excess of 30% of income (2011)</td>
<td>33%</td>
</tr>
<tr>
<td>Percent of total households with housing cost burdens in excess of 30% of income (2011)</td>
<td>37%</td>
</tr>
</tbody>
</table>
Although median income for Clearfield City is much lower than the county median, the income limits set by HUD for affordable housing look at the Ogden-Clearfield Metropolitan Statistical Area (MSA). According to HUD “Moderate-income housing” is defined as housing occupied or reserved for occupancy by households with a gross household income equal to or less than 80 percent of the area median income (AMI).

The applicable area median income (AMI) for the Ogden-Clearfield Metropolitan Statistical Area in 2015 is $73,500. According to this information, low to moderate income in Clearfield City is defined as households of four with an income at or below $58,800 (80% of AMI for the Ogden-Clearfield MSA). None of the renter households with severe housing problems have government housing or rental assistance.

<table>
<thead>
<tr>
<th>Ogden-Clearfield MSA Income Limits 2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Area Median Income</td>
</tr>
<tr>
<td>Low Income (80% AMI)</td>
</tr>
<tr>
<td>Very Low Income (50%)</td>
</tr>
<tr>
<td>Extremely Low Income (30% AMI)</td>
</tr>
</tbody>
</table>


The U.S. Department of Housing and Urban Development specifies that “affordable” housing costs mean that total housing costs consume no more than 30% of a person’s income. 30% of $58,800 is $1,470 per month. This is the maximum that should be spent on housing for a person or household of moderate income making 80% of the area median income (AMI). And the same follows for persons/households at 50% area median income (AMI); affordable housing costs should be no more than $918 per month for a person making $36,750 annually. For very low income households at 30% of AMI ($24,250) housing costs should not exceed $606 per month.

- 80% AMI = Housing costs $1,470/mo.
- 50% AMI = Housing costs $918/mo.
- 30% AMI = Housing costs $606/mo.

Although the convention is that family housing expenditures should not exceed 30 percent of income, poorer families’ housing expenditures often surpass this amount. For the low income, retaining physical shelter then becomes an overwhelming preoccupation that overshadows other economic necessities (e.g., food, medical care).
In Clearfield approximately 3,340 households (owners plus renters) pay more than 30% of their gross income to cover housing costs. This housing cost burden limits each household’s ability to handle crisis and to gain better job skills and higher paying jobs. For those with moderate incomes and above paying more than 30% of one’s income towards housing costs can be considered a choice, as there are less expensive options available. For those with low and extremely low income there are fewer choices and affordable housing options.

There are many cities within Davis County that have large deficits of affordable rental housing. Clearfield was the only city in the county that was identified as having a surplus of affordable rental units. In Clearfield, there is a deficit of 254 affordable rentals for extremely low income renters but overall a surplus of affordable housing options including rentals.

<table>
<thead>
<tr>
<th>Clearfield Deficit/Surplus of Affordable Rental Units by Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;30% AMI (Extremely low income)</td>
</tr>
<tr>
<td>-254</td>
</tr>
</tbody>
</table>

Source: HUD Sustainable Communities Grant, Davis County AI Study, 2014

By definition, 50% of the Ogden-Clearfield Metropolitan Statistical Area’s housing market falls into this category below median income. In order to achieve a balance between housing supply and demand in Clearfield, one half of new housing built needs to be affordable to people making below $73,500 per year. And following that same logic, roughly one third, or around 33% of new housing needs to be affordable for those making less than $58,800 (80% AMI) in order to achieve a balance between supply and demand in the housing market and meet the needs of Clearfield households. It appears that Clearfield has a surplus of housing that meets these income limits.

According to the following maps Clearfield also has enough affordable rentals for those making at or below 50% AMI to meet over 98% of the current need. There are no other cities in the county that even come close to this measure.
3. Home Values in Clearfield
As of 2011 there are an estimated 9,700 total dwelling units within Clearfield boundaries. This number includes single-family homes, multi-family residences, and mobile homes.

![Clearfield Median Home Price](image)

The median price of a home sold in Clearfield in 2014 was $180,000, much higher than the median price in 2013 which was $159,900. Rising prices are approaching the values of homes seen in 2007 before prices fell.

Even with rising prices and home values, a person of moderate income (making approximately $58,800 per year) could purchase a median priced home in Clearfield. Many opportunities for home ownership are available to moderate income families in Clearfield.

4. Home-Ownership Rates
Utah still has one of the highest rates of homeownership in the nation at 70%, despite having high foreclosure and bankruptcy rates. Homeownership rates in Clearfield City are much lower than county, state or national rates according to the US Census 2010 data.

<table>
<thead>
<tr>
<th>Home Ownership Rates 2009-2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Clearfield</td>
</tr>
<tr>
<td>54.60%</td>
</tr>
</tbody>
</table>

Source: American Community Survey Data 2009-2013
According to the Davis County AI Study completed in 2014, minority owner-occupied housing units in Davis County accounted for just 8.6% of units in 2010. However, according to the American Community Survey Data 53% of Hispanic households in Clearfield are home-owners, just 2.7% lower than the home ownership rate of white alone households.

<table>
<thead>
<tr>
<th></th>
<th>Hispanic</th>
<th>White Alone</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Households</td>
<td>1,179</td>
<td>8,485</td>
</tr>
<tr>
<td>Homeowners</td>
<td>623</td>
<td>4,727</td>
</tr>
<tr>
<td></td>
<td>53%</td>
<td>55.70%</td>
</tr>
<tr>
<td>Renters</td>
<td>556</td>
<td>3,758</td>
</tr>
<tr>
<td></td>
<td>47%</td>
<td>44.30%</td>
</tr>
</tbody>
</table>

Source: American Community Survey Data 2009-2013

Minority households are making advances in homeownership. Although Hispanics are falling behind only marginally in terms of home ownership in Clearfield, increasing home ownership opportunities for everyone, including Hispanics and other minorities, will help bring more neighborhood stability to Clearfield.

5. Zoning Ordinances and Policies and their impact on low to moderate income housing in Clearfield City.

1. Does current residential zoning exclude, encourage or have neutral effect on low to moderate income housing?

Existing Zoning – There are currently seventeen (17) zoning classifications in Clearfield:
- Two (2) Agricultural zones,
- Eight (8) zones that allow only residential use,
- Three (3) mixed use zones that allow light commercial and residential together,
- Two (2) strictly commercial zones,
- One (1) manufacturing zone,
- One (1) Public facilities zone, and
- A designation for Hill Air Force Base that is not regulated by the city.

Residential zoning currently only makes up 31% of Clearfield’s total land use. The residential zones for single family homes go as small as 4,500 square feet for mobile homes and framed homes range from 6,500 square feet and up to a minimum of 9,000 square feet within the R-1-9 zone. The higher density zones for multi-family units and mixed-use have been designed as high as 30 units per acre, but average between 10 to 16 units per acre for most developments. Current Clearfield Zoning is not a barrier or impediment to fair housing choice.
2. Does current zoning allow for high density development of available vacant ground?

There are approximately 200 vacant acres of developable land left in Clearfield. There are 67 vacant single family lots and they issue an average of 35 - 40 permits per year. High density housing is allowed in several zones within the city. The highest density currently allowed is 16 dwelling units per acre within the R-3 Zone. There are approximately 7 acres of available R-3 zoned property in the City.

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9 Adam Lenhard, Clearfield City Manager, 2015
3. Do building, hook-up and impact fees affect development of low to moderate income housing?

**Current Fees**

Fees vary depending on whether or not the home is built inside of an existing subdivision. The building fee is 1% of the value of the construction plus additional impact fees can add up to over $9,000. Additional fees for building outside of an existing subdivision can total another $1,500.

All cities in the region also impose impact fees so although impact fees adding up to over $10,000 can definitely present an obstacle to affordable housing, the impact fees are in line with the surrounding area and are well used by cities to provide much needed services. In a city where open land is relatively scarce these impact fees also help to preserve much needed open space, maintain parks and water resources and provide necessary transportation services.

4. Do building requirements (set-backs, front yard, side yard or amenities) for housing impede the development of low to moderate income households?

**Current Building Requirements** - Building requirements in Clearfield are not a significant factor in excluding low to moderate income housing. Requirements are: street frontage of 60-90ft., side yard dimensions 6-10ft., front yard setbacks of 25-30 feet. Vinyl siding is restricted on the front of new single family homes built within the most common residential zone R-1-8.

5. Is cluster dwelling (e.g. Planned Unit Development) encouraged versus single family home sites?

No, cluster development zones or PUD ordinances currently exist in the city and there are no plans in the future. However, zoning does not prohibit cluster development.

6. Does definition of "family" prevent sharing of housing?

**Sharing Housing Space** - State law says that in a city with a university, “3 unrelated adults” qualify as a family. Since Clearfield has a university within its limits (one building from the WSU-Davis campus), the City Council approved an ordinance in 2012 that changed the definition from 2 to 3 unrelated adults.
7. Are group homes (nursing homes, facilities for disabled) permitted throughout community?

Group Home Ordinance - Group homes are restricted by location and they cannot be within 3/4 mile of another group home. Nursing home and elderly care are restricted to the C-1 zone. Any restrictions on group homes could be an impediment to fair housing choice and reconsidering this restrictive ordinance is recommended.

6. Deteriorating Housing Stock

The condition of housing stock can impose significant costs on low-income households and be a detriment to opportunity. Opportunities to move may be limited and energy costs in older deteriorating homes is high. The map below shows homes that were built prior to 1960 and are valued at less than $150,000. Again these areas along I-15 in Sunset and Clearfield have a majority of older homes with a high risk of high energy costs. Both the county and nonprofit organizations (Habitat for Humanity, HOME funds) have programs to address these problems in these neighborhoods.  

10 Davis County AI Study, 2014
B. Segregation (RCAP and ECAP), Opportunity, Education and low-income schools, infrastructure investments and transportation and other factors contributing to fair housing choice.

1. Segregation within Clearfield City

Demographic growth in Davis County has led to greater diversity of population but also to areas of increased racial and ethnic concentrations. Public policies such as zoning and land use regulations, as well as land availability, funding availability, local economic conditions, access to transportation and lending practices can all contribute to this segregation.

Because the majority of affordable homes are located along the I-15 corridor in Layton, Clearfield, and Sunset, this leads to further isolation and lower opportunity for poor and minority residents of Davis County. This is a regional issue with affordable housing at the county level and Clearfield City alone does not have the power to effectively redistribute affordable housing to create more opportunities in other cities. A regional approach is needed in order to create fair housing choice on a county and regional level. On a city level, Clearfield has plenty of affordable housing stock distributed throughout the city.
The minority population of Davis County is heavily concentrated in the northernmost portion of the county, in the cities of Layton, Clearfield, Clinton, and Sunset. There has been slight improvement in the distribution of minorities throughout the county since 2000. Clearfield maintains the largest share of minority residents in the county with 26% of its population minority. Over the past ten years the Hispanic population in Clearfield has increased by 56.6%.\(^\text{11}\)

\(^{11}\) Davis County AI Study, 2014.
The growth of minority populations in certain census tracts in Clearfield can be seen on the following maps comparing the 2000 Census with 2010 findings. The growth of the minority populations in certain areas is significant while other areas remained virtually the same.

Large renter families and the disabled are generally limited in their rental housing opportunities within the county to Layton, Clearfield, and Bountiful. There are not enough affordable rental opportunities in other jurisdictions, especially for large families and the disabled. This leads to concentrations of protected class renters in certain areas of Clearfield.
According to the American Community Survey 2005-2009, Clearfield was the only city to exceed the predicted number of minorities moving into the city during those years. All other cities within Davis County were below their predicted shares. This could be because the other cities are for the most part high income and high land cost cities and Clearfield absorbs the majority of minorities moving into the county.

Indices that measure areas of segregation and high concentrations of racial and ethnic populations for the Ogden-Clearfield Metropolitan Area, which includes Clearfield, show that overall segregation is decreasing over time and only low levels of segregation were found. Several measures of segregation have been reviewed in the Davis County
AI study completed in 2014, and none indicated high levels of segregation anywhere in Davis County.

Within Clearfield City, blacks show some isolation within certain census tracts. The average black resident in Clearfield lives in a census tract where 7.2 percent of the residents are black but blacks only represent 3.9 percent of the population.\textsuperscript{12} But the isolation and exposure indices show improvement and less isolation over time and data shows that blacks in Clearfield live in more diverse neighborhoods in 2010 than they did in 1980.\textsuperscript{13}

The most segregated group is Hispanics on a county level but this does not hold true within Clearfield City when looked at it in context with the isolation and exposure indices which are low and reduce concerns about segregation. According to the Davis County AI study “Concentrations of minorities in Davis County do not reach the threshold of even moderate levels of segregation.”

2. Racially concentrated areas of poverty (RCAP) and ethnically concentrated areas of poverty (ECAP)

Davis County is unique in that its minority population maintains the lowest poverty rate of any major county in the state. Nevertheless, disparity between non-Hispanic whites and other minorities remains. Clearfield has the highest poverty rate in the county, with nearly 17% of the population living in poverty.

<table>
<thead>
<tr>
<th></th>
<th>Low Income White</th>
<th>Low Income Minority</th>
<th>Total Low Income</th>
<th>Minority Share of Low Income</th>
<th>Total Population</th>
<th>% Low Income</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Davis County</strong></td>
<td>12,087</td>
<td>4,655</td>
<td>16,742</td>
<td>27.80%</td>
<td>278,782</td>
<td>6%</td>
</tr>
<tr>
<td><strong>Clearfield</strong></td>
<td>2,703</td>
<td>1,758</td>
<td>4,461</td>
<td>39.40%</td>
<td>26,453</td>
<td>16.90%</td>
</tr>
</tbody>
</table>

Source: Census 2010

\textsuperscript{12} HUD CPD maps 2015  
\textsuperscript{13} Davis County AI Study, 2014
The poor minorities of the county tend to live in the northern half of the county in Layton, Clearfield, and Sunset due to greater access to low-wage employment and
affordable rental housing including a large number of rent assisted apartment projects. 

HUD places emphasis on identifying concentrations of low income and poverty and racial and ethnic segregation. According to HUD, an area that has a poverty rate three times the county average is considered a concentration of poverty. There is one census tract in the county that qualifies as having a concentration of poverty, but it does not have a minority-majority population. There is one tract in the county with a minority-majority population and it is adjacent west to the high poverty tract, also in Clearfield as shown on the map below.

However this tract (minority-majority) has very little population, and is almost entirely industrial property (the Freeport Center). There are some single-family homes on 1000 West, and two small-to-medium sized apartment complexes and also the Clearfield Job Corps (a school with dorms that serves underprivileged youth.) The population of this census tract is small in comparison with other tracts in Clearfield, and the bulk of the population resides in just 2 apartment complexes.

A conclusion that continues to come up is that a regional approach to offering more affordable rental housing in other cities throughout the region is needed to alleviate the concentration of both minorities and poverty in Clearfield.

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14 Davis County AI Study, 2014
While Clearfield does not technically have any census tracts that meet HUD’s criteria for RCAP/ECAP eligibility, there are indeed areas of poverty and concentrations of minority populations that are vulnerable to such classifications. The two census tracts identified above are at high risk. The two census tracts identified above also appear on maps indicating low access to fresh food, deteriorating housing stock, and medically underserved indicating that these two census tracts have the lowest opportunity and should be the focus of investments.
Some areas of the city coinciding with these higher need census tracts have already been identified and classified as redevelopment zones and RDA project areas. Clearfield is working on improving these neighborhoods through a variety of means and efforts.
3. Disparities in Opportunity
There are so many various factors that contribute to fair housing choice and in order to get a big picture it is necessary to analyze transportation, the location of employment and educational opportunities. Effectively connecting people to jobs, schools and other services is part of creating sustainable healthy and diverse neighborhoods.

In order to identify neighborhoods that have fewer opportunities HUD developed an index that scores school proficiency, job access, labor market, poverty, and housing stability. These five scores are combined into a single composite score for each census tract by HUD. These scores were calculated by BEBR for the Davis County AI Study, 2014, at the city level by adding in calculations using Census population data.

The overall average opportunity score in Davis County was 6.3 on a scale from 1 - 10. There was a lot of variation by city. The city level opportunity scores ranged from 1 in Sunset to 9.5 in Fruit Heights. Based on HUD’s opportunity index there are two low opportunity, four moderate opportunity, and nine high opportunity cities in the county.

<table>
<thead>
<tr>
<th>Davis County</th>
<th>School Proficiency</th>
<th>Job Access</th>
<th>Labor Market Engagement</th>
<th>Poverty</th>
<th>Housing Stability</th>
<th>Opportunity</th>
</tr>
</thead>
<tbody>
<tr>
<td>Clearfield</td>
<td>2</td>
<td>7.2</td>
<td>3.9</td>
<td>2.1</td>
<td>3.3</td>
<td>2.4</td>
</tr>
</tbody>
</table>

Source: HUD Spreadsheet for Sustainable Communities grantees, Davis County AI Study, 2014.

Clearfield City scores 2nd to lowest with Sunset scoring a 1.0. Clearfield City scores highest in the county in terms of job access. The difference between Clearfield and higher scoring cities is found in high rates of poverty and high concentrations of minority renters. 15

4. Infrastructure Investments and Public Transportation
Because protected classes are less likely to have reliable private transportation, access to a transportation network is an important part of fair housing choice and opportunity. Dollars spent on public transportation need to focus on serving the 40% of households in Davis that are considered low and very low income.

Although public transportation is rather limited, according to the Davis County AI Study, the job opportunities are in very close proximity to minority households. There is a reasonable match between job opportunities and affordable housing in Davis County on the whole.

Maps throughout this study have shown the distribution of minorities, the disabled, single parent renters, and large renter households and the poor disproportionately

15 Davis County AI Study, 2014
located in Clearfield. The data collected and analyzed in the Davis County AI study shows the existing transportation network serves protected class groups relatively well.

According to the Davis County AI study 2014, “Protected classes in the Layton, Clearfield, and Sunset are generally within reasonable access of public transportation.” There are very few commuters who currently rely on public transportation in Clearfield. According to the Census information, fewer than 3% of workers in Clearfield use public transportation to commute to work. Hopefully this number will improve and increase as more investments are made in public transportation.

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>Drove alone</th>
<th>Carpoled</th>
<th>Public Transportation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Workers in Clearfield</td>
<td>13,579</td>
<td>10,686</td>
<td>1,699</td>
<td>350</td>
</tr>
</tbody>
</table>

Source: American Community Survey 2009-213

The FrontRunner line as well as bus routes connect the central tracts with employment. The study found that there is a general lack of East-West running bus routes but the exception to this was central Clearfield. There are significant numbers of affordable homes in Clearfield with reasonable transportation access to employment centers in Layton, Hill Air Force Base, and the FrontRunner stop. However, bus route frequency and hours of operation can be a factor in restricting the ability of residents to safely rely on public transit for employment.

When future UDOT and UTA projects are analyzed they appear to be serving suburban commuters who live farther from services and amenities, and also have the means to easily drive to and from school, employment and other destinations. It is concerning that most future planned bus routes and public transportation is not improving transit options for concentrated areas of minorities and low-income ethnic groups in Clearfield. Funds to improve public transportation in Davis County should not only look at serving outlying suburban communities, but also bus frequency and reliability for
inner-city residents in order to better serve the people who are most reliant on public transportation.

For those without a car, bus service to access FrontRunner stations is sometimes lacking and the train is not a viable option for commuting without adding more bus options. According to 2010 Census data over one fifth of Davis County’s minority population lives within a mile and a half of the Clearfield and Layton FrontRunner stations. The extent to which people in that immediate area are using FrontRunner to commute to a job is not currently known.\(^{16}\) UTA, in partnership with Clearfield City, Layton City, and a variety of other entities, completed a bus circulator study to analyze the potential for service to this 1st mile and last mile around the FrontRunner station. It identified a few possible routes, but there has not been funding to launch new service.

Clearfield has designated a redevelopment EDA 3 zone which is specific to industrial development (job creation), but includes funding that will be utilized for a pedestrian bridge so that people working in the Freeport Center can access the FrontRunner station more easily.

\(^{16}\) Davis County AI Study, 2014
5. Education:
One barrier to affordable housing choice is education level. Persons with higher levels of education are likely to have higher earnings than persons without a high school diploma. Higher earnings result in less restriction of housing choice. The Harvard study *The State of the Nation’s Housing: 1999* found that people with a college degree have a higher likelihood of becoming homeowners. This can be attributed to an increase in earning power among those with degrees as compared to those without college degrees.

Males with a high school diploma earn 60 percent more than those without a high school diploma. Males with a bachelor’s degree earn 2.3 times more and those with graduate degrees earn 3 times more than those who have not completed college. Clearfield’s High School graduation rate is higher than the national rate and also higher than the state of Utah, but slightly lower than Davis County. Clearfield’s rate of college graduation is significantly lower than Davis County.

![Clearfield Educational Attainment Chart](http://example.com/clearfield_chart.png)

Source: 2013 American Community Survey, US Census

In Utah, data from the State Office of Education shows that high school drop-out rates tend to be greater for students from school districts with concentrations of low-income and minority families.¹⁷ Davis County will be closer to closing the homeownership gap.

between whites and minorities when more minorities are earning more high school and college degrees.

The rapidly growing Hispanic population has a lower rate of high school graduation as well as college education compared with their non-Hispanic counterparts. According to Census information, in Clearfield City 5 percent fewer Hispanics finish High School or college, compared with their white classmates. Other minority groups, with the exception of Asians, have lower rates of high school and college graduation as well. The difference between Whites and Hispanics is the most pronounced example of the gap in education and is worthy of concern because of the growing Hispanic population and the problems a lack of education can present.18

There are numerous ways to explain the reasons for this gap in educational attainment. Perhaps one of the most significant is the language barrier. Children entering the public school system having limited English language skills are automatically at a disadvantage. Without the programs needed to eliminate this language barrier, they oftentimes get further and further behind as the years go by.

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6. Low-Income Concentrated Schools:
High rates of poverty threaten a school’s performance and student achievement. Classroom achievement declines with higher rates of poverty. Although not a perfect measure, the Title 1 designation means that at least 40% of students are eligible for free or reduced lunch. (Not everyone who qualifies for free or reduced lunch is below poverty. It includes those with incomes between 100% and 185% of poverty level.) But this measure does give us some idea of where poorer students and poorer neighborhoods are located. Once a school reaches that Title 1 threshold the school is eligible for federal funds targeted at expanding educational opportunities for poor children.

The distribution of Title 1 schools is very similar to the distribution of minorities, disabled and single parents. Clearfield has 5 schools that qualify as Title 1 schools (4 elementary schools and 1 Junior High school). Because these schools closely coincide with larger populations of protected class groups, investing in these neighborhoods and schools is recommended and improves not only housing choice but overall opportunity.

<table>
<thead>
<tr>
<th>Title 1 Schools in Clearfield</th>
<th>Address</th>
<th>% Eligible</th>
</tr>
</thead>
<tbody>
<tr>
<td>South Clearfield Elementary</td>
<td>990 E. 700 S.</td>
<td>65.30%</td>
</tr>
<tr>
<td>North Davis Junior High</td>
<td>835S. State St.</td>
<td>59.40%</td>
</tr>
<tr>
<td>Holt Elementary</td>
<td>448 N. 1000 W.</td>
<td>52.80%</td>
</tr>
<tr>
<td>Wasatch Elementary</td>
<td>270 E. Center St.</td>
<td>52.20%</td>
</tr>
<tr>
<td>Antelope Elementary</td>
<td>1810 S. Main St.</td>
<td>46.20%</td>
</tr>
</tbody>
</table>


High rates of LEP (Limited English Proficiency) is one typical characteristic of poor areas and schools. Because adults with limited English are less likely to be involved in the education of their children it is especially important for services and outreach programs to be sensitive to the needs of this protected class (national origin) in these areas. The cities with the highest percentage of LEP in the county are Layton, Clearfield and Sunset. In Clearfield more than 10% of the student population has LEP parents/guardians compared to about 1% in South Weber. This is the highest rate in the county. Clearfield scores well in terms of employment opportunities but high rates of poverty and the high number of minority renters and low school proficiency scores bring the overall opportunity score down.

19 Davis County AI Study, 2014
School Enrollment by race/ethnicity

<table>
<thead>
<tr>
<th></th>
<th>Minority</th>
<th>Black</th>
<th>Native American</th>
<th>Asian</th>
<th>Hispanic</th>
<th>Multi-Race</th>
<th>Pacific Islander</th>
</tr>
</thead>
<tbody>
<tr>
<td>Clearfield</td>
<td>27.70%</td>
<td>2.80%</td>
<td>1%</td>
<td>2.40%</td>
<td>18.20%</td>
<td>2%</td>
<td>1.20%</td>
</tr>
</tbody>
</table>

Source: BEBR and Utah State Office of Education, Fall 2012
The good news for Clearfield is that while they have such high percentages of LEP and minority students their schools perform overall as well as other Davis County public schools according to UCAS (Utah Comprehensive Accountability System) scores. “Student proficiency seems to have a broad distribution of performance level with no one city having a large concentration of poorly performing schools” (Davis County AI Study, 2014). The information on where these schools are located still gives Clearfield a good idea of some neighborhoods that could best benefit by housing and other community improvement projects.

7. Crime Rates
Crime rates affect neighborhood stability and housing prices therefore housing choice and affordability. The crime rates listed below include homicide, rape, robbery, aggravated assault, burglary, larceny, motor vehicle theft, and arson. The rate is calculated per 1,000 population and is according to the Utah Department of Public Safety in 2011. Clearfield comes in at 3rd highest in the county. Decreasing concentrations of low-income housing by improving housing diversity across the region would presumably help improve the crime rate in Clearfield.

<table>
<thead>
<tr>
<th>City</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Centerville</td>
<td>29.94</td>
</tr>
<tr>
<td>Layton</td>
<td>29.70</td>
</tr>
<tr>
<td>Clearfield</td>
<td>28.06</td>
</tr>
<tr>
<td>Woods Cross</td>
<td>27.39</td>
</tr>
<tr>
<td>West Bountiful</td>
<td>25.95</td>
</tr>
<tr>
<td>North Salt Lake</td>
<td>23.97</td>
</tr>
<tr>
<td>Bountiful</td>
<td>21.57</td>
</tr>
<tr>
<td>Sunset</td>
<td>20.91</td>
</tr>
<tr>
<td>Farmington</td>
<td>14.26</td>
</tr>
<tr>
<td>Kaysville</td>
<td>13.46</td>
</tr>
<tr>
<td>Syracuse</td>
<td>11.88</td>
</tr>
<tr>
<td>Davis County</td>
<td>21.63</td>
</tr>
</tbody>
</table>

Source: Utah Department of Public Safety, 2011

8. Child Care Opportunities
Availability and access to child care can restrict opportunities for minorities, large families and low-income households. In the Davis County AI study licensed childcare centers across the county were mapped and it appears that the childcare centers are distributed across the county and in most cities. For the most part childcare facilities tend to be along the major roads with bus routes and located near employment centers and populations of protected classes. This holds true in Clearfield and no correlation between protected classes and a lack of childcare is found.
9. Food Deserts
A food desert is an area that is low income with low accessibility to nutritious foods and low vehicle ownership. There is often an abundance of fast food but limited fresh food in a food desert. The U.S. Department of Agriculture has published the Food Access Research Atlas, a mapping tool that allows the user to map food deserts by census tract. This tool incorporates the USDA definitions of healthy and nutritious, food affordability, where those foods are available, consumer travel patterns, income, car ownership, and public transportation. 20

There is some evidence that heart disease, diabetes and obesity rates are higher in poor areas that have limited access to nutritious food. The areas of most concern appear along I-15 in Layton and Clearfield. Cities have a number of different strategies available to them to encourage new grocery store development. The most often used approach has been to use federal financing and incentive programs including tax credits, CDBG funds, Empowerment Zone and HUD’s Section 108 Loan program (loan guarantee for economic development.)

20 Davis County AI Study, 2014
10. Health Professional Shortage Areas and Medically Underserved Areas

Health Professional Shortage Areas have low population to clinician ratios. Medically Underserved Areas have higher infant mortality and poverty rates. They are designated by the U.S. Department of Health and Human Services by county and census tract. Access to healthcare does appear to be a factor limiting opportunity in Clearfield as tracts within Clearfield appear on the following map. The census tract in red furthest South is mainly industrial (Freeport Center) so while it may in fact be medically underserved it is not a highly populated residential area.
Hospitals and clinics not only provide health care services but also job opportunities. Davis Hospital and Medical Center is the closest in proximity to the minority and disabled populations concentrated in Clearfield.
11. Accessible and Visitable Housing
In 2010 the number of disabled individuals in Davis County was 23,550 or roughly 9 percent. An estimated 80% of disabled individuals are home-owners or live in a household with a homeowner. Unfortunately these individuals are less likely to have accessible units since the Fair Housing Act does not apply to owner-occupied dwellings. Visitability and accessibility can be improved through changes in local building codes, education and awareness of home builders and buyers. There is a need for more accessible and visitable owner-occupied housing throughout the county and in Clearfield as well. This need will continue to grow as the baby boom generation continues to age.

For renters there is a shortage of approximately 50 accessible rental units in the county.21 Renters looking for an accessible unit are largely confined to those communities where tax credit projects have been built with accessibility requirements. These federally assisted projects are in Bountiful, North Salt Lake and Layton. Fair housing choice for disabled renters needing a wheelchair is limited geographically.

As Clearfield develops new housing supply near the Clearfield Front Runner Station and single family homes in other areas, introducing accessibility and visitability standards would benefit disabled home owners and renters and increase fair housing choice.

21 Davis County AI Study, 2014
C. Lending Policies and Practices

Bank Loan Denials (HMDA data)

The Fair Housing Act applies to mortgage lending just as it does to other aspects of housing. Lenders may not:
1. Refuse to make a mortgage loan;
2. Refuse to provide information regarding loans,
3. Impose different terms or conditions on a loan (such as different interest rates, points, or fees); or
4. Discriminate in appraising property based on race, color, national origin, religion, sex, familial status, or handicap.22

Most banks and other lending institutions are required to report to the Federal Financial Institutions Examination Council (FFIEC) on their lending practices. Information from the Federal Financial Institutions Examination Council (FFIEC) is available to the public as Home Mortgage Disclosure Act data (HMDA). This data is available at the Ogden-Clearfield Metropolitan Statistical Area (MSA) level and has been broken down at the city level in the Davis County AI study (2014). Following is a summary of that data. For more detailed information and more figures showing loan denial and approval rates and other HMDA data please refer to the Davis County AI study 2014 pages 42-55.

The data when broken down by city and along lines of ethnicity and race shows that Hispanic denial rates have roughly twice the denial rate of non-Hispanic whites in Clearfield and Layton. While the gap between Hispanic denial rates and non-Hispanic whites has been reduced in most areas, the Hispanic denial rate is still higher than that of non-Hispanic whites. Those two cities (Layton and Clearfield) also account for the two Davis County cities with the highest number of Hispanic applicants.

The county AI study also states that the inherent income differences between the two groups (Hispanics and non-Hispanics) could be contributing to this gap. However, when the denial rates are disaggregated by different income categories, the denial rate gap between the two groups persists showing that income aside, there is still a gap. Inherent income distribution differences between non-Hispanic white and Hispanic applicants cannot account for the approval rate gaps.

How much of a role does poor credit play and contribute to this gap? It is not required to state a reason to deny a mortgage application so while roughly 30 percent of denials among non-Hispanic whites and Hispanic applicants are due to poor credit history or

incomplete credit applications, the large share of denied applications with no documented reason make it inconclusive.

More affluent applicants, regardless of race, have a tendency to apply for properties in the central and southern part of the county, whereas lower-income applicants tend to select northwestern cities such as Clearfield, Clinton, and Sunset. This self-selection effect is more evident across the region rather than within cities.
Ch. 5 Assessment of current Public and Private Fair Housing Programs

Clearfield City has ongoing outreach programs in place, which continually try to reach those with the greatest needs. All projects and programs that receive CDBG funds from Clearfield City are monitored to ensure compliance with all Federal Fair Housing Law and regulations.

Davis Community Housing Authority
The Davis Community Housing Authority serves the entire county and many members of protected classes, especially minority, disabled and single parent households. They own or manage 269 units across the county plus 1036 Section 8 vouchers. There are currently over 1500 families on the waiting list for one of their programs (either Section 8 or public housing). At the time of application, the applicant is informed that the wait will probably be two years long. It’s a shorter wait for public housing units than for the Section 8 vouchers. The biggest single problem facing Davis County affordable housing is that federal funding is constantly being cut for their programs.23

Within Davis County a majority of subsidized housing projects are located in Layton and Clearfield. Rent assisted projects are targeted toward members of protected classes, and are largely located in the north. Years of rent-assisted projects in the same areas have led to concentrations of low-income minority renters. Although these areas do not currently qualify for RCAP or ECAP they could cross that threshold at any time without shifting current policies and trends on a regional level.

Section 8 vouchers can be an extremely effective tool in reducing concentrations of low-income households. This was the intent of the voucher choice program when it was introduced in 1974. Sometimes voucher holders are discriminated against by landlords who are unwilling to accept Section 8 vouchers. This is clearly against the law in Utah but difficult to enforce.

Occasionally the section 8 housing manager at Davis Community Housing Authority hears complaints about someone not wanting to rent because of source of income and she refers those complaints directly to SLC HUD office.

23 Jan Winborg, Director, Davis Community Housing Authority, March 3, 2015.
According to Jan Winborg at the Davis Community Housing Authority, the waiting list for their programs is quite long (two to two and a half years). Currently the housing authority manages 72 public housing units for the elderly\disabled (all in Bountiful City) and the waiting list for these units is approximately one to one and a half years long.
Davis School District Home Building Program
The Davis School District’s Career Technology Education (CTE) home building program provides homes for low-moderate income households. Guidelines have been set to ensure that the homes remain affordable and owned by low-moderate income households for at least ten years. Clearfield City CDBG funds do not currently fund this program, but there are two of these homes in Clearfield City. The two most recent homes built were in 2007 and 2011.

Family Connection Center
Clearfield City provides funding to the Family Connection Center which provides emergency shelter and housing assistance for individuals and families experiencing homelessness. This program is largely funded through HUD and through the State of Utah “Emergency Solutions Grant (ESG)” fund.

The Family Connection Center recently began a Rapid Re-housing Program that assists individuals and families who are experiencing literal homelessness (living in a shelter, in their car or on the street). Clients are given a vulnerability assessment and prioritized based on need and placed in temporary and/or permanent housing. FCC pays 100% of the rental deposit and the first month’s rent and a portion of the rent after that depending on need. The Family Connection Center serves families in Davis and Morgan counties who are receiving no other type of housing assistance. 24

Safe Harbor Crisis Shelter
Single women with children are a protected class with impediments to fair housing. Clearfield has the highest rate of single parent households in the county and to address their needs, Clearfield City helps fund Safe Harbor, a Domestic Violence Shelter in Kaysville. Safe Harbor Crisis Center is the first and only domestic and sexual violence service provider in Davis County. Located in Kaysville, Safe Harbor’s services offer a continuum of care to domestic and sexual violence victims and child witnesses to violence, including: Emergency Protective Shelter; Domestic Violence Outreach Services; Domestic Violence Diversity Program; Children’s Services; 24-Hour Crisis Response; Domestic Violence Transitional Housing; Sexual Assault Services; Protective

24 Hilary Huntsman, Family Connection Center, March 26, 2015.
Order Assistance; and Community Outreach and Education. In 2015 Safe Harbor launched an Economic Empowerment Program that helps low-income domestic violence survivors with dependent children with job preparedness and work retention. All services are free.

In FY13/14, Safe Harbor’s emergency shelter housed 448 adults and children for a total of 12,354 shelter days. The shelter offers 31-beds in 10 private, secure rooms. The facility provides a fully equipped kitchen, laundry facilities, and outdoor playground. People experiencing domestic violence can seek shelter 24-hours a day, seven-days a week. In addition to shelter, residents receive support services, case management, psychoeducational classes, food, clothing, and household goods.

Safe Harbor operates a transitional housing program with (2) and (3) bedroom on-site furnished apartments housing ten families. Transitional Housing provides affordable housing and support services to families who are homeless due to domestic violence. Transitional Housing supportive services are designed to enable participants to find permanent housing, escape violence, and reduce intergenerational violence and homelessness through a combination of on-site support and connection to community resources and a network of collaborating agencies. Transitional Housing criteria include being homeless due to domestic violence and having custody of children under the age of 18. Rent is based on a percentage of income and participants may remain in the program for up to 24-months. In 2014, 46 parents and children resided in transitional housing.

Safe Harbor is the only emergency shelter located in Davis County. Financial abuse happens in 98% of domestic violence relationships according to the National Coalition Against Domestic Violence. One of the primary barriers for individuals leaving an abusive relationship is a lack of housing and financial resources. For many parents, leaving an abuser means choosing homelessness. There is a lack of affordable housing in Davis County as a whole. Many of the families who reside in transitional housing are on the public housing waiting list for two-years.

Recognizing that domestic and sexual violence can happen to anyone and impacts everyone Safe Harbor services include women, men, and children – anyone who is impacted by violence. Safe Harbor Crisis Center offers survivors hope, services, and a safe place to create a future free of violence.25

Davis Behavioral Health – Housing Assistance

Davis Behavioral Health assists low-income people with mental disabilities in finding and paying for permanent housing. They continually fund 20 units (10 in a tax credit property and 10 scattered site). There is currently a waiting list with 8 people on it.

25Nicole Nance, Safe Harbor Crisis Center and Shelter, April 2, 2015.
However, one of the criteria is being homeless and all 8 are either homeless or chronically homeless. The housing is permanent and once someone is in the program then the only requirement is to participate on ongoing treatment.  

**Homeless Population**

Maryann Nielson, the homeless liaison for Davis County School District refers parents and students to the Housing Authority, the Family Connection Center, Davis Behavioral Health, Davis Community Learning Center, or Safe Harbor Crisis Center when they report homelessness. According to Nielson, more families are struggling with housing now because of a shortage in affordable housing. It’s much harder to find an affordable place to rent as prices increase and the wait time for housing assistance in Davis county can be 2-3 years. Most of the homeless families that Nielson works with have at least one income and sometimes two, but the gap between minimum wage and housing costs is quite large and many people can’t bridge that gap. A living wage in Davis County is considered $14/hour or more.

Often people in this situation will stay with friends or family or live in a motel or even in a car or at a campground. The homeless population in Davis County is more invisible than in Salt Lake County. Homeless students are sometimes identified at school enrollment and are referred to housing services at that point.

Currently in Clearfield schools there are 151 homeless students. Since the beginning of the school year in August 2014, there have been 1,173 homeless students enrolled in Davis School District schools. These figures are based on those who self-identify themselves as homeless and do not include preschool age children. These numbers have decreased slightly over the last 5 years. The bulk of the homeless students identified come from Layton or north in the county. There are far fewer in Kaysville and cities south.

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26 Jeri Bartholomew, Davis Behavioral Health, March 30, 2015
Ch. 6 Conclusions and Recommendations

As Clearfield City approaches build out, how to best use remaining available land becomes even more important. Proper planning is needed to ensure that Clearfield has enough housing and the right mix of housing to meet all its needs. Clearfield’s careful planning will help the community thrive and make sure that it continues to be a desirable place to both work and live.

Clearfield has a very high percentage of renters and would like to add more home-owners to the city. Creating more opportunities for home ownership would help to create a more balanced community and bring home ownership rates up closer to state and county averages.

It is important that Clearfield continue their efforts in keeping a mix of housing types available throughout the city. Providing people with a range of housing choices has many positive aspects – both for the community in general and for individual families. For the community, a variety of housing consumes relatively less land and provides housing types that can serve as the backbone for communities that are walk-able and support transit use. As individuals and families move from one stage of life to the next, a variety of housing types enables them to live in a place that suits their needs while allowing them to reside in the same community, keeping those ties and staying close to family members if they desire.
Impediments Found

1. **Large populations of minorities, disabled, low-income and other protected classes found in Clearfield.** Affordable housing for protected classes was found to be available throughout Clearfield with very little segregation, but there is not enough throughout the county leading to concentrations of protected class populations within Clearfield City, (as well as Sunset and Layton) and a need for a more regional approach to serving protected classes and providing an adequate supply of affordable housing.

Low income households looking for affordable rental housing are likely to find what they’re looking for within and around Clearfield, but years of zoning restrictions in other cities has led to concentrations of protected class populations within Clearfield and fewer low-income housing opportunities in other areas of the county. Clearfield has more low-income, minority, single-parent, households with disabilities, and non-English speaking households than other cities. The regional AI study also suggests that there be a regional approach to providing more affordable housing throughout the county to desegregate the concentrations found within certain cities, including Clearfield. While segregation of protected classes does not appear to be a significant problem within Clearfield itself, it does seem to be a problem on regional level.

**Recommendations for Regional Planning for Affordable Housing:**

Clearfield City will look for opportunities to collaborate with other cities and the county on housing, transportation and employment issues in order to reduce concentrations of minority renters. Clearfield city will work on taking a regional approach to affordable housing issues and will look for opportunities to collaborate and thereby improve neighborhoods within Clearfield City. A primary forum for this discussion is the Davis County Council of Governments (COG), which meets monthly. The Mayor represents Clearfield City on the COG.

Clearfield is already involved in a number of regional planning efforts. Clearfield City staff, particularly the CDBG coordinator, will educate planning staff and public officials on fair housing issues and disseminate findings and action plan of AI by (July 1, 2016. Planners and public officials attending regional meetings can commit to use these meetings as a way to move forward regional affordable housing goals. Davis County hosts the Homeless Coordinating Committee, and Clearfield City will attend those meetings to discuss regional housing needs that affect Clearfield as well as all of Davis County.

2. **Not enough accessible and visitable single family homes or large accessible rental units.** This is true throughout the region. Large families and households including a person with a wheelchair are extremely limited geographically due to lack
of supply of large accessible rentals and accessible single family homes. These families are further limited in places they can go and visit by a lack of “visitable” homes.

**Accessibility and Visitability Recommendations:**
HUD endorses the “visitability” concept, which is a voluntary standard promoted by the Department in new construction and existing properties. Visitability means that at least one entrance is at grade (no step), approached by an accessible route, such as a sidewalk and the entrance door and all interior doors on the first floor are at least 34 inches wide, offering 32 inches of clear passage space. Visitability allows mobility impaired residents to visit families and friends where this would not otherwise be possible. A visitable home also serves persons without disabilities (for example, a mother pushing a stroller, a person delivering large appliances, a person using a walker, etc.).

Clearfield City will endorse the “visitability” concept in all city funded rehabilitation projects and will promote this concept in the planning and permitting process. Clearfield City will endorse this effort for homes purchased through the Down Payment Assistance Program that is administered through the Davis County Housing Authority.

Clearfield will consider amending its zoning code to grant a density bonus or another financial incentive to developers building single family homes. This bonus would allow developers to build more single family homes per acre or receive another financial incentive if they make a certain percentage of the newly constructed homes “visitable.” The Planning Commission will consider a density bonus for visitability in 2016.

Clearfield City will also consider what can be done to help disabled section 8 voucher holders. The city in cooperation with the Davis County Housing Authority could provide CDBG funds (a specified limited amount) to disabled section 8 voucher holders to make a unit accessible in order to meet his/her needs.

Clearfield City will consider adopting an accessibility standard for all new multi-family construction consistent with accessibility requirements of the Fair Housing Act.

3. **Lack of single family homes suitable for large families and large Hispanic families at or above median income.** Clearfield has an abundance of homes suitable for families in the low to moderate income range, but large families at or above median income often move out of Clearfield in order to find a suitable home to rent or buy.

**Recommendations for increasing housing choice for large families:**
Clearfield city recognizes a need for more homeownership opportunities for all incomes, especially moderate income families. In Clearfield, there is a large inventory of homes to choose from for someone looking to buy a home under $200,000. There is also a large rental market with rentals available and affordable to those almost
anywhere on the income scale. But for those at or above median income looking to buy a home in Clearfield, there is not much inventory. There is a need for higher end single family homes to balance the community and keep families in the city once they’re ready to move on from their first “starter home.” The city council and planning commission recognize this need and will address this through proper zoning and planning, to ensure that new development results in a diversification of Clearfield’s housing stock. Remaining property available for future single-family development will continue to be planned for such in the General Plan. Clearfield City will continue to work with developers and property owners to develop larger single-family homes on these parcels.

4. **Bank loan applications for Hispanics have roughly twice the denial rate than whites in Clearfield and Layton.** Due to the number of applications turned down with no documented reason, the reason for this disparity is unknown. But because of Clearfield’s large Hispanic population and low home-ownership rates this disparity could be an important impediment to fair housing choice.

**Recommendations to ensure equal opportunity to lending:**
The CDBG coordinator will conduct meetings or initiate written correspondence with the leading banks in Clearfield covered by the city’s HMDA review; the city will present its HMDA analysis to the banks and encourage them to establish a “second look” procedure, adopt more flexible underwriting guidelines, and conduct fair housing and sensitivity training for its staff.

5. **There are specifically 2 census tracts within Clearfield (shown on the following map) that have higher rates of poverty, minorities, low-income disabled, deteriorating housing stock, and medically underserved populations.** The tract on the west has very little population living there and it is mainly an industrial area. However, the tract shown on the east could greatly benefit by investment. Improvements to these neighborhoods in terms of infrastructure and public transportation, improving Title 1 schools and supporting English programs for LEP adults, and economic development will improve housing choice and neighborhood stability and increase opportunities within Clearfield City.

**Recommendations for improving underserved census tracts:**
Clearfield will target the 2 underserved census tracts for reinvestment activities such as rehabilitation and, as necessary, demolition of vacant housing and the construction of replacement housing.

Clearfield will offer economic incentives for housing developers/sponsors, businesses (for commercial and employment opportunities), bankers, and other interested entities that assist in the revitalization effort. It should be noted, however, that success in attracting new development and accomplishing redevelopment is not entirely within
the City’s control, and mostly depends on market forces, even when incentives are offered.

Clearfield will coordinate this information with already designated RDA zones and set priorities based on need. Clearfield City already has RDA 7, RDA 9, RDA 10, EDA 3 (ATK), and the Clearfield Station CDA that fall within these two underserved census tracts. With the tax increment created by new development, all of them are available to be utilized as tools to incentivize redevelopment or investment in those tracts. EDA 3 is specific to industrial development (job creation), but it does include funding that will be utilized for a pedestrian bridge so that people working in the Freeport Center can access the FrontRunner station more easily.

The Clearfield Station CDA will be key to improving the opportunities in this area of the city. The 70-acre FrontRunner property will be home to a large business park (with flex-business and traditional office buildings), a high-quality residential component (550 units), and a charter school. At build-out, the Clearfield Station property is expected to create nearly 1,000 new jobs, most of which should offer a “living wage.” Through tax increment, the Clearfield Community Development and Renewal Agency (CDRA) will invest approximately $35 million to help accomplish the development of the FrontRunner property.

The CDRA can also utilize the Clearfield Station CDA to incentivize other development within the project area, since the project will likely act as a catalyst for additional development and redevelopment (both residential and commercial) throughout neighboring properties. As this happens over time, the opportunities in this underserved census tract will improve (jobs, groceries, housing, medical care, education, transportation, etc.).
Legend

- 2007-11 Share in Poverty >= 22.5%
- 2010 Minority Share >= 50.0%
- Municipality

In 2007-11 the tract-level countywide average share of the population living below the poverty level was 7.5%. Three times this is 22.5%.

Map by John Downey, DEBR | June 2013
Source: U.S. Census Bureau, 2007-11 American Community Survey and 2010 Census; State of Utah, SGID.
7. Public Comment
The Analysis of Impediments to Fair Housing study was available for public comment and review from May 11 - 26, 2015. Copies of the draft report were provided to the following list on May 5, 2015:

Mark Shepherd, Mayor of Clearfield City
Mike LeBaron, City Councilmember
Kent Bush, City Councilmember
Keri Benson, City Councilmember
Ron Jones, City Councilmember
Bruce Young, City Councilmember
Adam Lenhard, City Manager
JJ Allen, Assistant City Manager
Scott Hess, Development Services Manager
Stacy Millgate, CDBG coordinator
Jeri Bartholomew, Davis Behavioral Health
Hilary Huntsman, Family Connection Center
Mary Ann Nielson, Davis School District Homeless Coordinator
Heidi Patterson, Safe Harbor Crisis Center
Jan Winborg, Davis Community Housing Authority
Michele Hutchins, U.S. Department of Housing and Urban Development

Hard copies of the report were available at the Clearfield Aquatic Center and Clearfield North Branch library. Copies of the study were also available at city council meetings held at 6:00 pm at the Aquatic Center on May 13, 2015 and Wasatch Elementary on June 2, 2015.

The final version of this study was presented to the city council on June 9, 2015 for approval.
APPENDIX A (sources)


Clearfield City General Plan, 2008.

Clearfield City Consolidated Plan, 2010.

Davis County Regional Analysis of Impediments to Fair Housing Choice, 2014.


Huntsman, Hillary. Family Connection Center, Interview March 26, 2015.


State of Utah Anti-Discrimination and Labor Division

Patterson, Heidi. Safe Harbor Crisis Center, Interview March 26, 2015.

Utah Department of Workforce Services, Workforce Information. http://jobs.utah.gov/


Utah Legislative Code http://www.leg.state.ut.us/~code/TITLE10/10_08.htm

U.S. Census Bureau http://www.census.gov
U.S. Department of Housing and Urban Development CHAS tables
http://www.huduser.org/portal/datasets/ahs/ahs97lim.html

Appendix B: Fair Housing Act

HUD has played a lead role in administering the Fair Housing Act since its adoption in 1968. The 1988 amendments, however, have greatly increased the Department's enforcement role. First, the newly protected classes have proven significant sources of new complaints. Second, HUD's expanded enforcement role took the Department beyond investigation and conciliation into the area of mandatory enforcement.

Complaints filed with HUD are investigated by the Office of Fair Housing and Equal Opportunity (FHEO). If the complaint is not successfully conciliated, FHEO determines whether reasonable cause exists to believe that a discriminatory housing practice has occurred. Where reasonable cause is found, the parties to the complaint are notified by HUD's issuance of a Determination, as well as a Charge of Discrimination, and a hearing is scheduled before a HUD administrative law judge. Either party - complainant or respondent - may cause the HUD-scheduled administrative proceeding to be terminated by electing instead to have the matter litigated in Federal court. Whenever a party has so elected, the Department of Justice takes over HUD's role as counsel seeking resolution of the charge on behalf of aggrieved persons, and the matter proceeds as a civil action. Either form of action - the ALJ proceeding or the civil action in Federal court - is subject to review in the U.S. Court of Appeals.

Basic Facts About the Fair Housing Act

What Housing Is Covered?

The Fair Housing Act covers most housing. In some circumstances, the Act exempts owner-occupied buildings with no more than four units, single-family housing sold or rented without the use of a broker, and housing operated by organizations and private clubs that limit occupancy to members.

What Is Prohibited?

In the Sale and Rental of Housing: No one may take any of the following actions based on race, color, national origin, religion, sex, familial status or handicap:

- Refuse to rent or sell housing
- Refuse to negotiate for housing
- Make housing unavailable
- Deny a dwelling
- Set different terms, conditions or privileges for sale or rental of a dwelling
- Provide different housing services or facilities
- Falsely deny that housing is available for inspection, sale, or rental
- For profit, persuade owners to sell or rent (blockbusting) or
- Deny anyone access to or membership in a facility or service (such as a multiple listing service) related to the sale or rental of housing.

In Mortgage Lending: No one may take any of the following actions based on race, color, national origin, religion, sex, familial status or handicap (disability):

- Refuse to make a mortgage loan
- Refuse to provide information regarding loans
• Impose different terms or conditions on a loan, such as different interest rates, points, or fees
• Discriminate in appraising property
• Refuse to purchase a loan or
• Set different terms or conditions for purchasing a loan.

In Addition: It is illegal for anyone to:

• Threaten, coerce, intimidate or interfere with anyone exercising a fair housing right or assisting others who exercise that right
• Advertise or make any statement that indicates a limitation or preference based on race, color, national origin, religion, sex, familial status, or handicap. This prohibition against discriminatory advertising applies to single-family and owner-occupied housing that is otherwise exempt from the Fair Housing Act.

Additional Protection if You Have a Disability

If you or someone associated with you:

• Have a physical or mental disability (including hearing, mobility and visual impairments, chronic alcoholism, chronic mental illness, AIDS, AIDS Related Complex and mental retardation) that substantially limits one or more major life activities
• Have a record of such a disability or
• Are regarded as having such a disability

your landlord may not:

• Refuse to let you make reasonable modifications to your dwelling or common use areas, at your expense, if necessary for the disabled person to use the housing. (Where reasonable, the landlord may permit changes only if you agree to restore the property to its original condition when you move.)
• Refuse to make reasonable accommodations in rules, policies, practices or services if necessary for the disabled person to use the housing.

Example: A building with a "no pets" policy must allow a visually impaired tenant to keep a guide dog.

Example: An apartment complex that offers tenants ample, unassigned parking must honor a request from a mobility-impaired tenant for a reserved space near her apartment if necessary to assure that she can have access to her apartment.

However, housing need not be made available to a person who is a direct threat to the health or safety of others or who currently uses illegal drugs.

Requirements for New Buildings

In buildings that are ready for first occupancy after March 13, 1991, and have an elevator and four or more units:

• Public and common areas must be accessible to persons with disabilities
• Doors and hallways must be wide enough for wheelchairs
• All units must have:
  o An accessible route into and through the unit
  o Accessible light switches, electrical outlets, thermostats and other environmental controls
  o Reinforced bathroom walls to allow later installation of grab bars and
  o Kitchens and bathrooms that can be used by people in wheelchairs.

If a building with four or more units has no elevator and will be ready for first occupancy after March 13, 1991, these standards apply to ground floor units.

These requirements for new buildings do not replace any more stringent standards in State or local law.

**Housing Opportunities for Families**

Unless a building or community qualifies as housing for older persons, it may not discriminate based on familial status. That is, it may not discriminate against families in which one or more children under 18 live with:

• A parent
• A person who has legal custody of the child or children or
• The designee of the parent or legal custodian, with the parent or custodian's written permission.

Familial status protection also applies to pregnant women and anyone securing legal custody of a child under 18.

Exemption: Housing for older persons is exempt from the prohibition against familial status discrimination if:

• The HUD Secretary has determined that it is specifically designed for and occupied by elderly persons under a Federal, State or local government program or
• It is occupied solely by persons who are 62 or older or
• It houses at least one person who is 55 or older in at least 80 percent of the occupied units, and adheres to a policy that demonstrates an intent to house persons who are 55 or older.

A transition period permits residents on or before September 13, 1988, to continue living in the housing, regardless of their age, without interfering with the exemption.

**If You Think Your Rights Have Been Violated**

HUD is ready to help with any problem of housing discrimination. If you think your rights have been violated, the Housing Discrimination Complaint Form is available for you to download, complete and return, or complete online and submit, or you may write HUD a letter, or telephone the HUD Office nearest you. You have one year after an alleged violation to file a complaint with HUD, but you should file it as soon as possible.
What to Tell HUD:

- Your name and address
- The name and address of the person your complaint is against (the respondent)
- The address or other identification to the housing involved
- A short description to the alleged violation (the event that caused you to believe your rights were violated)
- The date(s) to the alleged violation

Where to Write or Call:

Send the Housing Discrimination Complaint Form or a letter to the [HUD Office] nearest you or you may call that office directly.

If You Are Disabled:

HUD also provides:

- A toll-free TTY phone for the hearing impaired: 1-800-927-9275.
- Interpreters
- Tapes and braille materials
- Assistance in reading and completing forms

What Happens when You File a Complaint?

HUD will notify you when it receives your complaint. Normally, HUD also will:

- Notify the alleged violator of your complaint and permit that person to submit an answer
- Investigate your complaint and determine whether there is reasonable cause to believe the Fair Housing Act has been violated
- Notify you if it cannot complete an investigation within 100 days of receiving your complaint

Conciliation

HUD will try to reach an agreement with the person your complaint is against (the respondent). A conciliation agreement must protect both you and the public interest. If an agreement is signed, HUD will take no further action on your complaint. However, if HUD has reasonable cause to believe that a conciliation agreement is breached, HUD will recommend that the Attorney General file suit.

Complaint Referrals

If HUD has determined that your State or local agency has the same fair housing powers as HUD, HUD will refer your complaint to that agency for investigation and notify you of the referral. That agency must begin work on your complaint within 30 days or HUD may take it back.
What if You Need Help Quickly?

If you need immediate help to stop a serious problem that is being caused by a Fair Housing Act violation, HUD may be able to assist you as soon as you file a complaint. HUD may authorize the Attorney General to go to court to seek temporary or preliminary relief, pending the outcome of your complaint, if:

- Irreparable harm is likely to occur without HUD's intervention
- There is substantial evidence that a violation of the Fair Housing Act occurred

Example: A builder agrees to sell a house but, after learning the buyer is black, fails to keep the agreement. The buyer files a complaint with HUD. HUD may authorize the Attorney General to go to court to prevent a sale to any other buyer until HUD investigates the complaint.

What Happens after a Complaint Investigation?

If, after investigating your complaint, HUD finds reasonable cause to believe that discrimination occurred, it will inform you. Your case will be heard in an administrative hearing within 120 days, unless you or the respondent want the case to be heard in Federal district court. Either way, there is no cost to you.

The Administrative Hearing:

If your case goes to an administrative hearing HUD attorneys will litigate the case on your behalf. You may intervene in the case and be represented by your own attorney if you wish. An Administrative Law Judge (ALA) will consider evidence from you and the respondent. If the ALA decides that discrimination occurred, the respondent can be ordered:

- To compensate you for actual damages, including humiliation, pain and suffering.
- To provide injunctive or other equitable relief, for example, to make the housing available to you.
- To pay the Federal Government a civil penalty to vindicate the public interest. The maximum penalties are $10,000 for a first violation and $50,000 for a third violation within seven years.
- To pay reasonable attorney's fees and costs.

Federal District Court

If you or the respondent choose to have your case decided in Federal District Court, the Attorney General will file a suit and litigate it on your behalf. Like the ALA, the District Court can order relief, and award actual damages, attorney's fees and costs. In addition, the court can award punitive damages.

In Addition

You May File Suit: You may file suit, at your expense, in Federal District Court or State Court within two years of an alleged violation. If you cannot afford an attorney, the Court may appoint one for you. You may bring suit even after filing a complaint, if you have not signed a conciliation agreement and an Administrative Law Judge has not started a hearing. A court may award actual and punitive damages and attorney's fees and costs.
Other Tools to Combat Housing Discrimination:

If there is noncompliance with the order of an Administrative Law Judge, HUD may seek temporary relief, enforcement of the order or a restraining order in a United States Court of Appeals.

The Attorney General may file a suit in a Federal District Court if there is reasonable cause to believe a pattern or practice of housing discrimination is occurring.

For Further Information:

The Fair Housing Act and HUD's regulations contain more detail and technical information. If you need a copy of the law or regulations, contact the HUD Office nearest you.

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