



**MURRAY**  
CITY COUNCIL

# Council Meeting December 9, 2025



# **Murray City Municipal Council**

## **City Council Meeting Notice**

**December 9, 2025**

**PUBLIC NOTICE IS HEREBY GIVEN** that the Murray City Municipal Council will hold a City Council meeting beginning at 6:30 p.m. on Tuesday, December 9, 2025 in the Murray City Council Chambers located at Murray City Hall, 10 East 4800 South, Murray, Utah.

The public may view the Council Meeting via the live stream at [www.murraycitylive.com](http://www.murraycitylive.com) or <https://www.facebook.com/Murraycityutah/>.

### **Meeting Agenda**

**6:30 p.m.**      **Council Meeting** – Council Chambers  
Pam Cotter conducting.

#### **Opening Ceremonies**

Call to Order  
Pledge of Allegiance

#### **Approval of Minutes**

Council Meeting – November 18, 2025

#### **Citizen Comments**

Comments will be limited to three minutes, step to the microphone, state your name and city of residence, and fill out the required form.

#### **Special Recognition**

None scheduled.

#### **Consent Agenda**

None scheduled.

#### **Public Hearings**

Staff, sponsor presentations and public comment will be given prior to Council action on the following matters.

1. Consider an ordinance related to land use; amends, updates, and renames the existing Fashion Place West Small Area Plan to the Fashion Place West Station Area Plan as an element of the General Plan. Zachary Smallwood presenting.
2. Consider an ordinance enacting Section 12.28.070 of the Murray City Municipal Code relating to collection fees for outstanding balances owed to the city and amending Sections 7.04.030, 12.30.010, 13.04.040 and 13.48.050 of the Murray City Municipal Code relating to the same. Brenda Moore presenting.

#### **Business Items**



1. Consider a resolution finding that adopting the Utah Wildland Urban Interface Code to apply within Murray City is impracticable. Joey Mittelman presenting.
2. Consider an ordinance enacting Section 2.11.030 and Amending Sections 2.28.040, 17.67.060, 17.172.010 and 17.172.020 of the Murray City Municipal Code relating to Code Enforcement. Chad Wilkinson presenting.
3. Consider an ordinance enacting Title 11 of the Murray City Municipal Code establishing the Administrative Code Enforcement Program. Chad Wilkinson presenting.
4. Consider a Joint Resolution adopting the Murray City Privacy Program Policy. Brooke Smith presenting.
5. Consider a resolution of the Municipal Council (the "Council") of Murray City, Utah (the "City"), authorizing the execution of a Second Supplemental Indenture of Trust in connection with the City's Electric Revenue Bonds, Series 2025; authorizing the taking of all other actions necessary to the consummation of the transactions contemplated by this resolution; and related matters. Brenda Moore presenting.
6. Consider a resolution adopting and approving the Murray City Investment Policy. Brenda Moore presenting.

### **Mayor's Report and Questions**

### **Adjournment**

### **NOTICE**

Supporting materials are available for inspection on the Murray City website at [www.murray.utah.gov](http://www.murray.utah.gov).

Special accommodations for the hearing or visually impaired will be made upon a request to the office of the Murray City Recorder (801-264-2663). We would appreciate notification two working days prior to the meeting. TTY is Relay Utah at #711.

Council Members may participate in the meeting via telephonic communication. If a Council Member does participate via telephonic communication, the Council Member will be on speaker phone. The speaker phone will be amplified so that the other Council Members and all other persons present in the Council Chambers will be able to hear all discussions.

On Thursday, December 4, 2025, at 9:00 a.m., a copy of the foregoing notice was posted in conspicuous view in the front foyer of the Murray City Center, Murray, Utah. Copies of this notice were provided for the news media in the Office of the City Recorder. A copy of this notice was posted on Murray City's internet website [www.murray.utah.gov](http://www.murray.utah.gov) and the state noticing website at <http://pmn.utah.gov>.



Jennifer Kennedy  
Council Executive Director  
Murray City Municipal Council



**MURRAY**  
CITY COUNCIL

# Call to Order

# Pledge of Allegiance



**MURRAY**  
CITY COUNCIL

# Council Meeting Minutes

**MURRAY CITY MUNICIPAL COUNCIL  
COUNCIL MEETING**

Minutes of Tuesday, November 18, 2025

Murray City Hall, 10 East 4800 South, Council Chambers, Murray, Utah 84107

---

**Attendance:**

Council Members:

Pam Cotter      District #2 – Council Chair  
Scott Goodman      District #3  
Diane Turner      District #4  
Adam Hock      District #5 – Council Vice Chair

Others:

Brett Hales	Mayor	Jennifer Kennedy	City Council Executive Director
Doug Hill Chief	Administrative Officer	Pattie Johnson	Council Administration
G.L. Critchfield	City Attorney	Brooke Smith	City Recorder
Rowan Coates	Museum	Brenda Moore	Finance Director
Russ Kakala	Public Works Director	Aron Frisk	Public Works
Criag Burnett	Police Chief	Chad Wilkinson	Community & Economic Dev. Director
Jeff Martin	Facilities	Joey Mittelman	Fire Chief
Citizens and Guests		Ben Gray	IT

Excused: Paul Pickett – District #1

**Call to Order:** 6:30 p.m. – Council Member Cotter

**Approval of Minutes:** Council Meeting, October 7, 2025 and Council Meeting, October 21, 2025.

**MOTION:** Mr. Goodman moved to approve both sets of minutes. Mr. Hock seconded the motion.

Voice vote taken, all “Ayes.” Approved 4-0

**Citizen Comments:**

Karen Summerhays – Murray Resident

Ms. Summerhays shared about ways the Murray Senior Center members care about the Murray community, contribute to the youth, and care about the environment and those in need. She expressed gratitude to the Council for supporting the Center so that seniors could help and support others.

Leann Parker-Reed – Murray Resident

Ms. Parker-Reed reported on the Veterans Day Peace Walk held in Murray Park. She expressed appreciation for all who participated.

Lawrence Horman – Murray Resident

Mr. Horman requested that City leadership provide a single concise answer across all city departments to avoid confusion and contradictory information. He expressed frustration and accused many city departments of giving him inconsistent answers to questions and requests he had.

**Consent Agenda:**

1. **Consider confirmation of the Mayor’s appointment of Leann Parker-Reed to the History Advisory Board for a term beginning September 2025 to September 2028.** Mayor Hales introduced Ms. Parker-Reed and recommended that the Council approve her appointment to the History Advisory Board.

**MOTION:** Mr. Hock moved to approve the consent agenda. Ms. Turner **SECONDED** the motion.

**Council Roll Call Vote:**

Mr. Goodman    Aye  
Ms. Turner       Aye  
Mr. Hock         Aye  
Ms. Cotter       Aye  
Motion passed: 4-0

**Business Item:**

1. **Consider a resolution adopting the regular meeting schedule of the Murray City Municipal Council for calendar year 2026.** City Council Executive Director Jennifer Kennedy reviewed the proposed meeting schedule for 2026.

**MOTION:** Mr. Goodman moved to adopt the resolution and Ms. Turner **SECONDED** the motion.

**Council Roll Call Vote:**

Mr. Goodman    Aye  
Ms. Turner       Aye  
Mr. Hock         Aye  
Ms. Cotter       Aye  
Motion passed: 4-0

**Mayor's Report and Questions:** Mayor Hales reported upcoming firefighter trainings for new hires, announced swearing-in ceremonies, a police retirement and a promotion. He also highlighted the successful CHaRM recycling event, and he invited everyone to the unveiling of the outside wall mural on the Murray Theater.

**Adjournment:** 6:47 p.m.

**Pattie Johnson**  
**Council Office Administrator III**



**MURRAY**  
CITY COUNCIL

# Citizen Comments

Limited to three minutes, unless otherwise approved by Council



**MURRAY**  
CITY COUNCIL

# Public Hearings



**MURRAY**  
CITY COUNCIL

# Public Hearing #1





**MURRAY**

# Community and Economic Development

## General Plan Amendment: Fashion Place West Station Area Plan

### Council Action Request

Committee of the Whole and Council Meeting

Meeting Date: December 9, 2025

<b>Department Director</b> Chad Wilkinson  <b>Phone #</b> 801-270-2427  <b>Presenters</b> Zachary Smallwood	<b>Purpose of Proposal</b>  Amend the adopted Fashion Place West Small Area Plan to a state conforming Station Area Plan.  <b>Action Requested</b>  Adpotion of the amended plan  <b>Attachments</b>  None  <b>Budget Impact</b>  None Anticipated  <b>Description of this Item</b>  The Murray City Planning Division is requesting to amend the previously approved Fashion Place West Small Area Plan to meet the criteria for a Station Area Plan as required by State statute.  In 2022 the Utah State Legislature passed HB 462 which, among other things, requires municipalities with fixed rail guideways (commuter and light rail) to prepare and adopt station area plans (SAP) covering a one-half mile radius of each fixed rail station. SAP's may be unique to their jurisdiction and setting; however, key aspects are to include strategies to increase the availability of affordable housing, promotion of sustainable environmental conditions, enhancements of access to employment opportunities and increase of transportation choices and connections.  The Planning Commission conducted a public hearing on November 20, 2025 and voted 6-0 recommending that City Council approve the amended plan.
<b>Required Time for Presentation</b>  15 minutes  <b>Is This Time Sensitive</b>  No  <b>Mayor's Approval</b>          <b>Date</b> January 31, 2018	

## **MURRAY CITY CORPORATION**

### **NOTICE OF PUBLIC HEARING**

NOTICE IS HEREBY GIVEN that on the 9<sup>th</sup> Day of December, 2025, at the hour of 6:30 p.m., in the City Council Chambers of the Murray City Hall, 10 East 4800 South, Murray, Utah, the Murray City Municipal Council will hold and conduct a Public Hearing to receive comment on and pertaining to amending, updating, and renaming the existing Fashion Place West Small Area Plan to the Fashion Place West Station Area Plan as an element of the 2017 Murray General Plan.

The purpose of this hearing is to receive public comment concerning the proposed amendment as described above.

DATED this 24<sup>th</sup> day of November 2025.



MURRAY CITY CORPORATION

A handwritten signature in blue ink, appearing to read "Brooke Smith", written over a horizontal line.

Brooke Smith  
City Recorder

DATES OF POSTING: November 28, 2025  
PH25-48

UCA 10-9a-204

LOCATIONS OF POSTINGS – AT LEAST 10 CALENDAR DAYS BEFORE THE PUBLIC HEARING:

1. Utah Public Notice Website.
2. City's Official Website.
3. (City Hall) Public Location Reasonably Likely to be Seen by Residents
4. Mailed to Each Affected Entity

ORDINANCE NO. 25-\_\_\_\_\_

AN ORDINANCE RELATED TO LAND USE; AMENDS, UPDATES, AND RENAMES THE EXISTING FASHION PLACE WEST SMALL AREA PLAN TO THE FASHION PLACE WEST STATION AREA PLAN AS AN ELEMENT OF THE GENERAL PLAN.

BACKGROUND

Chapter 3 of the 2017 Murray General Plan (the “General Plan”) presents a “framework for the future” of Murray City (the “City”) and indicates that the primary goal of the General Plan is to “guide growth to promote prosperity and sustain a high quality of life for those who live, work, shop, and recreate in Murray.”

In 2022, the Utah State Legislature passed House Bill 462 which requires municipalities with a “Fixed Guideway Public Transit Station” which provides Rail Service to prepare and adopt Station Area Plans for the area within a one-half mile radius of each Fixed Guideway Public Transit Station platform. Such Station Area Plans must promote certain objectives including increasing the availability of affordable housing, promoting sustainable environmental conditions, enhancing access to employment opportunities, and increasing transportation choices and connections.

The existing Fashion Place West Small Area Plan has been renamed as the Fashion Place West Station Area Plan and has been updated to meet the requirements of House Bill 462 and is now ready for recommendation and adoption. The Fashion Place West Station Area Plan was developed in coordination with City staff and outside consultants, and the proposed amendment is in harmony with the goals and initiatives of the General Plan.

After hearing the matter and citizen comments, the Planning Commission forwarded to the Council a favorable recommendation.

NOW, THEREFORE, be it enacted by the Murray City Municipal Council as follows:

*Section 1. Purpose.* The purpose of this ordinance is to amend, update, and rename the existing Fashion Place West Small Area Plan to the Fashion Place West Station Area Plan as an element of the General Plan.

*Section 2. Amendment.* The attached Fashion Place West Station Area Plan is hereby adopted as an element of the Murray City General Plan.

*Section 3. Effective date.* This Ordinance shall take effect upon first publication and filing of copy thereof in the office of the City Recorder of Murray City, Utah.

PASSED, APPROVED AND ADOPTED by the Murray City Municipal Council on  
this \_\_\_\_ day of \_\_\_\_\_ 2025.

MURRAY CITY MUNICIPAL COUNCIL

\_\_\_\_\_  
Pam Cotter, Council Chair

ATTEST:

\_\_\_\_\_  
Brooke Smith, City Recorder

Transmitted to the Office of the Mayor of Murray City on this \_\_\_\_ day of  
\_\_\_\_\_, 2025.

MAYOR'S ACTION: Approved

DATED this \_\_\_\_ day of \_\_\_\_\_, 2025

\_\_\_\_\_  
Brett A. Hales, Mayor

ATTEST:

\_\_\_\_\_  
Brooke Smith, City Recorder

## CERTIFICATE OF PUBLICATION

I hereby certify that this Ordinance was published according to law on the \_\_\_\_ day of \_\_\_\_\_, 2025.

---

Brooke Smith, City Recorder

Fashion Place West Station Area Plan - Project #25-109 - Roughly 6100 South to City Border and Fashion Place Mall to I-15 - Request to Amend the Fashion Place Small Area Plan to Meet State Station Area Plan Requirements

David Rodgers introduced this agenda item. This is a request from The Murray City Planning Division to amend the previously approved Fashion Place West Small Area Plan to meet the criteria for a Station Area Plan as required by State of Utah statute.

Mark Morris spoke regarding the amendment to the Fashion Place West Small Area Plan. He said the State of Utah requires every city with a fixed rail station on the public transit system to have a station area plan. He described the process that occurred over the last few months to come into compliance with the requirements. He said the state required more focus on the implementation portion of the plan. This involved creating a steering committee, which included Commissioner Hildreth and a member of the City Council. He said the intent of the area plan is to map out the next 5 years, 10 years and 20 years. He said the committee met with Utah Department of Transportation (UDOT) and Utah Transit Authority (UTA) to discuss the plan and how it affects these agencies. He showed an implementation matrix outlining the major milestones of the plan and who is responsible for each task. He said they also collaborated with the Fashion Place Small Management Team. He said that, during the 2020 project, the committee went through a full public process including an open house and online survey. He said the goal is not to create a one-size-fits-all project. Instead, the large area is broken into smaller sub areas, each with different intensities and land use types. He outlined various small tasks for each party as part of the implementation plan.

Commissioner Pehrson and Mr. Morris had a discussion about the specific changes made to the plan since 2020, which included questions about zoning changes. Mark Morris said that zoning is something the city has complete control of. He said staff can approach mall management directly with desired zone changes.

Commissioner Hildreth asked to confirm that UTA and UDOT are in agreement with the plan concepts. Mr. Morris said that there isn't anything formal in writing, but they verbally endorse the plan and have agreed to continue to work collaboratively with the city.

Commissioner Hildreth asked if any specific developers have committed to building in this area. Mr. Morris said, no. He said that UTA owns 5 acres of the land around the station. He said they have specific goals for transit-oriented development for the surrounding land, including surface parking.

Commissioner Hildreth and Mr. Morris had a conversation about how to protect the residential parking from being overtaken by business or transit parking. Mr. Morris said as they go through the development process, there will be a parking study to help understand potential issues before they can determine the best solution. Commissioner Hildreth asked what that process would be like. Mr. Morris said it would involve Murray City approaching UTA, who would probably use a development partner to perform a study.

Commissioner Hildreth asked if the utilities in the area will be able to handle additional development. Mr. Morris said he anticipates the infrastructure will need to be updated.

Chair Richards asked about the next steps after the city approves. Mr. Morris said UTA will then adopt it as an official station area plan.

Chair Richards asked if the plan will be presented to the public. Mr. Smallwood said what was presented today was an amendment to the plan that was originally shared with the public in 2020. At that time, the steering committee had engaged in significant public outreach, including information on the city website and public notices for meetings. The public was informed of tonight's agenda item by posting the notice on the cities website, the Utah public notice website and sent to affected entities. Once this has been adopted, Mr. Smallwood will post it on the website.

Mr. Smallwood addressed the comments from the Engineering Division mentioned in the staff report. He said the comments made by engineering regarding UDOT aren't fully accurate. The Engineering Division was responding to the plan as UDOT handles most requests as of today. He reminded the Commission that this plan looks many years into the future and attitudes could change.

Mr. Morris said they have met with a representative from the Salt Lake City Transportation Office. That representative said it's helpful the committee has a case study from another city they can present to UDOT to demonstrate the success of that city's project.

Chair Richards opened the agenda item for public comment. Seeing no comments, the public comment period was closed.

Commissioner Hildreth made a motion that the Planning Commission forward a recommendation of approval to the City Council to amend the Fashion Place West Small Area Plan to the Fashion Place West Station Area Plan as an amendment to the 2017 Murray City General Plan.

Seconded by Commissioner Rogers. Roll call vote:

<u>A</u>	Hacker
<u>A</u>	Hildreth
<u>A</u>	Hristou
<u>A</u>	Pehrson
<u>A</u>	Richards
<u>A</u>	Rogers

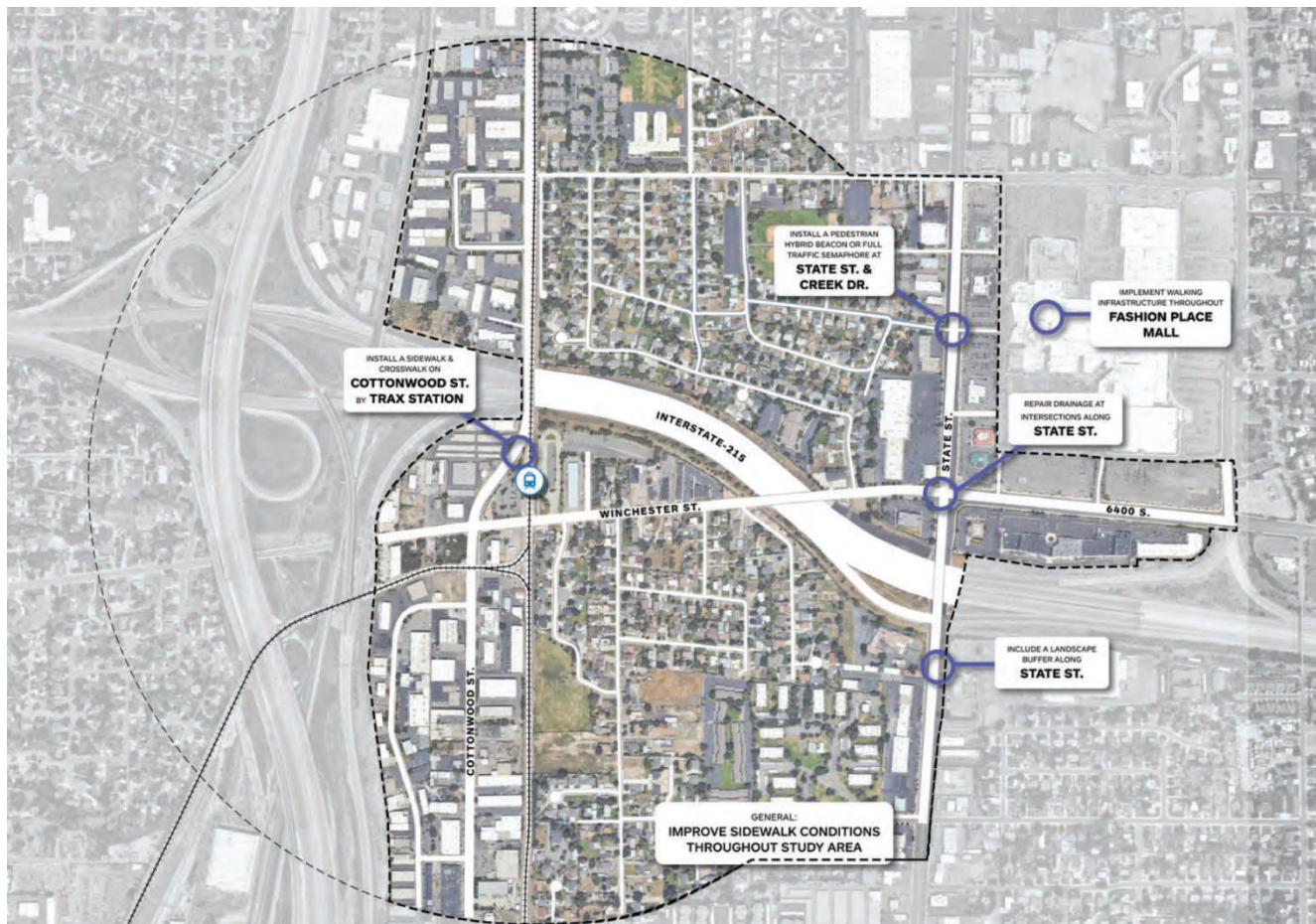
Motion passes: 6-0





## AGENDA ITEM #6 – Fashion Place West Station Area Plan

<b>ITEM TYPE:</b>	General Plan Amendment		
<b>ADDRESS:</b>	Roughly 6100 S to 6790 S and I-15 to State Street	<b>MEETING DATE:</b>	November 20 <sup>th</sup> , 2025
<b>APPLICANT:</b>	Murray City Planning Division & VODA Landscape + Planning	<b>STAFF:</b>	Zachary Smallwood, Planning Manager
<b>PARCEL ID:</b>	Various	<b>PROJECT NUMBER:</b>	25-109
<b>ZONE:</b>	Various		
<b>SIZE:</b>	Approximately 245 Acres		
<b>REQUEST:</b>	The Murray City Planning Division is requesting to amend the previously approved Fashion Place West Small Area Plan to meet the criteria for a Station Area Plan as required by State statute.		





## **I. STAFF REVIEW & ANALYSIS**

### **Purpose**

In 2022 the Utah State Legislature passed HB 462 which, among other things, requires municipalities with fixed rail guideways (commuter and light rail) to prepare and adopt station area plans (SAP) covering a one-half mile radius of each fixed rail station. SAP's may be unique to their jurisdiction and setting; however, key aspects are to include strategies to increase the availability of affordable housing, promotion of sustainable environmental conditions, enhancements of access to employment opportunities and increase of transportation choices and connections.

### **Background**

In 2021 Murray City approved the Fashion Place West Small Area Plan which outlined potential growth for the city in and around the area. As noted above, the State passed legislation requiring cities to adopt station area plans with certain criteria. When Planning Staff reviewed the existing Fashion Place West Small Area Plan it was determined that amendments, though minor, were necessary to meet the criteria spelled out in State statute. Murray City applied for, and received, funding from the State to contract with VODA Landscape + Planning to update their document to meet those requirements.

### **Review**

Planning Division Staff are requesting that the Planning Commission review the proposed amendments creating the station area plan and forward a recommendation of approval to the City Council. Staff has provided a summary of the document below. It is intended to help guide the commissioners in reviewing the plan.

The following is a review of the substantive changes that have occurred since the adoption of the Small Area Plan in 2021.

### **Executive Summary and Implementation**

The executive summary and implementation chapter highlights the area plan's goals, existing conditions, housing and connectivity strategies, and lastly helps provide a framework for implementation of the plan. This section is used to provide an introduction and primer for what will be discussed in depth within the plan itself.

### **Existing Conditions**

This chapter was amended and outlines the current situation of the study area. It builds upon the work that was conducted in 2020 with access to new data that has since been released. This includes data from the 2020 census, office and retail vacancy rates, and housing prices. This section also calls out community assets such as Grant Park, the Senior Recreation Center, the two elementary schools within the area, and the TRAX station itself.

### **Vision and Concept Plans**

This is a new addition to the Plan that is required by State statute. The chapter lays out what this area could be in the next thirty (30) years and how multiple stakeholders will be able to achieve that vision. This is often seen as the “big ideas” chapter, though some may take significant time and investment from multiple agencies. It allows the city to explore potential ways of creating places around transit stations.

The station area plan calls for the study area to be divided into four (4) subareas. These subareas allow for focused growth and improvements depending on ability to provide new services, service existing residents, and foster future growth.

Station Core: a mixed use transit district includes mid to higher density housing, ground floor retail, small office/coworking spaces, and civic/public gathering spaces. Development will largely come from UTA who owns multiple acres in this core area.

Fashion Place Mixed-Use Center: the plan recommends that surface parking areas around the mall are redeveloped with structured parking and multiple use buildings. This aims to be a major employment center while maintaining the retail core that Murray is known for.

Mixed Use Transition Districts: along 6400/Winchester, Cottonwood Street transition to pedestrian friendly environments with active uses on the ground floors.

Residential Neighborhood Preservation and Enhancement: this sub area is used to retain and reinforce the neighborhoods with infill opportunities focused on “missing middle” housing such as ADUs, duplex conversions, etc. expanding gentle density to allow existing residents to age in place without disrupting the character of the neighborhood.

### **Housing**

This chapter updates the in depth analysis in the study area and finds that housing demand is still at an all-time high. Providing a diversity of housing options allows for people to stay in their neighborhoods longer. Residents of Murray City are proud to live here and encouraging opportunities to allow for someone to cycle through different types of housing while staying in the city allows residents to remain in the City. Planning Division Staff consistently hear from residents that used to live in Murray, moved away, and want to or have come back. If more opportunities for housing are provided people would not have to leave as often.

### **Connectivity**

This chapter has largely remained the same as the previously adopted plan with minor updates to data collection and precedents that have been observed since the approval of the plan.

## **Implementation**

This is a newly created chapter that is required by statute. This outlines goals for the city and various stakeholders to execute the vision. This gives those stakeholders and the city ideas of when certain aspects should be expected to be worked on during the five years after adoption. This section also provides potential funding sources to seek in order to accomplish the goals. Staff has reviewed these extensively and is confident that these timelines give staff adequate lead time to work on the projects.

## **II. GENERAL PLAN CONSIDERATIONS**

The primary goal of the 2017 General Plan is to “guide growth to promote prosperity and sustain a high quality of life for those who live, work, shop, and recreate in Murray”. Based on that primary goal, five Key Initiatives were identified through the public process in developing the General Plan. Four of the five initiatives directly tie into development of the proposed station area plan. “Create Office/Employment Centers”, the second initiative, prescribes the importance of creating new opportunities for office and employment. The proposed plan should help to make creating office space easier. The area surrounding the TRAX station should be a wholly contained neighborhood (Initiative 3- Livable + Vibrant Neighborhoods) where people can access all their daily needs but should also generate visitors from other neighborhoods in Murray. Initiative 4-Linking Centers/Districts to Surrounding Context and Initiative 5-A City Geared Toward Multi-Modality, are tentpoles as the Planning Division and consultant worked to develop the station area plan.

## **III. CITY DEPARTMENT REVIEW**

A draft of the Fashion Place West Station Area Plan was distributed to the various Murray City Departments including Engineering, Building, Water, Wastewater, Power, Police, and Fire. Staff has provided their comments below. Staff wants to mention that these comments are based on rules and regulations as they are today. This is a planning document that is looking further out into the future and some of these projects may never happen or be substantially different than what is shown. Planning Staff has forwarded these comments over to the consultant to review and make the requested narrative changes.

### Engineering:

- Page 6; Proposed Traffic Signal at Creek doesn’t meet UDOT requirements and will likely not be allowed.
- Page 6; The Cottonwood Street Bridge has already been replaced. It will likely be 20 to 30 years before additional work occurs.
- Page 6; The Winchester Bridge is in good condition; it will likely be 10 years before addition surface work occurs. Full replacement may be 20 to 30 years out.
- Page 14; Last paragraph in Section 5. Change 2020 to 2025.
- Page 19; Under Retail Trends, Correct overlapping text.

- Page 26; Buffered Bike Lanes were added in 2023.
- Page 26; 6 foot wide sidewalk was added to the bridge over I-215 in 2024.
- Page 28; 6 foot wide sidewalk was added to the bridge over I-215 in 2024.
- Page 29; Bridge over I-215 was reconstructed in 2024. Sidewalk was widened and the bridge will accommodate bike lanes.
- Page 37; Commercial development on the bridge over I-215 is likely not feasible.
- Page 38; The Jefferson Detention Basin is a regional drainage facility that is essential to Murray and Midvale's stormwater management system. Transition into a park must be done in a manner that does not affect the capacity and functionality of this facility!
- Page 38; I have a hard time imagining a scenario that UDOT will ever embrace a commercial development that spans I-215.
- Page 41; The Winchester Bridge is in good condition; it will likely be 10 years before additional surface work occurs. Full replacement may be 20 to 30 years out.
- Page 59; Winchester and 700 West Intersection and Signal project was just completed.
- Page 64; Bike lanes on Winchester Street east of State are unsafe! WFRC's suggests a multi-use trail along the mall property.
- Page 66; The TWLT on the Winchester Bridge will not be removed. This is needed for turning vehicles and safety.
- Page 66; Landscaping on the Winchester Bridge will not be allowed.
- Page 96; The Cottonwood Street bridge was just reconstructed and will not be replaced in the foreseeable future. The Winchester Street Bridge over I-215 is in good condition and won't likely be replaced in the foreseeable future.

#### Wastewater:

- Concept for new bridge deck with housing over Winchester St. that is mentioned in several locations of the document would not be feasible for the sewer utility. UDOT will not allow sewer/water infrastructure to be tied to the bridge deck. UDOT is currently advocating and requesting to have all utilities removed from any bridge deck.

#### Power Department

- Not enough information to make a full review. The plans do not contain any load data for the anticipated electrical service(s). Recommend setting up a formal meeting with Power Department management to discuss this project in detail.
- Several existing powerlines will need to be protected in place and/or relocated.

- Power is currently not available at several of the proposed building sites. New service to the building(s) will be placed underground.
- When the time comes to build the new buildings, we will want to have a meeting to plan the new electrical service for each.
- The developer must meet all Murray City Power Department requirements and the current NESC/NEC code and provide the required easement/safety clearance(s) for equipment and Power lines.

Other reviewing departments did not provide comments or did not state any concerns with the proposed plan.

#### **IV. PUBLIC INPUT**

Thirty-nine (39) notices were mailed to affected entities regarding the amendment to the General Plan. Additionally, the notice was published on Murray's website and the State of Utah's Public Notice website. As of the date of this report staff has not received any comments.

#### **V. FINDINGS**

Based on the analysis of the proposed station area plan and review of the Murray City General Plan, staff concludes the following:

1. The Murray City General Plan provides direction in implementation through five key initiatives.
2. The requested amendment has been carefully considered based on state requirements and review of city planning best practices.
3. Chapter 3, Framework for the Future, of the Murray City General Plan calls for the development of Area Planning Project along rail transit-oriented developments.
4. The proposed General Plan amendment is consistent with the Goals & Initiatives of the Murray City General Plan.
5. The proposed station area plan will provide Murray City residents, staff, elected officials, and the development community clear guidance as to how the City anticipates development within the area.

#### **VI. CONCLUSION/RECOMMENDATION**

Based on the background, analysis, and the findings within this report, Staff recommends that the Planning Commission **forward a recommendation of APPROVAL to the City Council to amend the Fashion Place West Small Area Plan to the Fashion Place West Station Area Plan as an amendment to the 2017 Murray City General Plan.**



## NOTICE OF PUBLIC HEARING

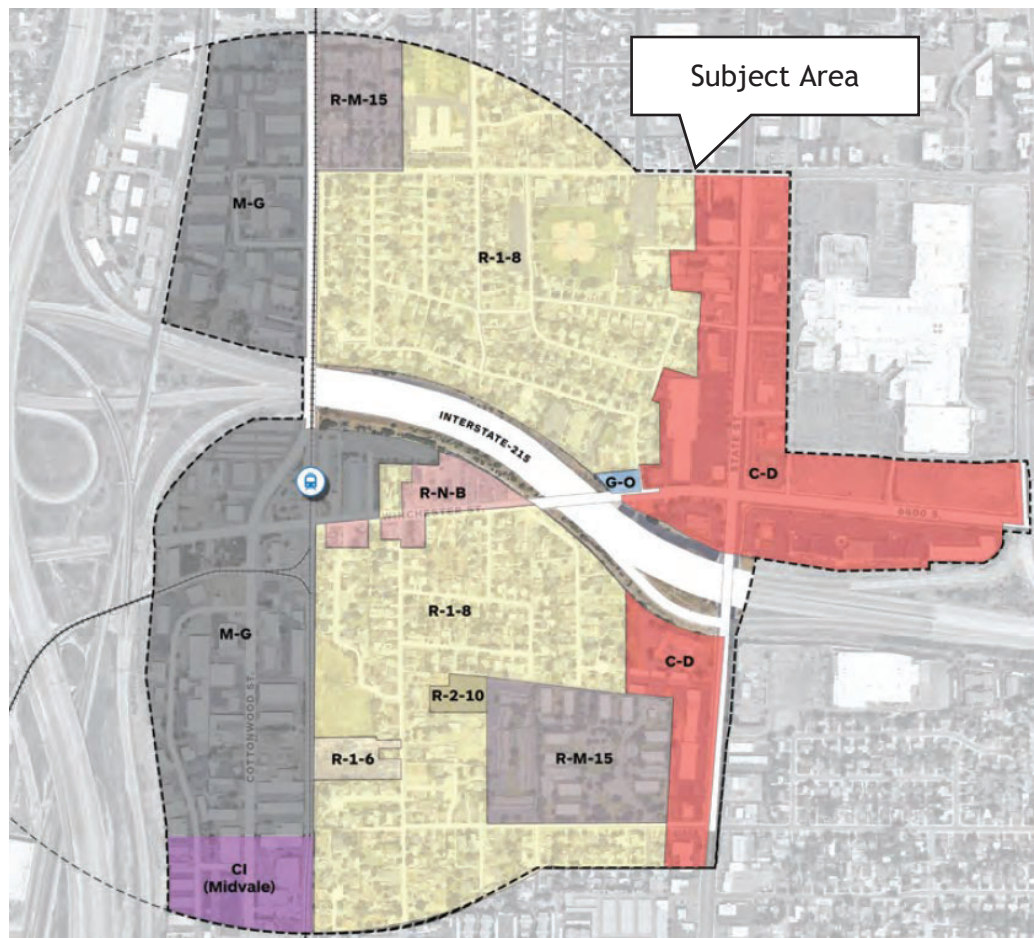
November 20th, 2025, 6:30 PM

The Murray City Planning Commission will hold a public hearing in the Murray City Council Chambers, located at 10 East 4800 South to receive public comment on the following application:

**Murray City Community and Economic Development** is requesting an amendment to the adopted Fashion Place West Small Area Plan to convert it to a Station Area Plan that meets the requirements of HB462. This amendment encompasses approximately ½ mile radius from the Fashion Place West Station platform as indicated below. **The Planning Commission will be making a recommendation to the City Council for this item. The City Council will hold another Public Hearing to make a decision regarding this application at a later date.**

To make comments regarding this proposal the public may do so at the meeting, by calling Murray City Planning Division at (801) 270-2430, or email [pc@murray.utah.gov](mailto:pc@murray.utah.gov). You have received this notice because you own property within 300 feet of the subject property.

The meeting will be streamed online, at [www.murraycitylive.com](http://www.murraycitylive.com) or [www.facebook.com/MurrayCityUtah/](https://www.facebook.com/MurrayCityUtah/).



Special accommodations for the hearing or visually impaired will be upon a request to the office of the Murray City Recorder (801-264-2660). We would appreciate notification two working days prior to the meeting. TTY is Relay Utah at #711

Public Notice Dated | November 7<sup>th</sup>, 2025





# FASHION PLACE WEST STATION AREA PLAN

MURRAY CITY & MIDVALE CITY, UTAH

2025

## ACKNOWLEDGMENTS

THE FOLLOWING INDIVIDUALS CONTRIBUTED TO THE DEVELOPMENT OF THE FASHION PLACE WEST STATION AREA PLAN.

### MURRAY CITY

MAYOR BRETT A. HALES

### CITY COUNCIL

PAUL PICKETT  
PAM COTTER  
SCOTT GOODMAN  
DIANE TURNER  
ADAM HOCK

### PLANNING COMMISSION

MICHAEL RICHARDS  
PETE HRISTOU  
JAKE PEHRSON  
AARON HILDRETH  
PETER KLINGE  
KATIE ROGERS  
NED HACKER

### STAFF

ZACHARY SMALLWOOD  
CHAD WILKERSON  
ELVON FARRELL  
DAVID RODGERS

### MIDVALE CITY

ADAM OLSON, COMMUNITY  
DEVELOPMENT DIRECTOR

### WASATCH FRONT REGIONAL COUNCIL

BYRON HEAD

### UTAH TRANSIT AUTHORITY

VALARIE WILLIAMS

### CONSULTANT TEAM

MARK MORRIS, VODA  
BRYCE BUSHMAN, VODA  
JEFF ALLS, VODA  
LUCAS HORNS, VODA

ADOPTED BY MURRAY CITY

16 FEBRUARY 2021

ADOPTED BY MIDVALE CITY

16 FEBRUARY 2021

ADOPTED BY UTAH TRANSIT  
AUTHORITY

16 FEBRUARY 2021

ADOPTED BY WASATCH FRONT  
REGIONAL COUNCIL

16 FEBRUARY 2021

## CONTENTS

- 1** [EXECUTIVE SUMMARY](#)
- 2** [EXISTING CONDITIONS](#)
- 3** [VISION & CONCEPT PLANS](#)
- 4** [HOUSING](#)
- 5** [CONNECTIVITY](#)
- 6** [DESIGN GUIDELINES](#)
- 7** [IMPLEMENTATION](#)
- 8** [APPENDIX](#)





## INTRODUCTION

The Fashion Place West Station Area Plan provides a forward-looking framework for the coordinated growth and evolution of the area surrounding the Fashion Place West TRAX station. First identified in the Murray City General Plan as a catalyst location for transit-oriented development, this station area continues to represent one of Murray's most strategic opportunities to accommodate growth in a form that is walkable, mixed-use, connected, and economically resilient. In recent years, the Salt Lake Valley has experienced substantial population growth, sustained demand for housing near transit, and significant shifts in retail patterns—including continued repositioning of large retail centers. In 2025, these conditions reinforce the importance of proactively guiding the future of this district to ensure that change delivers lasting community benefit.

Murray remains centrally positioned within the Salt Lake Valley and functions as a regional hub for healthcare, employment, commercial services, and transit access. As of 2025, the city is home to just over 51,000 residents, reflecting steady growth over the past decade. Its nearly twelve square miles contain a balanced mix of established neighborhoods, employment centers, and civic institutions.

The Fashion Place West study area—located along the city's southwestern boundary—encompasses approximately 245 acres of land between the I-215 interchange and State Street. The area includes a wide range of uses and building forms: aging light industrial buildings and service-oriented commercial uses; Fashion Place Mall, which continues to operate as a major regional retail destination while exploring redevelopment and site reinvestment strategies; established multifamily residential communities; and a stable single-family neighborhood that is influenced by its proximity to the interstate system and regional road network.

These land use conditions present both opportunities and challenges. Much of the industrial building stock dates from the mid-20th century and may no longer meet contemporary operational or market needs. Large surface parking lots, wide roadways, and block patterns oriented toward automobile circulation create barriers for pedestrians, bicyclists, transit riders, and neighborhood-scale activity. At the same time, the Fashion Place West TRAX station offers direct regional rail access to Downtown Salt Lake City, the University of Utah, West Valley City, Draper, and other key destinations. This transit access, combined with the changing market conditions around retail and employment space, makes the area particularly well-positioned to transition into a more complete and connected district over time.

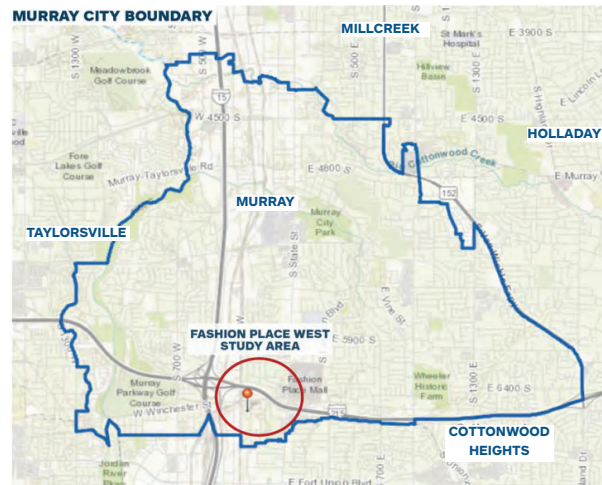


Figure 1.0 Map of Murray City and surrounding municipalities.

The goals of this Station Area Plan respond directly to community priorities and statewide policy objectives that emphasize affordability, sustainability, economic connection, and mobility choice. The Plan is driven by four foundational goals:

1. Increase the availability and affordability of housing, including moderate income housing.
2. Promote sustainable environmental conditions.
3. Enhance access to opportunities.
4. Increase transportation choices and connections.

*Increase the availability and affordability of housing.*

Since 2020, the Wasatch Front housing market has been shaped by rising construction costs, population growth, and significant demand for rental and ownership units near transit and employment centers. While Murray maintains a relatively balanced housing stock compared to some neighboring jurisdictions, the need for moderate-income housing—including housing for workers, young families, older adults, and essential employees—remains a critical pressure. The station area includes parcels with

capacity to support additional housing, particularly through mixed-use infill and the redevelopment of underutilized industrial or commercial sites. Creating new housing choices near transit can help reduce combined housing and transportation cost burdens, expand access to regional job centers, and support a more diverse and stable community.

*Promote sustainable environmental conditions.*

The Salt Lake Valley continues to confront air quality challenges and heightened heat island effects, both of which are exacerbated by auto-oriented land use patterns and large expanses of impervious surface. Compact, mixed-use development patterns also reduce energy use and support regional climate goals. Environmental sustainability in this context is not only ecological—it directly enhances public health, neighborhood comfort, and long-term livability.

*Enhance access to opportunities.*

The Fashion Place Mall and surrounding commercial corridors continue to offer employment and economic activity, and, in 2025, the national retail landscape is shifting toward mixed-use repositioning, smaller format storefronts, experience-based commercial, and integration of housing and office uses. The Station Area Plan provides a framework for how reinvestment can enhance economic vitality while expanding access to services, daily needs, and jobs. By introducing new public spaces, neighborhood-serving commercial areas, and safe multimodal connections, the plan supports a district where residents, workers, and visitors can easily move between housing, employment, shopping, recreation, and transit.

*Increase transportation choices and connections.*

Although the TRAX station is a regional asset, the surrounding multimodal network requires improvement to fully support transit-oriented development. As of 2025, pedestrian crossings, bicycle infrastructure, sidewalk continuity, and local street connectivity remain inconsistent. Interstate access ramps and high-speed arterial streets create barriers between the station, the mall area, and nearby neighborhoods. This Plan identifies strategies to improve first- and last-mile transit access, enhance pedestrian and bicycle safety, increase connectivity across I-215, and create streets designed for everyday, local-scale movement—not just vehicle throughput. Expanding mobility choices helps reduce congestion, improve public health, and support households that prefer or rely on alternatives to driving.



## EXECUTIVE SUMMARY

The Executive Summary provides a brief overview of the Station Area Plan goals, existing conditions, housing recommendations, connectivity suggestions, as well as possible implementation measures.

### 1.1 STATION AREA PLAN GOALS

The following goals for the study area were established through the Station Area Planning process:

- Strengthen relationship between TRAX station and Fashion Place Mall.
- Improve connectivity for the neighborhood.
- Improve overall neighborhood quality.
- Promote transit use and active transportation.

### 1.2 EXISTING CONDITIONS

The first step in the process is to understand the existing conditions as well as challenges that should be addressed within the Fashion Place West neighborhood.

#### 1.2.1 ASSETS

The Fashion Place West study area is centrally located in Murray, in close proximity to many valuable community assets, such as the Fashion Place West TRAX station and Fashion Place Mall.

#### 1.2.2 CHALLENGES AND OPPORTUNITIES

Challenges in the study area could limit achieving the goals of the plan if they are not acknowledged and addressed as part of the planning process. Challenges include bridges and major interstates bisecting the neighborhood and poor connectivity for vehicles, pedestrians, and cyclists.

Opportunities in the study area include:

- Future land use amendments to current irregular development patterns.
- Developing Jefferson Detention Basin as an activated park space.
- Using potential future expansion projects at Fashion Place Mall as an opportunity for improved urban design and innovative solutions to provide increased connectivity.

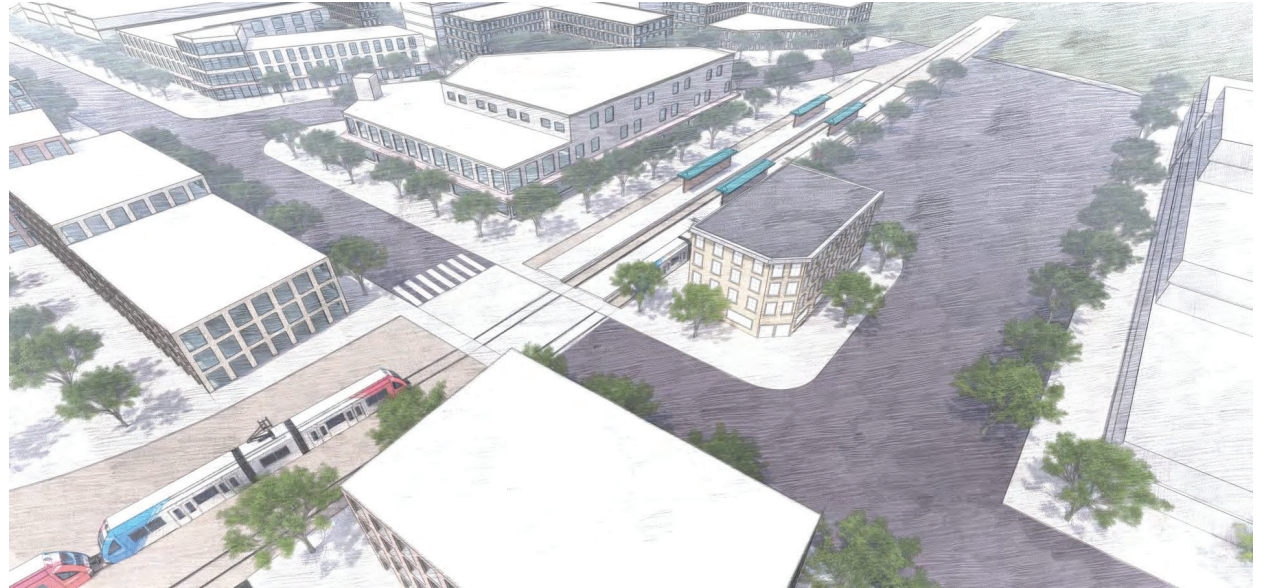


Figure 1.1 Rendering of potential development scale in proximity to the Fashion Place West TRAX station.

#### 1.2.3 BARRIERS TO DEVELOPMENT

Barriers to development within the study area include:

- Lack of City owned land that could spur private development.
- Current zoning regulations prohibiting density and growth including front yard setbacks, height limits, open space requirements, and parking requirements.
- The cost of construction and lack of labor force needed to expand development.

#### 1.2.4 ECONOMIC CONDITIONS

Economic conditions in the Fashion Place West area are relatively similar to those of Murray City and Salt Lake County as a whole. The median age in the study area is 32.5 years, which is similar to the County and a bit younger than the City.

Median household income is lower in the study area (\$54,974) than the City (\$65,132) and the County (\$73,627). However, the access to jobs within the study area (7.4) is far higher than the County (6.4), but still below the City (8.2).

Taxable sales per capita in 2018 in Murray City, totaled \$2.28 Billion, approximately \$46,508 per resident. This is notably high in comparison to nearby cities, as shown by the data for South Jordan (\$21,907), West Valley (\$19,880), and West Jordan (\$15,990). Additionally, per capita statistics for Salt Lake County are \$25,092.

The metrics show that the study area could be a prime location to live and visit, given the strong economy. Additionally, these metrics illustrate the need for more affordable and diverse housing types as well as improved alternative transportation methods, especially between public transit and Fashion Place Mall.





### 1.2.5 HOUSING TRENDS

Median Home Values in the study area are lower (\$239,474) than the City (\$318,596) and the County (\$327,451). The housing and transportation costs per household in the study area are 28 percent of household expenses compared to that of the County at 27 percent. These statistics are an indication that the housing within the study area is more moderately priced, fulfilling a need in the region that is difficult to find, while also indicating that more diverse options should be encouraged and considered in the neighborhood.

### 1.2.6 CONNECTIVITY CONDITIONS

Connectivity within the study area is poor due its geographic location and lack of streetscape amenities. Future improvements should address these issues and improve access between residential neighborhoods, as well as to and from the TRAX station and the Mall for all transportation types.

Current barriers include:

- Lack of bicycle infrastructure (with the exception of Winchester Street).
- Lack of pedestrian-friendly infrastructure at locations in, and adjacent to, Fashion Place Mall.
- Multiple residential neighborhoods lacking sidewalks.

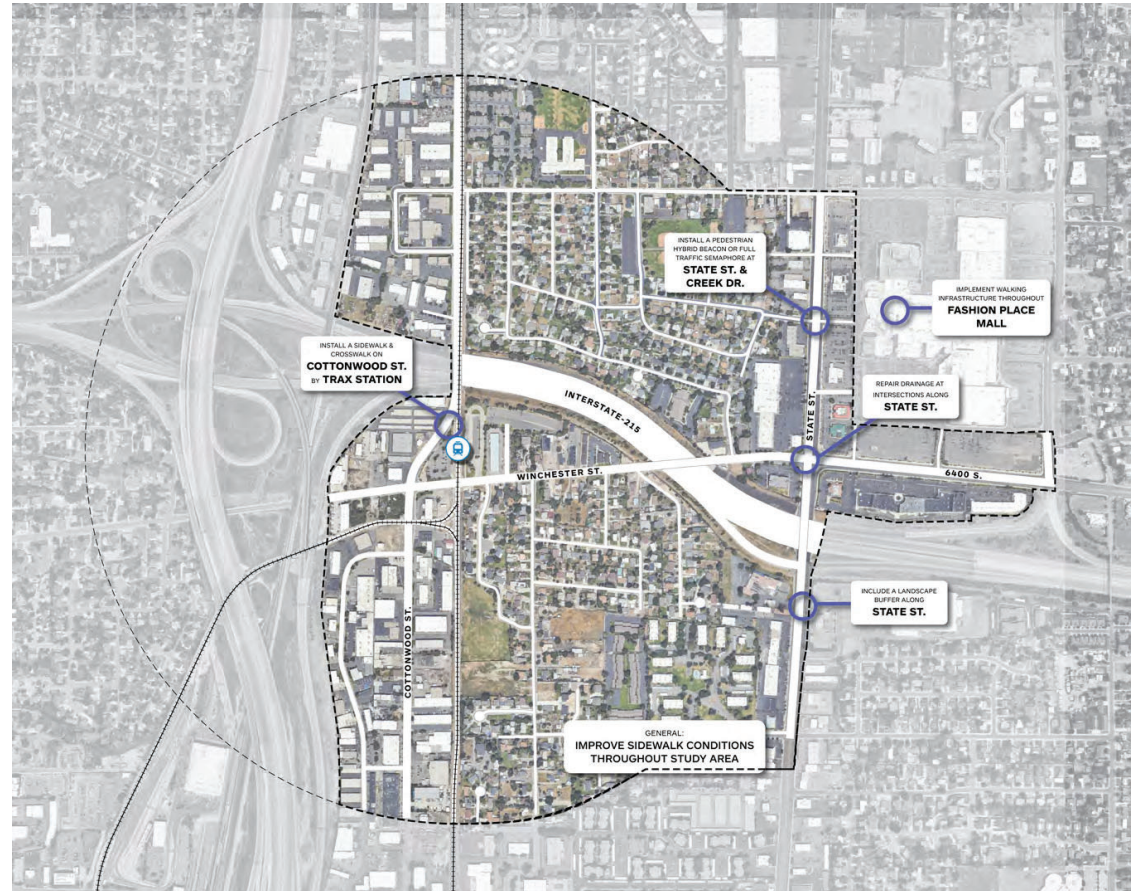


Figure 1.2 The Fashion Place West neighborhood lacks adequate infrastructure for pedestrians. The map above illustrates improvements that would improve the pedestrian experience in the study area.



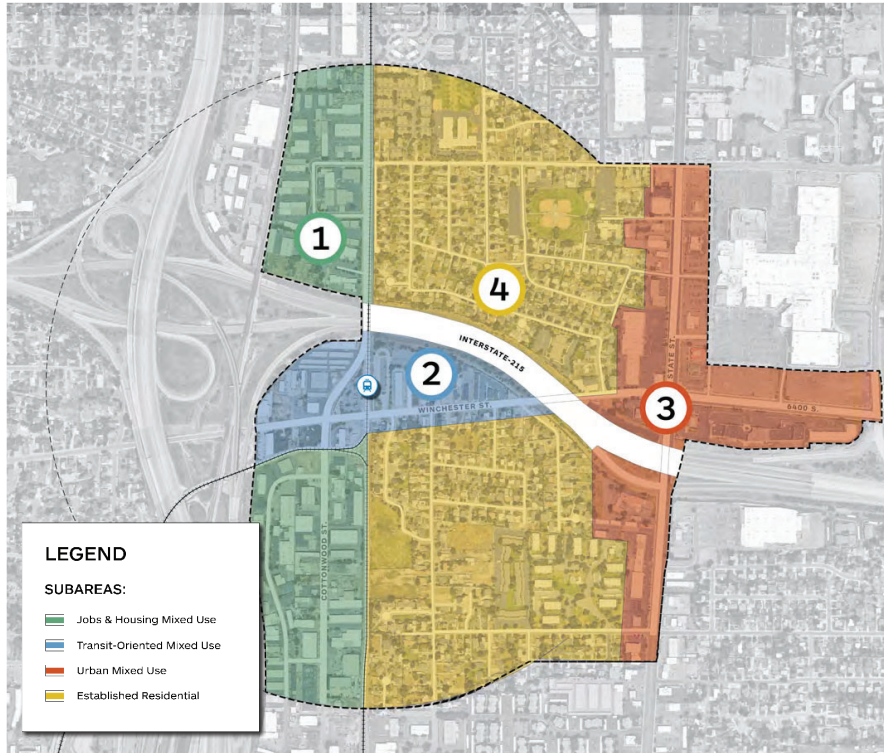


Figure 1.1 Map of subarea areas within the Fashion Place West study area. Residential use recommendations vary by subarea.

### 1.3 HOUSING RECOMMENDATIONS

In order to maintain and protect the character of the established Fashion Place West neighborhood as well as promote growth around it, future development should be focused on providing more diverse housing options. These options and housing recommendations should vary and be context sensitive depending on the location. Creating subareas will help to give specific recommendations on housing types that

complement the surroundings.

### 1.4 CONNECTIVITY RECOMMENDATIONS

Connectivity recommendations in the study area should be guided primarily by the way in which pedestrians and bicyclists access the Fashion Place West TRAX station and the mall. Additionally, vehicular travel between the north and south sides of the study area should be improved. Recommendations including streetscape improvements and bridge reconstruction are important to the flow in the study area with respect to vehicular traffic, public transit, as well as bicycle and pedestrian access.

Types of improvements should include:

1. Updating overall active transportation connectivity between residential neighborhoods, the TRAX station, and Fashion Place Mall.
2. Developing a parking strategy.
3. Adopting a streetscape improvement plan to ensure future connectivity.
- 4.

### 1.5 DESIGN GUIDELINES

Design Guidelines in the Fashion Place West study area should focus on creating an inviting environment for pedestrians, and a pleasant destination for residents and visitors. The guidelines should discuss elements such as:

- Building placement
- Building design
  - Ground floor details
  - Ground floor transparency
  - Prominent entrances
  - Treatment of blank walls
  - Articulation
- Signage design
- Street and streetscape design relating to active transportation and vehicular travel
- Parking lot design and location

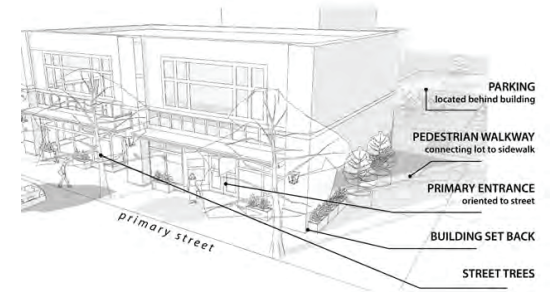


Figure 1.4 The diagram above illustrates the ideal placement of residential buildings to maximize the lot while addressing the street.



## 1.6 STRATEGIC IMPLEMENTATION MEASURES

### 1.6.1 INTRODUCTION

In order for the vision and objectives laid out in this plan to be realized, it will likely be the result of a long-term process, where residents, City staff, elected officials, as well as other public entities champion the vision to ensure the revitalization of the Fashion Place West study area that they want to see. The strategic implementation measures in this section present the vision and illustrative plan for the study area.

The implementation outlines phasing and policy recommendations for the Fashion Place West study area. They are intended to provide action items that the City, UTA, UDOT, and other stakeholders would need to complete in order for the area to succeed in becoming a vibrant transit-oriented neighborhood.

Strategic recommendations are broken down into the following five categories:

1. Housing
2. Connectivity
3. Policy Updates and Land Use Amendments
4. Phasing
5. Economic Development

### MARKET FORCES

In discussions with local developers during the planning process, barriers were identified that may hinder future development and revitalization of the Fashion Place West study area. Some of the concerns included:

1. Existing parking requirements
2. Existing zoning
3. Lack of publicly controlled property
4. Lack of financial incentives (opportunity zone tax credits, TIF financing)
5. Lack of walkability
6. Vehicular connectivity issues

Some of these barriers could be addressed by amending necessary land use documents. Improving walkability and vehicular connectivity are issues that should be tackled first by drafting and adopting a plan that lays out phasing and



Figure 1.5 The implementation strategies recommend ordinance amendments that would allow a mix of uses at higher densities in the Fashion Place West neighborhood.

responsibilities, so that all types of connectivity in the study area are improved.

### 1.6.2 HOUSING PRIORITIES

Housing priorities within the study area were determined by a combination of industry best practices, current market conditions, and desires of residents. These priorities include:

1. Offering services and amenities near housing
2. Providing housing for all stages of life
3. Creating a walkable neighborhood
4. Increasing allowable residential densities along, and adjacent to, the Fashion Place West TRAX station, I-15, and State Street
5. Addressing established residential neighborhoods by creating appropriate transitions between existing residential and new, higher density developments
6. Incorporating a mix of uses into new residential developments as well as existing single-use zone districts

### 1.6.3 CONNECTIVITY PRIORITIES

Connectivity enhancements to the Fashion Place West study area should be centered around improved traffic flow and increased comfort for pedestrians and bicyclists. These include the following priorities:

1. Improving overall active transportation connectivity between residential

neighborhoods, the TRAX station, and Fashion Place Mall

2. Developing parking strategy
3. Adopting a streetscape improvement plan to ensure future connectivity in key areas:
  - (a) Winchester Street
  - (b) Cottonwood Street
  - (c) Key intersections
  - (d) Fashion Place Mall access points

### 1.6.4 POLICY UPDATES AND LAND USE AMENDMENTS

1. Create new Fashion Place West overlay zone district (FPW). This new overlay zone should consider the following:
  - (a) Parking
    - (i) Include shared parking provision
    - (ii) Reduce residential parking requirements based on proximity to TRAX station and shared parking calculations
    - (iii) Implement parking maximums
  - (b) Consider reducing front yard setbacks from 15 feet and 25 feet, to 0 feet in order to encourage human scale development
  - (c) Implement maximum setback requirements
  - (d) Decrease open space requirements from 20 percent to 10 percent
  - (e) Implement Ground Floor activation recommendations
2. Support re-zoning areas within the study area boundaries per recommendations of the General Plan Future Land Use map:
  - (a) Commercial District (C-D) to Mixed-use (M-U)
  - (b) Manufacturing (MFG) to Fashion Place West Overlay (FPW)
  - (c) Residential Neighborhood Business (R-N-B) to Fashion Place West Overlay zone (FPW)







Figure 1.6 Improving the connectivity for vehicles, cyclists, and pedestrians is a key component of the implementation strategy in the Fashion Place West neighborhood.

### 1.6.5 PHASING

A phased approach to change to the Fashion Place West area aligns with the limitations of the City and development community. The three phases of redevelopment in the study area are detailed in the Implementation chapter of this document, with discussion of responsible parties and needed collaboration amongst entities.

#### SHORT TERM

1. Adopt streetscape improvement and connectivity plans.
2. Prioritize residential infill development adjacent to TRAX station.
3. Perform streetscape improvements:
  - (a) Sidewalks
  - (b) Street trees
  - (c) Right-of-way changes:
    - (i) Bike lanes
    - (ii) Vehicular lane configurations
  - (d) Street lighting
4. Improved UTA bus circulation and frequency with Route 209.
5. Amend zoning ordinance and adopt Fashion Place West overlay zoning.

#### MEDIUM TERM

1. Work with UDOT to install a traffic signal at Creek Drive and State Street.

2. Work with Fashion Place Mall to improve internal pedestrian connectivity and pedestrian access to mall site.
3. Work with UDOT to improve pedestrian and bicycle experience at Winchester and State Street intersection.
4. Encourage the addition of structured parking at Fashion Place Mall.
5. Help facilitate increased densities that includes residential component on West side of State Street.

#### LONG TERM

1. Reconstruction of Winchester and Cottonwood Street Bridges by UDOT.
2. Recommend construction of UTA Parking structure to facilitate development of a more mixed-use destination for the City.
3. Support the increase of densities and residential development types within mall property, especially adjacent to State Street and 6400 South
4. Facilitate property transition of existing industrial properties on west side of study area



Figure 1.7 Housing priorities in the Fashion Place West Station Area Plan include zoning amendments to allow more housing types in close proximity to the TRAX station.

### FINANCIAL TOOLS AND INCENTIVES TO CONSIDER

1. Bonding
2. Future Budget Allocation
3. Public-Private Partnerships
4. CRA/RDA funding for housing developments, HTRZ funding
5. Grants
  - (a) UTA
  - (b) UDOT
  - (c) Other public transit related funding

## 2 EXISTING CONDITIONS





## 1. AREA HISTORY

The Fashion Place West station area hosts a well located TRAX station, various different types of light industrial and commercial businesses, an apartment complex, condo development, and approximately 200 single-family homes. The TRAX station is a jumping off point for shoppers, employees, and residents coming and going from around the valley. The area has been primarily occupied by light industrial and single-family residences since the neighborhood was originally developed.

For much of its history, the study area was dominated by agricultural production. Transportation corridors, both rail and auto, cut through this area early in the development of regional transportation networks. With State Street serving as a major north/south connection, a majority of development in the study area was focused on this corridor. Aerial photography from 1964 (image right) illustrates the types of development found in the area prior to the introduction of the Interstate Highway system.

### SIGNIFICANT ROADWAYS

The study area is bisected by two interstate highways, Interstate 15 and the Interstate 215 beltway. The area is directly connected to I-215 via the State Street and 280 East exits. I-15 via I-215 can be accessed at the interchange located one mile west of the State Street exit, immediately adjacent to the western boundary of the study area.

The Salt Lake County portion of Interstate 15 was completed in the early 1970s, separating the study area from neighborhoods to the west, but also giving the area added value as centrally located area near I-15. The I-215 beltway was built in several sections. The section immediately west of State Street opened in 1976, and the section immediately east of State Street opened in 1985. The entire length of I-215 was finished in 1989.

These two highways are both connectors and barriers for the study area. The proximity of the highways and local access points gives vehicles within the area convenient access to the regional transportation network. However, the highways are also major physical barriers that limit and prevent direct physical access and spatial continuity to adjacent neighborhoods.

## FASHION PLACE MALL

The Fashion Place Mall is centrally located within the Salt Lake valley with convenient access to nearby highways. The mall first opened for business in 1972 and was the third shopping mall in the greater Salt Lake area.

The mall has a resilient and dynamic history. It has been expanded and renovated several times with the first expansion opening in 1974 and the most recent in 2017. It has adapted to changing retail formats and economic conditions, including physical building configurations, changes in anchor tenants, and multiple changes of ownership.

The Fashion Place Mall is a regionally important shopping center. Its central location makes it easily accessible to a large portion of the Salt Lake Valley. Several national and international brands have chosen to locate their first Utah stores in the mall, giving it an advantage over other local shopping malls. The Fashion Place Mall remains one of the most important suburban shopping malls in the state, reporting near 100% occupancy in 2020. It remains an important source of jobs and tax revenue for the city and region

### OTHER LAND USES

The majority of the single-unit homes in the study area were built in the 1960's with some newer development built in the 1990's. These single-family homes and the neighborhood surrounding them are established and provide a population base for new development along the neighborhood's key roadways.

Many of the study area's industrial buildings were built in the 1980s and have remained largely unchanged. The light industrial area north of I-215 is a relatively new and established development. The industrial businesses south of I-215, facing Cottonwood Street, are aging and some buildings are vacant. Other industrial buildings have been renovated or refurbished and are thriving and productive.



Study Area, 1964. With modern-day roads overlay. Prior to Interstate Highway construction, the study area was primarily agricultural with suburban development along State Street.



Fashion Place Mall circa 1985.





## PUBLIC TRANSIT

The Fashion Place West TRAX station was part of the original trunk line of the TRAX system which opened in 1999. The Mid-Jordan extension, to the Daybreak development in South Jordan, was completed in 2011, at which point the TRAX system was redefined as three lines: Red, Green, and Blue. Since 2011, both Red and Blue line trains stop at the Fashion Place West station. The Red and Blue lines diverge immediately south of the Fashion Place West station, making it the southernmost station that serves both lines and an important transfer point between lines.

The presence of the TRAX station in the center of the study area provides great access to job centers and other destinations around the region. Unfortunately, there has been almost no change in land use or development around the station in the last twenty years since service began. The station's distance from the Fashion Place Mall also proves a challenge to encouraging visitors and employees at the mall from utilizing the TRAX system to travel to and from the Mall.



Aerial view of Fashion Place West study area in 1997, prior to opening of the TRAX light rail system. Land uses in 2020 remain largely unchanged.

## 2. NEIGHBORHOOD ASSETS

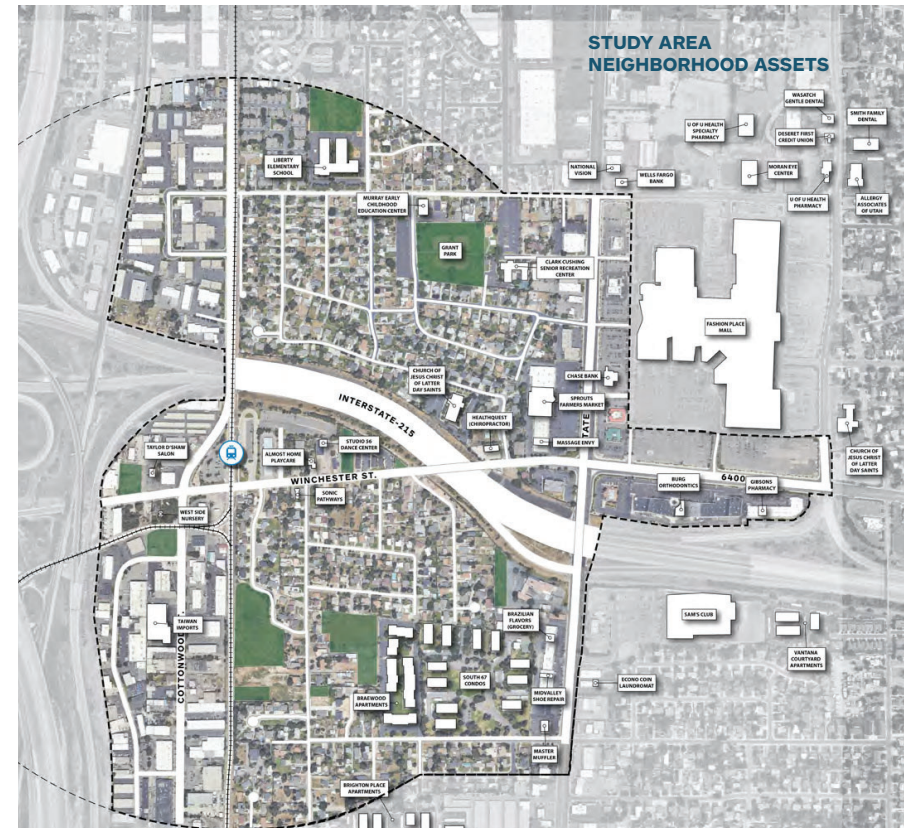
The Fashion Place West study area is in close proximity to many valuable community assets, with many of those within the study area itself. Though isolated in some ways from the surrounding communities, the neighborhood is in close proximity to major thoroughfares such as State Street, Cottonwood Street, Winchester Street, I-15, and I-215. Connectivity for active transportation could be improved along Cottonwood Street and Winchester Street to accommodate all modes of transportation.

### CENTRAL LOCATION

The Fashion Place West study area is in a prime location from a regional perspective. Even though the neighborhood has physical barriers that create isolation and disconnection, the neighborhood's proximity to transportation networks that connect to the rest of the region gives the area great value. State Street offers motorists easy access to both I-15 and I-215 while TRAX offers a convenient mode of alternative transportation. By train, riders can reach downtown Salt Lake City in 13 minutes, the University of Utah in 24 minutes, and the airport within 30 minutes.

### COMMUNITY RESOURCES

The Fashion Place West neighborhood and vicinity have many valuable community assets. Specifically, the area is home to: Grant Park; a community park in the single-family neighborhood south of I-215 on Travis James Lane; Grant Elementary, Liberty Elementary; as well as Clark Cushing Senior Center. These and other community resources can be extremely attractive to prospective



Community assets within the Fashion Place West neighborhood

residents and are valued by current residents. Other assets and amenities in the area include the University of Utah's Midvalley Health Center, and several banking institutions and service stations.





The Fashion Place West TRAX station opened for service in 1999 as part of the UTA system.

## UTA TRAX STATION

The value and desirability of the Fashion Place West neighborhood is influenced by the presence of a TRAX station. Having a TRAX station nearby with appropriately zoned properties can be very attractive to future property owners, residents, business owners, and developers.

The Fashion Place West TRAX station is also the first station in the system that serves both the Red and Blue lines. This offers riders access to many destinations in the southern end of the valley, as well as major job centers to the north, including downtown Salt Lake City and the University of Utah.

## FASHION PLACE MALL

The Fashion Place Mall is a valuable and extremely productive employment center and destination in the valley. This proximity gives the area a great opportunity to attract future higher density residential, office, and mixed-use walkable development.

In addition to being a great asset for nearby residents, the Fashion Place Mall is the largest generator of sales tax for Murray City. Furthermore, the Mall is a major employment hub not only for residents within Murray but the entire region.

## OTHER SERVICES

Access to food and groceries are a vital asset for any neighborhood. The Fashion Place West study neighborhood has access to multiple grocery stores including Sprouts Farmers Market grocery store, Sam's Club, and WinCo Foods in nearby Midvale City.

Other services in the area include the various clothing, beauty, home, and restaurant options that Fashion Place Mall offers, although the Mall's tenants are primarily focused on regional shoppers, rather than neighborhood needs.



Established light industrial businesses occupy space on the west side of the study area.

State Street is lined with corridor commercial services, with a majority of it being auto-oriented within the study area. There are several fast-casual types of food and beverage restaurants near the study area, however, more traditional 'sit-down' restaurants and coffee shops are absent from the neighborhood.

## 3. NEIGHBORHOOD CHALLENGES

While there are many community assets within the Fashion Place West study area, the neighborhood is also faced with its share of challenges. Some of these challenges could limit the area from achieving the goals of the community, if they are not acknowledged and addressed as part of the planning process. Examples of these challenges include bridges, major interstates, and UDOT ownership.

Many of the challenges within the study area are related to physical infrastructure as well as connectivity to and within the area.

### TIME TO GET TO... via TRAX



- 12 minutes to Sandy
- 23 minutes to Downtown Salt Lake City
- 24 minutes to Daybreak
- 70 minutes to Provo
- 90 minutes to Ogden

While locations conveniently accessible by car are considered a strength by many, an overwhelming focus on motorists has resulted in an environment that disregards the



The Fashion Place West TRAX station is at the center of the study area.





needs of pedestrians and cyclists. This has created an unpleasant experience for those not inside a vehicle. Vehicle speed, road noise, as well as inconsistent and unattractive pedestrian facilities have created a community without much in the way of quality infrastructure. In addition to a lack of pedestrian infrastructure, the study area lacks standard cyclist and pedestrian amenities such as street trees, well marked bicycle lanes, seating, and well-marked frequent pedestrian crossings on major roadways.

The study area is located directly adjacent to the I-15/I-215 interchange. These freeways act as a major physical barrier to the area from the surrounding neighborhoods. The only connection points within the study area are by the three bridges that cross over the I-215 freeway. These substantial barriers have restricted the area's development as a cohesive neighborhood. While these bridges do offer a minimum level of pedestrian access, none of them offer a quality experience for pedestrians or cyclists.

The Cottonwood Street bridge is in close proximity to the TRAX station, and is a shallow two-lane bridge consisting of a single narrow sidewalk on the west side, and the TRAX rail on the east side, leaving virtually no room for expansion to consider pedestrians or cyclists. The Winchester Street bridge is along the most direct route to the Fashion Place Mall from the TRAX station. This bridge is wider than the



The Fashion Place Mall is a regional draw for the city of Murray and can be used to draw in more walkable, connected development to the study area.

Cottonwood Street bridge and includes protected sidewalks on either side as well as striped bike lanes. The State Street bridge that spans I-215 on the east side of the study area is four lanes wide (two each way) with a center median and protected

sidewalks on both sides, but provides no streetscape amenities or bicycle infrastructure.

The study area is primarily focused around the Fashion Place West TRAX station; however, the access to the station from the surrounding area is poor, isolating the station from destinations and services. The TRAX station is also the closest station to the Fashion Place Mall, a major employment center and sales tax generator. Unfortunately, the multi-modal access from the TRAX station to the Mall is lacking. Winchester Street creates a direct connection from the station to the mall; however, the experience as a pedestrian or cyclist of traversing Winchester Street is sub-par. Additionally, there is very limited wayfinding signage to assist transit riders in getting to the mall.

The Fashion Place Mall is a major asset within the study area, city and the region; however, it lacks a relationship and connection to the neighborhood and also lacks internal connectivity. Within the parking that surrounds the mall, there is an absence of walking paths and sidewalks.

When pedestrians are approaching the Fashion Place Mall on foot from State Street as well as the other surrounding roads, they are not addressed with sidewalk connections or any welcoming features. As an example, when pedestrians cross State Street at the intersection of Winchester Street to approach the mall property, they are met with a large landscaped area with no clear pedestrian routes to the Mall's entrances.

**State Street is a UDOT (Utah Department of Transportation) controlled road.** Currently, State Street's design focuses solely on motorist capacity, to the exclusion of all human-scale design through the study area. State Street has great potential in terms of redevelopment but this redevelopment can be challenging due to long time frames and strict regulations in place by UDOT. These constraints should be considered when proposing changes to the area, and



General condition of pedestrian and cycling infrastructure around the Fashion Place West Study Area.

additional time to collaborate with UDOT should be accounted for.

As a prime location for retail and mixed-use development in the region, the study area has great potential for shifting toward a more urban, walkable style of development. This will require collaboration between Murray City, UDOT, the Fashion Place Mall, UTA, the surrounding neighborhood, and other stakeholders.



#### 4. OPPORTUNITIES

**The current development patterns within the Fashion Place West area are erratic and leave much to be desired.** However, this current lack of consistency can be viewed as an opportunity for the City to use the Small Area Plan process to create a new identity and sense of place for the area, which can serve to encourage new investment by residents, businesses, and property owners.

Current zoning and land uses within the study area include light industrial, service commercial, office, single-family residential, and multi-family residential. Current regulations do not allow for increased building densities or the opportunity to integrate a mix of uses. As an example, current regulations prohibit building to the property line. Additionally, higher density residential is not permitted along Winchester Street.

**Anticipated future amendments to land use regulations also create an opportunity to prompt investment in the area.** A focus on the redevelopment and infill development around the Fashion Place West station will also drive activity of all varieties. The dual drivers of the TRAX station and Fashion Place Mall can create synergy for each to thrive together. Both places attract significant foot traffic and should be leveraged together.

A large, maintained detention basin adjacent to the rail line, between the line and Travis James Lane is currently a fenced property with a small opening that was created to allow residents to utilize the property. **This detention basin offers a great opportunity to create an activated park space**, complete with amenities for the neighborhood to enjoy, and expand the open space offerings of Murray City.

The portion of the study area south of I-215 has many underutilized, under-performing, and vacant parcels. With a clear vision of what this area can become, these underutilized properties create opportunities for infill development, as well as the ability to introduce increased densities, a wider variety of uses including residential, and other types of transit supportive commercial uses.

**The study area is highly visible from I-215 and I-15.** At present, the businesses in this area have not established a presence that utilizes or addresses the proximity to such major routes. This visibility provides an opportunity to existing business

and property owners to capitalize on this. Additionally, proximity and visibility is important to future commercial investors and can be seen as an attractive location that could see higher profile development than other areas.

**The Fashion Place Mall is currently surrounded by expansive surface parking lots.** These parking lots are an opportunity for redevelopment of this underutilized land. The addition of liner buildings to create a street wall can transform the area into a walkable urban destination. Increase of density and a wider array of uses at the Fashion Place Mall site could not only bolster a shifting retail industry by introducing more people during all hours of the day, but also shift the walkability of the neighborhood in lasting and significant ways.

The bridges that currently connect the Fashion Place West study area to the other nodes as well as the rest of the city are in great need of expansion. The bridges are narrow and lack necessary amenities for any other modes of transportation other than motor vehicles. **Using these expansion projects as an opportunity for improved urban design and innovative solutions to provide increased connectivity is a major opportunity.**



*There are multiple parcels in the study area that are prime for infill development.*

#### 5. BARRIERS TO DEVELOPMENT

The Fashion Place West study area is challenged with several barriers to future development that include both physical and regulatory limitations. Physical barriers can include property ownership concerns or access and connectivity obstacles. Regulatory barriers to development can include elements such as financing, zoning, or possible inter-agency road blocks. These barriers wouldn't necessarily halt the planning and development process but instead, should be considered hurdles to future development to be considered and accounted for.



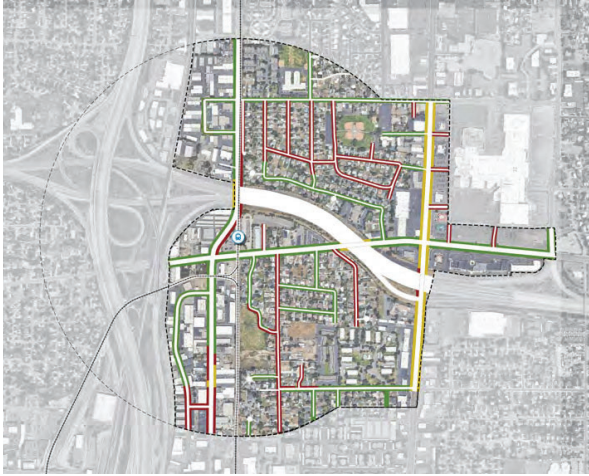
*The detention basin located on Travis James Lane just west of the rail line offers great opportunity for the creation of a neighborhood park.*

A few distinct hurdles have been identified as possible explanations as to why growth and redevelopment in the rest of the City have outpaced that of the Fashion Place West neighborhood.

State Street- and consequently, development patterns along this major thoroughfare- is controlled by UDOT (Utah Department of Transportation). Because of this, the quality of the streetscape, or surrounding properties' development of more pedestrian infrastructure is challenging. The process to working with UDOT is lengthy, and will need to be considered as development occurs along State Street.







A sidewalk score map such as this shows the lack of adequate sidewalk amenities in the study area but also the opportunities for improvement.

The detention basin along the rail line south of Winchester Street has only minor community park improvements but is surrounded on all sides by chain-link fencing. This property is owned by Salt Lake County and maintained by Murray City. This property is currently underutilized and future park improvements and removal of fencing should be considered to fully utilize this community asset.

Current zoning and land use regulations within the study area should be considered a regulatory barrier to development. In order for development or redevelopment to occur in the Fashion Place West neighborhood, zoning regulations- primarily along Winchester Street and other major thoroughfares- should be reevaluated to encourage and allow a more diverse mix of uses, as well as higher density residential and mixed-use commercial developments. As such, design guidelines in the area will also need to be amended. **Reducing front yard setbacks, removing height limits, reducing open space requirements, and reevaluating parking requirements should also be considered to foster development.**

Parking requirements and especially parking minimums can be a way for cities to regulate and ensure adequate parking for residential and commercial developments. However, strict parking requirements such as these can in fact hinder development. Expansive parking lots for example, are often a result of parking minimum requirements. A more modern approach to parking management is to encourage and incentivize shared parking when possible. Uses with opposite hours of demand for parking can share parking areas, thus reducing the amount of overall parking needed, and better utilizing this expensive drag on development. This approach also increases potential development opportunities and overall walkability of the area.

At present, Murray City has not established a financial toolbox or programs to incentivize and encourage higher quality development within the Fashion Place West study area, such as the creation of loan and grant programs. Additionally, working with local entities to establish a redevelopment project area in this neighborhood



Better connectivity to the surrounding neighborhood and its assets will lay a foundation for future, walkable development to support the TRAX station and the Fashion Place Mall destinations.

would give the City and Redevelopment Agency the capacity to use property tax increment as a way to reimburse developers for burden costs associated with site conditions. Burden costs are for development costs that are unique to the development on a particular site.

#### **Redevelopment project areas and property tax increment can be a great tool to incentivize and fast track incremental placemaking and good urban design.**

Once the entities have entered into interlocal agreements, incentive programs to reimburse developers with tax increment can be created. In a program like this, the developer is only reimbursed if the property value increases, protecting the City/ Agency in the event that the property doesn't increase in value, while also getting the type of development and use that the City wants.

**Another major barrier to development in 2020 is the cost of construction and lack of labor force needed to expand construction.** With construction costs vastly out-pacing inflation, delaying major construction projects such as road rebuilds or streetscape improvements is only serving to increase their cost in significant ways. The city should prioritize which projects may have the largest impact and set a course of construction as soon as feasible.

## **6. LAND USE CONDITIONS**

### **EXISTING PHYSICAL LANDSCAPE**

The Fashion Place West station area is comprised of approximately 1,000 parcels in 245 square acres. The parcels are a mix of single-family and multi-family residential, commercial retail, manufacturing, service commercial, and office.

The average parcel size of single-family residential parcels in the area is .25 acres, with some parcels as small as .18 acres, and as large as 1.5 acres. The multi-family, commercial retail, service commercial, and office parcels vary greatly in size, from .01 acres to 12 acres.

### **CURRENT LAND USES**

Overall the Fashion Place West neighborhood has a mix of uses that fall into three general categories: light industrial, commercial, and residential. These three use types are segregated from each other within the area between the eastern, middle, and western areas.

The eastern most segment of the study area is primarily a commercial use area. It includes the parcels along State Street and 6400 South and portions of the southern and western sides of the mall site. This is the smallest section by land area. Four



parcels in this section are zoned for residential use and two parcels are zoned for general office use.

The middle segment is primarily occupied by residential uses and is the largest section by land area. Most of this segment is made up of two single family neighborhoods, one north and one south of I-215, but also includes two multi-family developments and a few neighborhood business uses. The area includes a large detention basin as well as a number of large residential lots with undeveloped land.

The western segment of the project area is predominately made up of light industrial uses. It is located along I-15, Cottonwood Street, and the TRAX lines. This is the second largest section by land area and includes some vacant/underutilized parcels.

### CURRENT ZONING

The parcels within Fashion Place West study area boundary are designated as one of the following six zones:

- (a) R-1-8 Low Density Single Family
- (b) R-M-15 Medium Density Multiple Family
- (c) R-N-B Residential Neighborhood Business



State Street and the capacity required to serve the population can prevent future pedestrian and active transportation improvements from taking place.

- (d) C-D Commercial Development
- (e) M-G Manufacturing General
- (f) G-O General Office

Zoning around the Fashion Place West TRAX station does not address the station itself in its zoning designations. Murray City does possess a Transit-Oriented- Development (TOD) zoning designation. However, this designation has only been applied to the area around the Murray North TRAX station.

While Murray's TOD zone addresses adjacent transit with increased height allowances and by expanding allowable uses, this zone still has requirements for parking minimums, open space, and front yard setbacks. Requirements such as these typically prohibit land owners from maximizing the densities allowed by the zoning ordinance, and can also prohibit pedestrian and transit-oriented development to be established.

In order for a TOD zone to be effective, it must include specific elements, while also avoiding others. Parking minimums can lead to vast surface parking lots where stall counts do not reflect the adjacent public transit. Excessive open space and front setback requirements, as is the case within Murray's TOD zone, reduce transit-oriented densities and forbid new construction from being built to the front property line, thus minimizing the creation of a walkable urban environment.

These limitations within current zoning regulations should be considered and addressed within the recommendations in the Small Area Plan.

### CURRENT DESIGN STANDARDS

With the exception of two zones within the Murray City boundaries, zone districts in the city have very few specific design requirements. Specifically, the land use zones that occupy the Fashion Place West neighborhood lack sufficient design standards. This gives the City very little control as to the aesthetic outcome of the neighborhood character.

Common design standards in commercial and mixed-use zones, which should be considered for future zoning regulations, include:

- Density
- Height
- Setbacks/ Build-To line
- Landscaping

- Building Materials
- Building Colors
- Building Form and massing variation
- Outdoor lighting
- Door and window location

Residential, commercial, office, and manufacturing zoned properties have specific height and setback requirements. Other general requirements within these zones include:

- 5'-10' of landscaped area
- Sprinkler Installation
- Fencing guidelines

Zoning amendments in applicable zones should be considered to include more specific design guidelines in an effort to create and establish a vibrant and high-quality neighborhood center around the TRAX station.

The Residential Neighborhood Business District zone does have design guidelines that are adequate. These guidelines include general landscape requirements, and design considerations for building massing, color and materials. All designs in this



The Fashion Place Mall's parking demands and tenant's parking requirements could impede future infill on the site.



zone must be approved by the Planning Commission. This zone and its regulations set a good example and baseline for future amendments to the zoning ordinance.

### UNDERUTILIZED PROPERTIES

There are several underdeveloped parcels within the study area. Underdeveloped parcels can include vacant property, properties that are largely occupied by parking, and partially developed properties. Underutilized or underdeveloped parcels create opportunities for new development. While these parcels may not currently be contributing at their maximum potential, they can create opportunities for future infill development and an increase in overall density of the area.

UTA owns several of the area's underutilized parcels including a number of vacant and underdeveloped parcels on the south side of Winchester Street as well as the expansive surface parking lots east of the TRAX station.

Salt Lake County owns four undeveloped parcels along West Travis James Lane, that are currently used as a detention basin with minor park improvements. Removal of the fence to create an inviting gathering space would be a better use of this space that would create a destination and generate more activity in the area

Various other underutilized and undeveloped properties exist in the study area with varying ownership interests. As the properties along Winchester and Cottonwood Streets transition in ownership over time, underdeveloped properties should be encouraged to intensify in use.

Surface parking, particularly surround the Fashion Place Mall, can be seen as a future development opportunity. As the economics of development change in the area, the costs to structure parking and build higher may change the feasibility of urban development on the mall property.

### SUBAREAS

#### JOBS AND HOUSING MIXED-USE

A potential new jobs and housing mixed-use subarea encompasses what is currently the light industrial areas on the north and south ends of the study area adjacent to I-15. In the long term, as the valley increases in population, this area will increase in value and eventually transition from its current land uses to a densified jobs center



*Parking lots at the TRAX station are underutilized and prevent increased density in the immediate vicinity.*

that incorporates residential components.

#### TRANSIT-ORIENTED MIXED-USE

Over time the area adjacent to the TRAX station will become even more valuable given its proximity to transit service. New development will be more dense than current land uses and will be primarily residential uses and commercial uses including service related uses, restaurants, as well as other types of uses that support and are supported by the proximity to the TRAX station.

#### URBAN MIXED-USE

The area along State Street including the Fashion Place Mall will also become more dense over time. With State Street accommodating such a large volume of cars each day, as well as the proximity to both I-15 and I-215, there will be a great demand for this area to transition to a more urban style of development. Properties currently adjacent to State Street are ripe for redevelopment, where taller buildings could be constructed to address State Street to create a more urban environment. Future land uses should include housing, restaurants, services, and office. These types of development could support the higher costs of taller construction methods.

### ESTABLISHED RESIDENTIAL

The single-unit neighborhoods within the Fashion Place West study area are well established and are an asset of great value to the City. These neighborhoods should be preserved, with the exception of infill development where underdeveloped parcels exist within the neighborhoods. Using development along Winchester to buffer this neighborhood can also create a wider range of housing choice within the neighborhood.

## 7. ECONOMIC CONDITIONS

### POPULATION TRENDS

Utah's population is projected to increase from approximately 3 Million in 2015 to 5.8 Million in 2065. This represents an increase of 2.8 Million people with an annual average rate change of 1.3 percent. Although the rate of growth in population will decelerate over the next 50 years, it is still projected to exceed national growth rates.

Several factors will contribute to increased population in the state. Utah's fertility rate is projected to continue the existing trend in a slow decline. By 2065, life expectancy in Utah is projected to be 86.3 for women and 85.2 for men. Net migration accounts for one-third of the cumulative population increase to 2065. Projections show the contributions of natural increase and net migration converging over time.

Salt Lake County currently has 1,181,471 residents and is projected to remain the most populous county in the state, reaching nearly 1.7 million people by 2065, projecting to add nearly 600,000 new residents, which will be 21 percent of the total state population growth. The median age within Salt Lake County is 32.9 and is projected to increase to 38.6 by 2040.

In 2019 the school age population (aged 5-17) was estimated to be 231,525. By 2040 that population is projected to increase by 1,208 students to 232,733. This number illustrates that the school age population will grow at a slower rate than the overall population, potentially putting less pressure on school districts than what the population is currently.

The total number of households within the County is estimated to reach 552,022 in 2040, which is an increase of 132,523 households compared to 419,499 in 2020.





Murray City as a whole has a population of 50,433. This places Murray toward the lower end of the spectrum compared to neighboring cities such as Taylorsville, Sandy, Millcreek, and Midvale.

**Murray City's population is projected to reach 67,668 residents by 2040.** The Fashion Place West study area has a population of 1,714 residents in .55 square miles. Salt Lake County has a population of approximately 1,150,000 residents, with an anticipated increase of more than 500,000 residents in the next 25- 30 years. With the population throughout the state growing so rapidly, there is an ever-increasing pressure for the development of more residential units. This development pressure is and will continue to be felt across the state, in Murray, and in the Fashion Place West study area.

## MEDIAN AGE

Murray has a median age of 38.2 which is significantly higher than that of the Fashion Place West study area (33.4) and the county-wide average of 33.8 according to 2023 census data. The 33.4 year indicator in the study area is similar to those of neighboring cities but the City's 38.2 year indicator is much higher than surrounding cities.

Median age data is closely followed by developers and can impact housing choices and potential development types within the City.

## EMPLOYMENT AND JOBS

By 2040, total employment in Salt Lake County is projected to reach 1,239,908, an increase of 269,103 employees, according to the Kem C. Gardner Policy Institute.

More central neighborhoods near employment centers have higher 'job access' scores than others. In the case of Murray compared with the study area and the County, the study area has high access to jobs with a score of 6.1, Murray City has a score of 7.1 (out of 10), and Salt Lake County has a score of 5.6.

4,757 of those employees are in the Fashion Place West study area, which represents 2.77 employees per resident, a ratio far larger than the County and surrounding cities. This metric refers to the number of employees in the community per resident.

**Cities with low ratios are reflective of limited jobs, bedroom communities,**

**and typically high median household sizes (large families with children who are not employed).** Areas which have higher ratios are typically reflective of employment centers and/or areas with lower median household sizes.

This large ratio may be due to the fact that the Fashion Place Mall is within the study area. Cities further south show lower ratios as they generally are more representative of bedroom communities than employment centers.

## MEDIAN HOUSEHOLD INCOME

Median household income in 2023 in the Fashion Place West study area is \$103,742 per year, which is higher than Murray as a whole (\$87,864/year) and more than the Salt Lake County average of \$94,658/year.

**A higher median income in this area can indicate igher educational attainment of residents of the study area.** Creating connections with opportunities for educational programs, as well as improved connectivity to transit service can have a large impact on neighborhood livability and opportunity access.

## HOUSING TRENDS

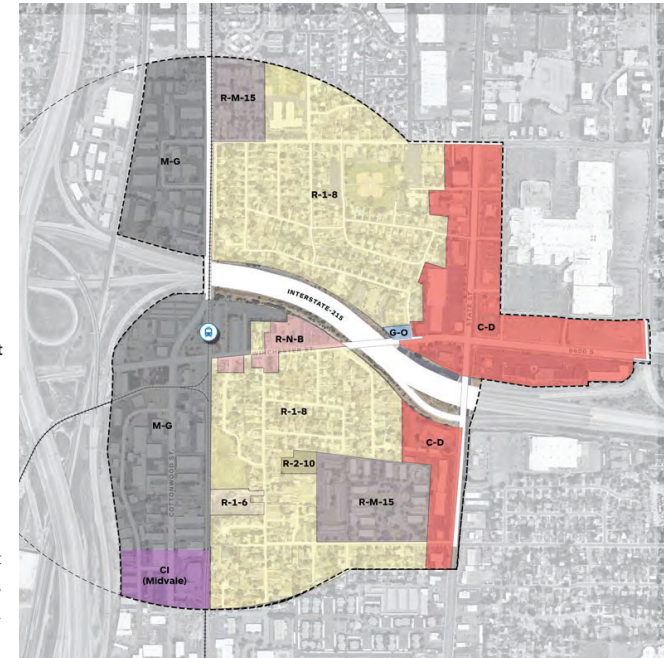
### HOUSING CONDITIONS

Of the approximately 245 acres and 777 parcels that make up the Fashion Place West Project Area, 577 or 74% of those are residential land uses. The remaining 200 parcels make up the other 26% of the parcels and are occupied by non-residential land uses.

### HOUSING STOCK

The housing stock within the Fashion Place West neighborhood is aging. A majority of the existing homes were built in the 1960s and 1970s. Most of the single-family homes were built in the 1960s and are single story structures with various facade materials including brick, wood siding and stucco. The most recent single family development was built in the mid 1990s. This development consists of predominately two-story homes with stucco facades.

There are two multi-family developments within the project area as well. The South 67 Condo development was built in the 1970s and is an individually owned townhome type development. The Braewood Apartments is a five-building apartment complex,



Map of existing zoning designations. Future zoning changes should be based on achieving the goals for the future of the Fashion Place West area.

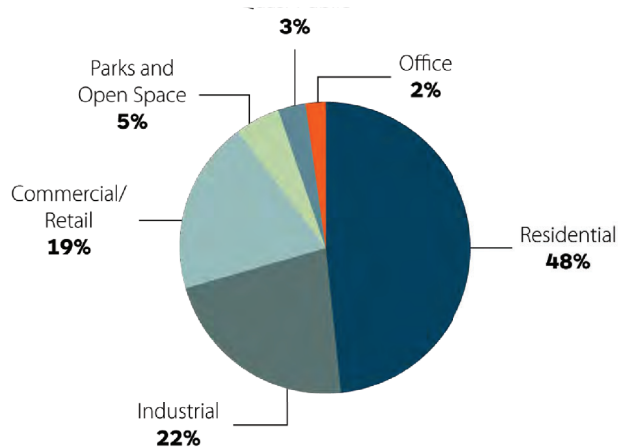
directly west of the condominium development.

Overall, the housing stock within the Fashion Place West neighborhood lacks diversity. The area is primarily market rate single-family homes with one apartment development, and one condominium development.

Current zoning in the area permits accessory dwelling units (ADUs) as an allowable use. Accessory dwelling units are defined as a secondary unit within or on the same parcel as an owner occupied single-family home. Examples include apartments over







Existing land use by percentage within study area, 2025.

garages, tiny homes, or basement apartments. Allowing and encouraging ADUs would create the opportunity to provide more diverse housing options to residents at affordable prices.

Areas with a diversity of housing choices are more stable and have more to offer to residents. A housing-diverse area would have a broad range of housing types, rental and ownership options, at varying price levels that would include many options.

#### HOUSEHOLD SIZE

Median household size in Murray and the Fashion Place West study area specifically are both reported to be an average of 2.57 which is slightly less than the county-wide average of 3. Neighboring cities like Taylorsville (3.0) South Lake City (2.7) also have a slightly higher average.

The household size in Murray has remained largely unchanged in the last ten years, reflecting a trend similar to other cities in the central portion of Salt Lake County. Conversely, areas along the western and southern boundaries of the County have

reflected high household sizes, primarily reflecting an influx of families into rapidly developing areas. Future trends will most likely show a continuing decline of median household size in developed, aging areas, while new growth areas will represent higher household sizes.

#### HOME VALUES

Housing prices in Murray have increased notably over the past several years, commensurate with trends experienced along the greater Wasatch Front. Values for single-family, multi-family and vacant land have all appreciated.

**The median residential property value in Murray, as of 2023, was \$470,000.**

The Fashion Place West study area has a median home value lower than the City average at \$298,675, with Salt Lake County shown at roughly \$484,500. Higher values are reflected in Midvale, West Jordan, Sandy, and Millcreek, while lower values (in relation to Murray) are exhibited by West Valley, Kearns, and Taylorsville.

Over the past decade, across the nation, homes in the most walkable neighborhoods were also the ones that appreciated the fastest. In two-thirds of large metro areas, walkable neighborhoods have higher home values than car-dependent ones.

The walkability premium in Salt Lake County (the difference in the average value of homes in walkable neighborhoods compared to the average value of homes in car-dependent neighborhoods) was 32% higher in 2019.

**Current trends across the country also show that homes in walkable areas also gain value at a faster rate than those in car-dependent areas.** For example, in Salt Lake County walkable homes increase in value 19% faster than those of car-dependent homes.

For the Fashion Place Mall study area, these statistics show that due to the TRAX station and proximity of this area to the Fashion Place Mall, as the study area transitions to a more walkable and well-connected neighborhood, home values may be higher and may increase faster than other areas in the valley that are more car-dependent.

#### INCOME SPENT ON HOUSING AND TRANSPORTATION

For housing costs, Murray households spend 24 percent of monthly income

on housing, slightly below the county-wide level of 27 percent. Most nearby surrounding cities show percentages similar to Murray, while communities to the south reflect higher percentages as housing costs are notably higher.

Costs spent on transportation represent 21 percent of income for Murray residents, similar to the 23 percent shown for the County. Immediately surrounding cities reflect similar amounts, while south valley communities are spending a reduced portion of their income on transportation (near 15 to 16 percent). On average, Murray residents spend roughly \$13,267 per year on transportation costs.

New development should take into consideration the proximity of transportation options and if the ultimate cost of housing and transportation fits within the competitive range of total spending.

#### HOUSING AND TRANSPORTATION INDEX

By taking into account the cost of housing as well as the cost of transportation, the CNT H+T Index (Center for Neighborhood Technology Housing and Transportation Affordability Index) provides a more comprehensive understanding of the affordability of place.

Dividing these costs by the representative income illustrates the cost burden of housing and transportation expenses placed on a typical household.

While housing alone is traditionally deemed affordable when consuming no more than 30% of income, the H+T Index incorporates transportation costs—usually a household's second-largest expense—to show that location-efficient places can be more livable and affordable.

According to the H+T Index, Murray is similar to Salt Lake County across key housing and transportation indicators such as annual transportation costs, both averaging approximately \$13,000 annually, illustrating that both jurisdictions having high access to a variety of jobs. However, Murray differs from the rest of the county in a variety of ways.

Most notable is that Murray's Compact Neighborhood score is 6.1 compared to a score of 2.7 for Salt Lake County. This score represents the density and walkability of an area. The median household income in Murray and the Fashion Place West study



area is much lower than the county average.

## INCOME REMAINING AFTER HOUSING AND TRANSPORTATION

Income “remaining” indicates adjustments made to median household income for transportation and housing. This metric indicates potential spending income for residents in these areas. Remaining income after housing and transportation costs is similar between Murray and the County, with Murray at 55 percent and the County at 50%.

Also of note is the proximity to employment, which has become more of a consideration for new development, as some planners and developers have attempted to reduce the impact on roadways from new development by locating in areas with high job concentrations, and by catering to those who want to improve quality of life by reducing commute times. The Fashion Place West study area specifically is in an ideal location given its proximity to the Fashion Place Mall .75 miles away.

## AFFORDABILITY INDEX

The “affordability index” highlights the relationship between median household incomes and median property values. **The higher the ratio, the less “affordable” the real estate becomes to the median household.** Ratios decline as incomes increase (assuming constant values), or increase as values accelerate at rates faster than incomes. Murray City shows an index reading of 4.27, fairly similar to the county-wide figure of 4.23. South Salt Lake reflects an abnormally high number due to very low incomes, while Murray, Herriman, and South Jordan show ratios below that of Murray.

On a larger, regional level, Salt Lake County is still considered more “affordable” than other competitive cities, including Portland, Denver, Las Vegas, Phoenix, and others.

## RETAIL TRENDS

### TAXABLE SALES PER CAPITA

Taxable sales per capita reflect an important statistic regarding the health of the local retail economy. For Murray City, taxable total sales in 2018 summed to roughly \$2.28 Billion, or, approximately \$46,508 per resident. **This is notably high in comparison**

**to nearby cities**, as shown by the figures for South Jordan (21,907), West Valley (\$19,880), West Jordan (\$15,990), and South Salt Lake (\$74,167). Additionally, per capita statistics for Salt Lake County are shown at taxable retail sales of \$25,092.

The data points show that Murray is not plagued with sales leakage of any kind, due to the success of the Fashion Place Mall and surrounding retail.

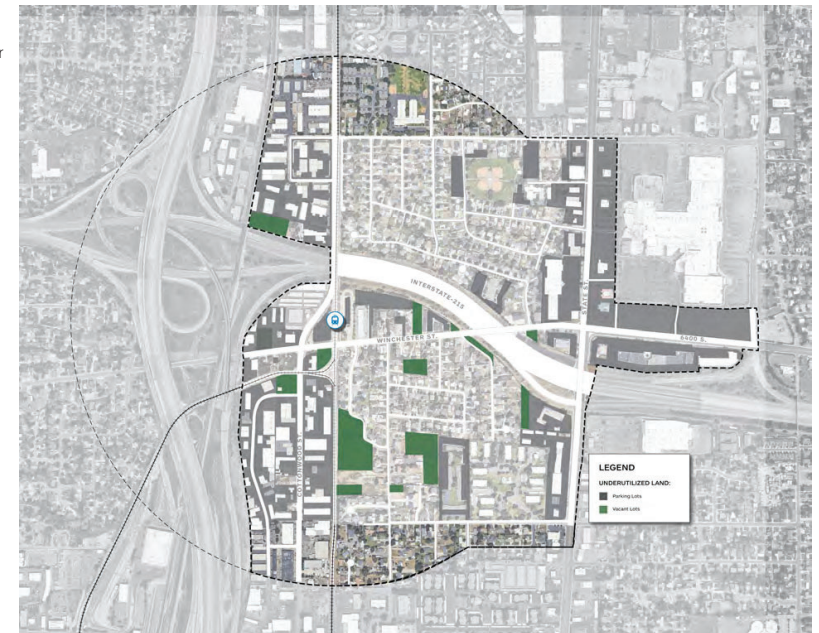
## CURRENT RETAIL CONDITIONS

While retail is an ever-changing landscape, certain sectors are performing well, while others are not. **Highly performing sectors include grocery stores, automotive services, restaurants, experiential retail, and retail distribution.** These sectors have remained relevant by adapting their business models. Changes such as shrinking physical space, expanding distribution, increasing convenience with pick-up or delivery service, as well as decreasing table space, are all tools retail outlets are using to succeed in Utah.

Poorly performing retail outlets include clothing stores, toy stores, jewelry stores, and department stores. These store types as well as stores that don't have an online shopping presence are also struggling.

In Utah, potential new retailers use various different metrics when choosing a site to locate a business. **These metrics include; strong traffic counts, multiple points of access, increasing nearby populations, strong daytime populations, and destination locations. Retailers are also increasingly aware of more detailed demographic data.**

Consumers and cities increasingly want retail and services within walking distance of their homes. This fact means that the Fashion Place Mall and the areas surrounding it may transition to meet this need. In order for this happen, a variety of uses including housing and office are needed in the immediate proximity.



Map of underutilized properties in the Fashion Place West Study Area

In the case of the Fashion Place Mall, the parcels that surround the mall and face State Street are currently occupied by surface parking. These are ideal locations for the construction of liner buildings. To meet the needs and desires of residents, consumers, and developers, these liner buildings could house a number of uses including office, residential, and restaurants. These uses would support each other- creating a stronger daytime and nighttime population, better supporting existing retail.



## 9. TRANSPORTATION ANALYSIS

### ROADWAY CONDITIONS

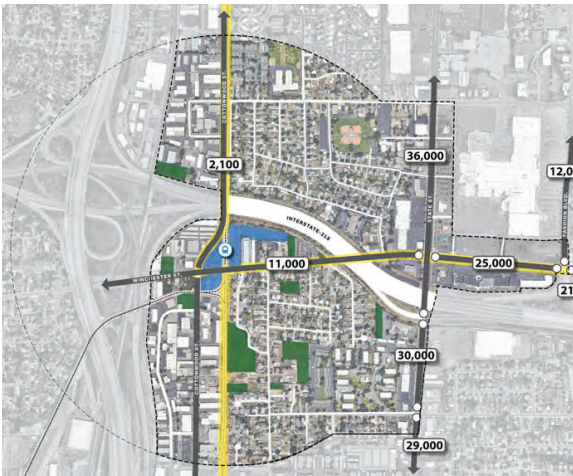
#### MAJOR STREETS

The study area is defined by one arterial road, State Street, and three major collector streets, Winchester Street/6400 South, Cottonwood Street, South Fashion Boulevard, and I-15/215.

#### WINCHESTER STREET/ 6400 SOUTH

Winchester Street/6400 South is a three-lane-cross-section arterial between the western edge of the study area and State Street. Left turn lanes are present at the intersections of:

- Cottonwood Street;
- The Fashion Place TRAX station;
- Travis James Lane;



Map showing existing traffic counts on major roads in the study area.

- Jefferson Street; and
- Blaine Drive

Besides these left turn lanes, a central two-way left-turn lane services individual driveways along Winchester Street between Travis James Lane and 150 feet east of Clay Park Drive. The roadway widens to a four-lane-cross-section east of State Street up to the eastern edge of the study area.

There is on-street parking along Winchester Street from the western edge of the study area to 100 feet west of Cottonwood Street.

According to UDOT's 2016 statewide estimates, Winchester Street experiences an average annual daily traffic (AADT) volume of 11,000 vehicles per day between the western edge of the study area and State Street, and it experiences an AADT volume of 25,000 vehicles per day between State Street and the eastern edge of the study area.

There are bicycle sharrows on both sides of Winchester Street from the western edge of the study area to the intersection with Cottonwood Street. From Cottonwood Street east to Jefferson Street, five-foot bike lanes run adjacent to the curb on both sides of Winchester Street. From 100 feet east of Jefferson Street to Malstrom Lane bicycle sharrows again appear in place of bike lanes. The five-foot bike lanes resume along Winchester Street from Malstrom Lane to 100 feet east of Clay Park Drive.

Sidewalks exist on both sides of Winchester Street throughout the study area. All sidewalks are four feet wide, except for a seven-foot wide portion between State Street and South Fashion Boulevard.

#### COTTONWOOD STREET

Cottonwood Street is configured as a two-lane cross section throughout the study area, with additional right and left turn bays present at the northbound and southbound approaches to Winchester Street. A left turn lane also exists for the northbound approach to 6100 South. A sidewalk narrower than six-feet wide spans the western edge of the roadway from the northern edge of the study area to the southern end of the I-215 overpass bridge. From this southern edge of the bridge, the sidewalk widens to ten feet wide until the intersection with Winchester Street, where the sidewalk narrows to eight feet wide until the intersection with 6500

South. From 6500 South to the southern edge of the study area, the sidewalk further narrows to seven feet wide.

According to UDOT's 2016 statewide estimates, Cottonwood Street experiences an AADT volume of 2,100 vehicles per day across the study area.

A signalized train crossing exists 230 feet south of the intersection with Winchester for the TRAX Red Line train.

#### STATE STREET

State Street/US-89 is a six-lane, 90-foot wide major arterial across the study area that widens with turn bays at major intersections. There are left-turn bays on the northbound and southbound approaches at the intersections with 6100 South, Creek Drive, and 6790 South. Two southbound left turn lanes and one northbound left turn lane exist at the intersection with 6400 South, along with a channelized right turn lane on the southern approach. Two southbound left turn lanes also exist at the intersection with the I-215 eastbound ramps, along with a right turn lane on the southern leg. 280 feet south of the I-215 ramps, a left turn lane serves the Supersonic

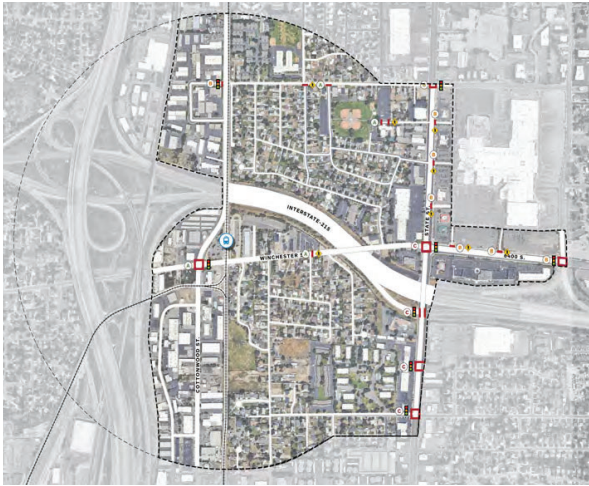


Photo of westbound cross section of Winchester Street near TRAX station

Express Car Wash on the western side of State Street. The intersection with the Sam's







The map above illustrates and scores the quality and existence of crosswalks in the study area. The quality of the crossing experience is scored by various factors listed above.

Club driveway has two left turn lanes on the northern approach of State Street, as well as one left turn lane on the southern approach.

Sidewalks exist on both sides of State Street throughout the study area. Along the roadway between 6100 South and 6400 South, the sidewalks are seven feet wide on the eastern side of State Street and five feet wide on the western side. Between the intersection with 6400 South, the sidewalks on the eastern side of State Street remain at seven feet wide while the sidewalks on the western side widen to eight feet wide. Across the bridge over I-215, the sidewalks on both sides of State Street narrow to five feet in width. From the southern edge of the I-215 bridge to 6790 South, the sidewalks widen to six feet wide on both sides of State Street.

Route 201, one of UTA's most utilized bus routes, runs along State Street across the study area with stops at the intersections with 6100 South, Creek Drive, the Sam's Club Driveway, and 6790 South. UTA's future Bus Rapid Transit (BRT) will also run along

State Street across the study area.

According to UDOT's 2016 statewide estimates, State Street experiences an AADT volume of 36,000 vehicles per day between the northern edge of the study area and Winchester Street, and it experiences an average annual daily traffic volume of 30,000 vehicles per day between Winchester Street and the southern edge of the study area.

### SOUTH FASHION BOULEVARD

South Fashion Boulevard has a 60-foot five-lane cross section (two through lanes and one center left turn lane) through the study area. At the intersection with Winchester Street, additional left turn and right turn lanes are also present for the southbound approach. Sidewalks exist on both sides of South Fashion Boulevard with widths of four to six feet. However, most of these sidewalks have little or no buffer zone/park strip between the pedestrian zone and adjacent travel lanes.

According to UDOT's 2016 statewide estimates, South Fashion Boulevard experiences an AADT traffic volume of 12,000 vehicles per day across the study area.

### MINOR STREETS

#### JEFFERSON STREET

Jefferson Street is a north-south neighborhood roadway extending from Winchester Street on the north to the southern edge of the study area. It is an unmarked 30-foot roadway with no sidewalks.

#### CREEK DRIVE

Creek Drive connects the northern neighborhood in the study area to State Street. It is an unmarked 40-foot roadway with no sidewalks.

#### 6100 SOUTH

6100 South is a 30-foot wide two-lane collector road extending from its westernmost origin with 350 West to the eastern edge of the study area. The roadway extends to 50 feet wide at the signalized intersection with State Street to accommodate a left turn bay and a right turn bay. Five-foot sidewalks exist on both sides of 6100 South for the entirety of the study area. High-visibility crosswalks provide school crossings on the western and southern legs of the intersection with Cedar Street.

### SOUTH MALSTROM LANE

South Malstrom Lane is a 25-foot wide unmarked neighborhood roadway with its northernmost point at Winchester Street that narrows to 15 feet wide at the intersection with Caleb Place. The only sidewalk is on the eastern side of the segment from the southern edge of the roadway to 380 feet south of Caleb Place.

### 400 WEST

400 West turns off 6500 South and extends to the southern edge of the study area. It is a 30-foot wide unmarked roadway that traverses an industrial zone. Sidewalks exist on both sides of 400 West throughout the study area.

### 6790 SOUTH

6790 South is a 30-foot wide neighborhood collector roadway with four-foot sidewalks on both sides. 6790 South connects neighborhood access roads as far west as Jefferson Street to the State Street arterial. Sidewalks extend from S 70 West to State Street on both sides of the roadway. There are no sidewalks along 6790 South from S 70 West to the western edge of the study area.

### ADDITIONAL INSIGHTS

According to the 2017 Murray General Plan, there is concern about traffic on neighborhood roadways originating from heavily congested major streets.

According to the UDOT Numetric collision database there were 493 recorded collisions in the study area from 2017 – 2019, with 34 of those resulting in injuries and none with fatalities. 242 of those collisions were considered intersection related. The largest clustering of collisions occurred at the intersection of Winchester Street and State Street. This intersection also saw the most injury crashes (7), bicycle crashes (3), and pedestrian crashes (2).

The intersection of State Street and Creek Drive had 14 collisions, 11 of which were turning left. Most of these collisions occurred during daylight hours in dry weather conditions.

### SUMMARY

- According to the data, State Street has the highest AADT within the study area.



- The intersection of Winchester and State Street has the highest concentration of collisions within the study area.

### BICYCLE CONNECTIVITY

The only bicycle infrastructure in the study area is on Winchester Street. From the western edge of the study area to Cottonwood Street, bicycle sharrows exist on both sides of the roadways, giving way to dedicated bike lanes up until 100 feet east of Jefferson Street. From here, a parking lane runs along the curb in place of the bike lane. Sharrows resume along Winchester Street until bike lanes again take over at Malstrom Lane. These dedicated bike lanes continue from Malstrom Lane to 100 feet east of Clay Park Drive, where sharrows resume up to the intersection with State Street.

According to the UDOT Numetric collision database there were 10 recorded bicycle-related collisions within the study area from 2017-2019. Seven of these collisions resulted in injuries, and three of these collisions occurred at the intersection of Winchester and State Streets with drivers often noting that they were unaware of the presence of bicycles.

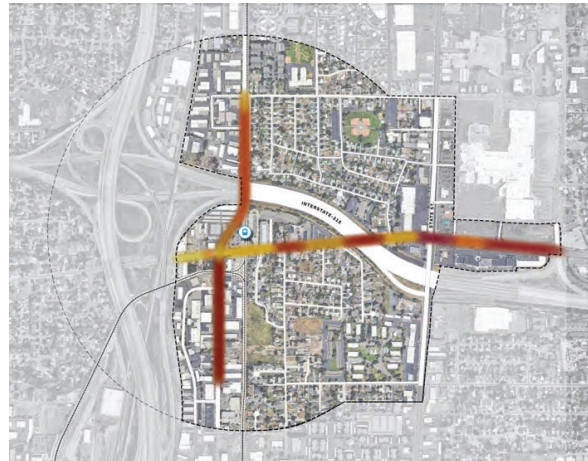
According to Strava bicycle data, Winchester Street and Cottonwood Street see the most bicycle activity of the study area, as shown in the corresponding map.

The Wasatch Front Regional Council's (WFRC) Regional Transportation Plan and the Murray City General Plan outline several bicycle infrastructure improvements for the study area, as discussed under 'Local and Regional Planning Context' below. The Murray General Plan details current and future/desired bicycle infrastructure as shown in the corresponding map.

According to the 2017 Murray General Plan, citizens would like to bike more but do not feel safe to do so.

### SUMMARY

- Winchester Street, which is an important corridor particularly for bicyclists, pedestrians, and transit users to connect the Fashion Place West TRAX station to the Fashion Place Mall, hosts the only bicycle infrastructure in the study area, connecting the TRAX station to State Street. However, this infrastructure is

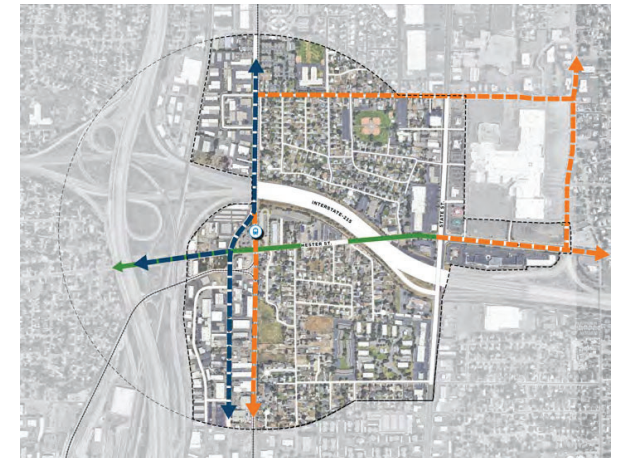


Strava bicycle heatmap showing bicycle lane activity in the study area.

fragmented, and transitions are not well marked.

- The intersection of Winchester Street and State Street sees the most bicycle-related crashes of any intersection in the study area. The bicycle infrastructure from Winchester Street is not carried into the intersection with State Street.
- State Street has no bicycle infrastructure despite it being an important vehicular connection for the area. It is possible that cyclists do not feel safe to travel on State Street from this high vehicular traffic, discouraging bicycle access to/from the Fashion Place Mall.
- Cottonwood Street has a high volume of bicycles yet has no bicycle infrastructure.
- A narrow sidewalk on Cottonwood Street across the busy interstate leaves pedestrians feeling unsafe as they travel between the TRAX station and final destination.
- Jefferson Street and 6790 South are important streets for the Atwood neighborhood, yet sidewalks are incomplete on both sides of the roadways.

### TRANSIT SERVICE



Map of existing and proposed bicycle connectivity in the study area.

### TRAX STATION CONNECTIVITY

The Fashion Place West TRAX station is the southernmost TRAX station where the Blue line and the Red line run concurrently. The Red Line connects to Daybreak Parkway in South Jordan and operates every 15 minutes from 5:15am to 11:45pm on weekdays and every 20 minutes from 6:00am-11:30pm on weekends. The Blue Line connects to Draper Town Center and operates every 15 minutes from 5:00am-12:00am on weekdays and every 20 minutes from 5:45am-11:30pm on weekends.

### PUBLIC TRANSIT

UTA Route 201 connects Murray Central Station to South Jordan station, operating north/south on State Street in the study area and stopping adjacent to 6100 South, Creek Dr, Sam's Club driveway (southbound only), and 6790 South. The 201 bus runs on half-hour headways from 6am-8pm on weekdays and from 7am-8pm with hour headways on Saturdays. The 201 bus does not operate on Sundays.

The UTA 62 bus connects the Oquirrh Shadows stop in Jordan to the Fashion



Place West TRAX station. Within the study area, the 62 bus runs east/west along Winchester Street from the western edge of the study area to the Fashion Place West TRAX station, stopping at only the Fashion Place TRAX station within the study area. The route with hour headways from 6:30am-6:30pm on weekdays and 90-minute headways from 6:30am-9:30pm on Saturdays. The 62 bus does not operate on Sundays.

The UTA 209 bus connects the Fashion Place West TRAX station to the North Temple TRAX station in downtown Salt Lake City. Within the study area, the 209 bus runs east/west along Winchester Street from the Fashion Place West TRAX station to the eastern edge of the study area, stopping adjacent to Jefferson St, Malstrom Lane, Clay Park Dr, and Fashion Place Mall. The 209 bus operates on 15-minute headways from 6:00am-10:30pm on weekdays, half-hour headways from 7:00am-9:30pm on Saturdays, and on hour headways from 7:30pm-8:00pm on Sundays.

Most bus stops within the study area for all three of these routes consist of signage only, with few shelters, benches, waste receptacles, or other improvements present.

According to the Murray General Plan, the City saw a decline in the use of transit from 2000-2010 while the rest of the State saw an overall increase in the same timeframe.

The table on the facing page outlines the public transit boardings and alightings (exiting the bus) for all the stops and stations in the study area during May, 2019.

The Fashion Place West TRAX station is the most utilized station in the study area with over 1,300 average weekday boardings. Similarly, the bus routes in the study area experience their highest utilizations at the TRAX station connection. Route 62 has about 100 average daily boardings, and Route 209 experiences over 200 daily boardings at the Fashion Place West TRAX station connection.

### SUMMARY

- The Fashion Place TRAX station carries thousands of passengers into and out of the study area every week, yet the Fashion Place Mall is not easily accessible from this station if traveling by a means other than personal vehicle.
- Transit is an important mode of transportation for the area, yet most bus stops only have signage.

### WALKABILITY

Sidewalks are present throughout much of the study area, all at least four feet wide. State Street, Winchester Street, 6100 South, and 400 West all have sidewalks on both sides of the roadway. A sidewalk exists only on the west side of Cottonwood Street between the northern edge of the study area to Winchester Street, then expands to both sides south of Winchester Street to the southern edge of the study area.

Crosswalks exist at the intersections of:

- Winchester Street & Cottonwood Street;
- Winchester Street & State Street;
- 6100 South & State Street (3 legs);
- State Street & the Sam's Club driveway;
- 6100 South & Cedar Street (2 legs); and
- 6790 South & State Street

Intersections with one crosswalk exist at State Street & Creek Drive, State Street & 6150 South, and Winchester & Blaine Drive.

Roughly half of the neighborhood roadways in the study area have sidewalks on both sides of the street, the other half of the roadways have no sidewalks at all. There are few sidewalks throughout most of the Western Park neighborhood, just north of I-215 between Cottonwood Street and State Street. The Atwood neighborhood on the south side of I-215 has more sidewalks than Western Park, but some streets such as Jefferson Street and Malstrom Lane have only portions of or no sidewalk at all.

According to the 2017 Murray General Plan, people would like to walk more but do not feel safe to do so or feel that desired destinations are not walk-friendly (i.e., large parking lots in front of a store entrance, limited park strip/ street trees on sidewalks).

### SUMMARY

- The public may feel discouraged from walking due to a lack of pedestrian-friendly infrastructure, especially at the locations at and adjacent to the Fashion Place Mall.
- Many neighborhood roadways do not have sidewalks, making it difficult for residents to make any trip by foot.

### LOCAL AND REGIONAL PLANNING CONTEXT

The Murray City draft General Plan emphasizes the City's desire to improve accessibility by walking, biking, and transit in the corridor between Interstate 15 and State Street to provide adequate infrastructure for existing and planned commercial development. The Plan depicts several improvements to mobility and circulation in the study area:

- Construction on Cottonwood Street to relieve north/south congestion on State Street and 700 West/Murray Boulevard. This project is in progress and the reconstruction of the bridge over I-215 will include sidewalks and bike lanes.
- Encouraging employers to offer incentives and alternatives to relieve peak period vehicular congestion.
- Adopt a complete streets policy to utilize on new and reconstructed roadways where feasible
- Identify transit use impediments and prioritize solutions.
- Develop and implement an Active Transportation Plan
- Implement a dedicated funding source for the improvement of pedestrian and bicycle facilities.
- Implement traffic calming measures on roadways where traffic operates beyond the target speed.

### WASATCH FRONT REGIONAL COUNCIL REGIONAL TRANSPORTATION PLAN

The WFRC Regional Transportation Plan (RTP) outlines several roadway infrastructure improvements, summarized in map showing future projects:

- State Street is planned for future operational road improvements.
- Winchester Street will be widened from two travel lanes (68-foot right-of-way) to four travel lanes (86-foot right-of-way).
- A new Bus Rapid Transit (BRT) line will operate along State Street throughout the study area, along with the existing Route 201.
- A "priority" buffered bike lane is planned for Cottonwood Street between the northern edge of the study area and Winchester Street, as shown in the Active Transportation Implementation Plan map.
- A shared-use trail is planned to run along the TRAX Blue line from Winchester Street to the southern edge of the study area.





### 3 VISION & CONCEPT PLAN





### 3.1 VISION

#### 3.1.1 NEIGHBORHOOD VISION

Over the next three decades, the Fashion Place West Station Area will evolve into a vibrant, inclusive, and walkable urban district centered around high-quality transit, diverse housing options, strong neighborhood identity, and a rich network of public gathering spaces. Guided by strategic infill development, sustained public investment, and partnerships across Murray City, Midvale City, the Utah Transit Authority (UTA), the Utah Department of Transportation (UDOT), and private property owners, this district will become a model of transit-oriented living and community-centered neighborhood transformation in the Salt Lake Valley.

The transformation will be anchored by several catalytic redevelopment projects, each reinforcing and amplifying the others:

- (a) Redevelopment of UTA-owned property at the station area
- (b) Redevelopment of surface parking at Fashion Place Mall into a mixed-use employment + housing center
- (c) State Street corridor upgrades aligned with “Life on State”



Conceptual rendering of redevelopment around the TRAX station area along Winchester Street.

- (d) Jefferson Park redesign into a stormwater detention and park space
- (e) Commercial development integrated with the new Winchester Bridge

Taken together, these initiatives will reshape both physical form and social possibilities—providing new opportunities for living, working, gathering, and moving through the neighborhood. They will support housing affordability, broaden access to employment and education, and create a stronger sense of place rooted in local character and community values.

#### A TRANSIT-ORIENTED NEIGHBORHOOD CONNECTED TO OPPORTUNITY

In the future, the TRAX station becomes the active heart of the district, not just a platform

for boarding trains. The undeveloped and underutilized UTA-owned parcels surrounding the station evolve into a walkable mixed-use center, replacing surface parking lots and isolated buildings with a compact and well-connected network of housing, small-scale commercial spaces, cafés, co-working spaces, local retail, and community-serving uses. Active ground floors front onto plazas, tree-lined walkways, mid-block connections, and protected bike lanes that radiate out from the station in every direction.

This new Transit District becomes the “front porch” of the neighborhood—an arrival point where residents, employees, and visitors move seamlessly between transit and daily life. Buildings step up in scale closest to the station, with mid-rise and taller mixed-use buildings forming a visible urban center, while transitions to existing single-family neighborhoods are handled through context-sensitive design, incremental height transitions, and



Long-term vision for redevelopment of Fashion Place Mall surface parking areas into a mixed-used neighborhood with structure parking, housing, and office uses.

expanded open space buffers.

The transit hub will be multimodal by design, supporting TRAX, bus service, shared bikes and scooters, and regional trail access. People choose transit because it is convenient, safe, and connected, not because it is the only option.

#### FASHION PLACE MALL EVOLVES INTO A MIXED-USE EMPLOYMENT AND HOUSING CENTER

Over the next 30 years, the Fashion Place Mall will remain a regional retail anchor—but its enormous expanses of surface parking will be gradually transformed into new buildings, streets, and public spaces that expand the economic and cultural role of the site.

Redevelopment will introduce:

- (a) Employment spaces for office, innovation, technology, medical, or educational



uses

- (b) Mid- and high-density housing for a wide range of household sizes and income levels
- (c) Public plazas, linear greens, and pedestrian promenades
- (d) New internal complete streets that link directly to the transit station and surrounding neighborhoods

Rather than a single large district, the area will develop as a series of interconnected blocks, ensuring permeability, human-scale mobility, and continuous street-front activity. Retail remains important, but it becomes integrated into a broader mixed-use environment, ensuring economic resilience even as retail formats continue to evolve.

The mall district becomes a major employment center for the region, reducing commute distances and enabling more residents to “live near where they work.” Housing integrated into the district provides access to jobs, services, and transit without requiring a car—supporting affordability and climate goals.



Conceptual rendering of updates to the State Street corridor in the Study Area.



Conceptual rendering of updates to the Jefferson Park area with better connections and improvements for neighborhood use.

#### STATE STREET IS REIMAGINED AS A COMPLETE AND LIVABLE CORRIDOR

Over time, the section of State Street near the station transforms from a vehicle-dominated arterial into a multimodal community corridor—in alignment with the “Life on State” vision. Roadway design improvements prioritize walking, biking, transit access, and safer crossings while maintaining necessary through-traffic capacity.

Key improvements include:

- (a) Protected intersections designed for pedestrian and cyclist safety
- (b) Bus prioritization and enhanced stops, including direct connections to TRAX
- (c) Multi-use paths and widened sidewalks, creating a more pleasant street-edge environment
- (d) Street trees, lighting, and façade improvements to create a more human-scaled experience

State Street becomes a place to move through—and a place to stay. With new businesses, public art, improved lighting, and generous public space along the corridor, it becomes a more welcoming front door to the neighborhood.



Conceptual rendering of redevelopment on the Winchester Bridge, reconnect east and west neighborhoods in the Study Area.

#### JEFFERSON PARK BECOMES A COMMUNITY GATHERING PLACE

Jefferson Park evolves from a basic recreational space into a vibrant contemporary community hub—a place that brings people together and supports the daily rhythms of neighborhood life. The redesigned park may include:

- (a) Flexible spaces for informal hangouts, festivals, and markets
- (b) Shade structures, seating gardens, and comfortable year-round play
- (c) Multi-age recreation including pickleball, playgrounds, small courts, and turf fields
- (d) Community gardens or a teaching orchard
- (e) Outdoor performance and cultural programming spaces

Public investment in the park strengthens neighborhood identity and ensures that the benefits of redevelopment are inclusive, accessible, and shared.

#### THE NEW WINCHESTER BRIDGE CATALYZES NEIGHBORHOOD-SERVING COMMERCIAL DEVELOPMENT

As the Winchester Bridge is reconstructed to meet safety, capacity, and multimodal



standards, it becomes more than infrastructure—it becomes a gateway and connector. The bridge redesign includes:

- (a) Wider sidewalks and protected bike lanes
- (b) Safe and direct access to the TRAX station
- (c) New pedestrian-oriented streetscaping

Using examples of similar type projects, new structures on the bridge itself can help bridge the divide along Winchester and mitigate the negative impact the Interstate Highway has on the neighborhood. Adjacent mixed-use commercial development will capitalize on increased activity and visibility, providing:

- (a) Local restaurants and cafés
- (b) Neighborhood retail and service-oriented shops
- (c) Small office and co-working spaces
- (d) Housing above ground-floor commercial uses

This corridor becomes a welcoming place to meet, walk, and enjoy daily life—not just pass through.

### A COMPLETE NEIGHBORHOOD WITH HOUSING CHOICES FOR ALL

The neighborhood supports a diverse housing ecosystem, including:

- (a) Affordable rental housing
- (b) Missing middle housing (duplexes, fourplexes, cottage courts)
- (c) Mid-rise multifamily housing near transit
- (d) Housing for seniors and people with disabilities
- (e) Family-friendly housing options with access to parks and schools

Redevelopment ensures inclusivity, preventing displacement through coordinated affordability programs, preservation of existing lower-cost units, and partnerships with affordable housing developers.

### MOBILITY WITHOUT BARRIERS

The future neighborhood prioritizes:

- (a) Safe and comfortable walking conditions
- (b) Protected and connected bike networks
- (c) Seamless transfers between bus, TRAX, and active modes

- (d) Reduced reliance on private automobiles
- (e) Car share and micromobility options

The entire district becomes a contiguous neighborhood, where daily needs are accessible within a short walk or bike ride.

### IDENTITY, CULTURE, AND SHARED STEWARDSHIP

Public art, architecture, gathering spaces, and programming reinforce a strong sense of place rooted in the community's identity. Local businesses are supported through district-scale management strategies, storefront incubators, and culturally inclusive programming.



*Public space investment and multiuse areas can improve economic productivity as well as neighborhood livability for all.*

The neighborhood feels like somewhere unique, not anywhere else in the region.

### ECONOMIC VITALITY AND OPPORTUNITY

Over thirty years, the neighborhood will have become an engine for local economic vitality. Infill redevelopment and catalytic projects will attract businesses that benefit from proximity to transit and a dense, walkable population. Ground-floor retail and

services will provide day-to-day convenience while supporting entrepreneurship and small business growth.

Employment hubs near the station will generate diverse job opportunities, while integrated training programs and workforce development initiatives will ensure residents have access to these opportunities. By creating a strong connection between transit, housing, and employment, the neighborhood will embody the principle of “access to opportunity,” enabling residents to thrive economically and socially.

Equity-focused development will ensure that growth does not displace long-term residents. Affordable housing, inclusive zoning, and programs that connect residents to education and workforce resources will maintain a diverse and vibrant community.

### A SUSTAINABLE, EQUITABLE, AND CONNECTED FUTURE

The Fashion Place West Station Area in 2055 will exemplify the principles of sustainability, equity, and connectivity. By concentrating growth near the TRAX station, leveraging infill redevelopment, investing in catalytic projects, and enhancing infrastructure, the neighborhood will become a model of transit-oriented urbanism.

The community will be:

- (a) Walkable and Bikeable: Streets will be designed for people, not cars, and residents will have safe, convenient options for walking, biking, or using transit.
- (b) Vibrant and Mixed-Use: Residential, commercial, and civic uses will be integrated to create a 24/7 active neighborhood.
- (c) Equitable: A mix of housing types and price points, combined with accessible public spaces and social services, will ensure the neighborhood benefits all residents.
- (d) Resilient: Smart infrastructure, green systems, and sustainable design will create a community capable of adapting to climate, population, and economic changes.
- (e) Connected: Seamless integration with the TRAX station, regional transportation networks, and adjacent neighborhoods will ensure mobility and access to opportunity for all.

Over the next thirty years, the Fashion Place West Station Area will have transitioned from a conventional suburban-commercial corridor into a thriving, human-scaled, and





### 3.2 CONCEPT PLAN

The Concept Plan for the Fashion Place West Station Area outlines a coordinated approach to land use, mobility, open space, and infrastructure designed to guide transformation over the next several decades. This Concept Plan translates the long-term neighborhood vision into spatial strategies, physical development patterns, and network improvements that will support a transit-oriented, mixed-use, and accessible community centered on the TRAX station. The plan balances redevelopment opportunities with preservation of neighborhood character, improves local mobility and regional connectivity, and expands access to parks, public gathering places, and essential services.

The Concept Plan establishes a framework to guide both public and private investment in a manner that aligns with shared community goals: improving neighborhood quality, increasing transit ridership, enhancing local economic vitality, and expanding access to opportunity for all residents. The plan emphasizes incremental implementation—ensuring improvements are phased, feasible, and responsive to changing economic conditions and community needs. While this plan identifies long-range transformation, it is designed to be flexible enough to adapt to future challenges and opportunities.

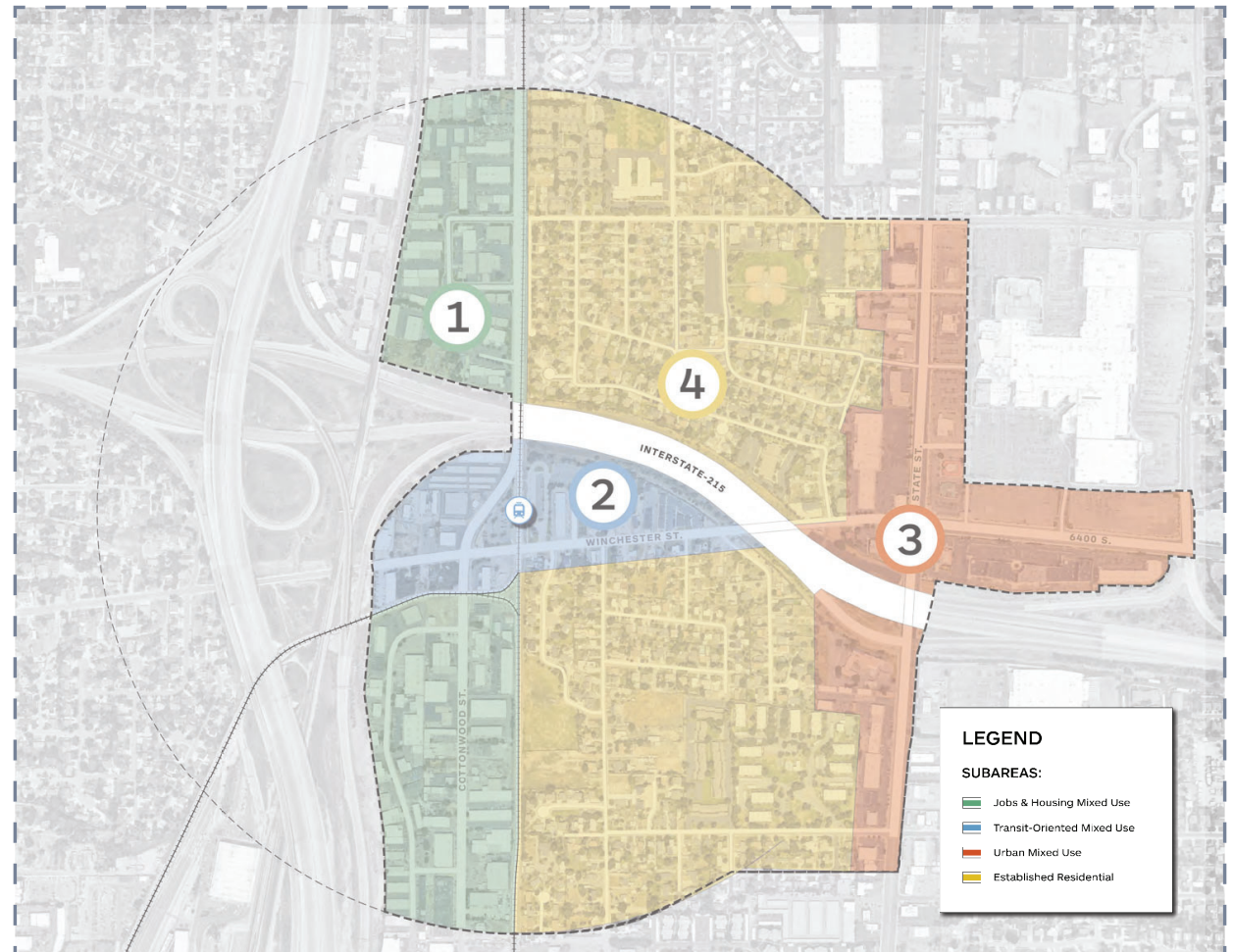
#### 1. LAND USE AND DEVELOPMENT FRAMEWORK

The land use strategy focuses growth around the TRAX station, major corridors, and underutilized commercial properties, while preserving the scale and character of established residential neighborhoods further from the station. The Concept Plan organizes future land use into three primary character areas: Station Core, Mixed-Use Transition Districts, and Residential Neighborhoods.

##### *Station Core: A Mixed-Use Transit District*

The Station Core encompasses the TRAX station and surrounding UTA-owned land. This area is envisioned as the highest-intensity mixed-use district within the neighborhood. The Concept Plan encourages:

- (a) Mid- and high-density housing
- (b) Ground-floor retail, services, and community-supportive businesses
- (c) Small offices, co-working spaces, and employment uses



## (d) Civic and public gathering spaces integrated into the station environment

Buildings within the Station Core will generally range between 3-4 stories, with height concentrated closer to the station and transitioning downward toward existing residential neighborhoods. The intent is to create an urban environment that places daily needs—workplaces, groceries, cafes, retail, childcare, healthcare, and recreation—within a short walk.

Development in the Station Core will be anchored by the redevelopment of UTA-owned parcels, transitioning surface parking and underutilized property into a vibrant mixed-use campus with active ground floors and high-quality public realm that encourages walking, biking, and transit use.

### *Fashion Place Mixed-Use Center*

The Concept Plan envisions the redevelopment of surface parking areas at Fashion Place Mall into a dense employment and housing district. The mall itself continues to play a regional retail function, but the land around it becomes a walkable, mixed-use center that extends the life and activity of the site beyond traditional retail hours.

Key development types include:

- (a) Residential over ground-floor commercial
- (b) Office and employment buildings organized around new urban streets
- (c) Structured parking integrated into building environments
- (d) Public plazas, promenades, and internal pedestrian networks

This district becomes a major employment anchor, expanding access to jobs within walking distance of transit, and helping rebalance regional commuting patterns.

### *Mixed-Use Transition Districts*

Corridors including State Street, 6400 South, Cottonwood Street, and Winchester transition from auto-oriented commercial uses to mixed-use corridors with redevelopment, improved sidewalks, active retail frontage, and cross-parcel pedestrian access. Development is incremental and lot-by-lot, supporting market-responsive infill rather than wholesale redevelopment.

### *Residential Neighborhood Preservation and Enhancement*

Existing single-family neighborhoods are retained and reinforced, with infill opportunities focused on “missing middle” housing, such as:

- (a) Duplexes and triplexes
- (b) Cottage courts
- (c) Accessory dwelling units (ADUs)

These housing types add gentle density, expand affordability, and allow existing residents to age in place without disrupting neighborhood character.



Figure 4.0 Walkable and human scale nodes create a more inviting place.

## TRANSPORTATION AND MOBILITY IMPROVEMENTS

Transportation improvements in the Concept Plan emphasize safe, connected, multimodal mobility, reducing dependence on automobiles and improving access to the TRAX station. The mobility strategy strengthens the neighborhood's connectivity both internally and regionally.

### *Complete Streets and Corridor Transformations*

#### 1. State Street Transformation (Life on State Implementation)

The concept applies Life on State principles to this segment of the corridor:

- (a) Wider sidewalks and landscape buffers
- (b) Protected bicycle infrastructure
- (c) Expanded transit stops with shelters and real-time arrival displays

## (d) Façade and lighting improvements to improve the pedestrian experience

State Street transitions from an auto-centric arterial to a livable main street corridor with a safer, more comfortable environment for all travelers.

### 2. Winchester Street and Bridge Reconstruction

The new Winchester Bridge becomes a critical multimodal connector, including:

- (a) Protected bike lanes
- (b) Continuous sidewalks
- (c) Improved pedestrian crossings
- (d) Landscape and lighting enhancements

Commercial redevelopment at the bridge's western landing will help transform the corridor into a gateway district.

### *Station Access and Mobility Hub Enhancements*

The TRAX station area will be reconfigured as a multimodal mobility hub, integrating:

- (a) Bus bays and transfer facilities
- (b) Shared micromobility docks
- (c) Secure bicycle parking
- (d) Passenger drop-off and shuttle zones
- (e) Real-time transit information signage

The station becomes the center of daily movement, not just a transit stop.

### *Neighborhood Greenways and Bicycle Network*

A network of north-south and east-west bikeways connects residential neighborhoods to the TRAX station, Fashion Place Mall, State Street, and Jefferson Park. These routes use:

- (a) Traffic calming
- (b) Wayfinding signage
- (c) Protected lanes on key corridors
- (d) Signal improvements at major crossings

The network supports safe mobility for riders of all ages and abilities.





### 3. OPEN SPACE AND PUBLIC REALM FRAMEWORK

The Concept Plan establishes an interconnected open space system that includes both large civic gathering areas and smaller neighborhood green spaces. The strategy focuses on improving access to parks, enhancing the daily experience of public spaces, and ensuring new development contributes meaningfully to the public realm.

#### *Jefferson Park Redesign*

Jefferson Park becomes the neighborhood's central civic and recreation hub, incorporating:

- (a) Flexible event lawns for markets, concerts, and festivals
- (b) Updated athletic courts and play areas
- (c) Community gardens or edible landscape features
- (d) Shade structures, paths, and passive seating areas

The park supports a wide range of community activities and becomes a recognizable identity anchor.

#### *Station Plaza and Public Gathering Spaces*

A new Station Plaza forms the civic heart of the Transit District. This space includes:

- (a) Seating terraces
- (b) Shade trees and stormwater-absorbing landscapes
- (c) Public art and performance zones
- (d) Outdoor dining and street vendors

The plaza supports daily use—morning commuters, lunchtime workers, evening gatherings.

#### *Green Corridors and Pedestrian Promenades*

Linear green corridors provide safe walking routes between:

- (a) The TRAX station
- (b) Jefferson Park
- (c) The mall redevelopment district

#### (d) Residential neighborhoods

These corridors are designed for comfort and shade, reinforcing walkability and environmental sustainability.

### 4. INFRASTRUCTURE AND SUSTAINABILITY IMPROVEMENTS

The Concept Plan calls for infrastructure updates that support higher-intensity land use, improve environmental performance, and enhance neighborhood resilience.



*Investment in public space can create a more livable neighborhood and increase quality of life for all residents.*

#### *Stormwater and Green Infrastructure*

Development integrates:

- (a) Bioswales
- (b) Permeable pavements
- (c) Tree canopy expansion
- (d) Green roofs and rainwater harvesting where feasible

These strategies reduce runoff, improve water quality, and support climate resilience.

#### *Utility and Capacity Improvements*

The plan anticipates:

- (a) Water and sewer upgrades to support increased density
- (b) Energy system modernization, including district-scale clean energy readiness
- (c) Broadband and 5G public access expansion

Utility planning is coordinated with development phasing to minimize disruption and ensure adequate service capacity

#### *Urban Heat and Air Quality Mitigation*

Tree canopy expansion, reflective materials, and landscape strategies reduce heat island effects. Planting strategies favor drought-tolerant native species to support long-term sustainability.



## 4 HOUSING





## 4.1 INTRODUCTION

Housing investment is a vital component to continued growth and vitality for any community. In recent years, interest in more urban and concentrated housing options have grown across the country, including Murray and the Salt Lake metro area. This interest is driven largely by a demand for housing options that fit changes in demographics, lifestyle, resource use, and budgets.

In order to promote growth and sustained development energy in the Fashion Place West neighborhood, focusing on more diversity of housing options is essential. Because of its location in the valley and proximity to transit, the neighborhood will soon face similar development pressures that are being experienced by other parts of Murray and other cities throughout the Wasatch Front. The small area planning process is a proactive way for the City to define the way in which the study area expects to plan for future growth.



- 15 MINUTES TO FASHION PLACE MALL
- 15 MINUTES TO LIBERTY ELEMENTARY SCHOOL



- 12 MINUTES TO SANDY
- 23 MINUTES TO DOWNTOWN SALT LAKE CITY
- 24 MINUTES TO DAYBREAK
- 70 MINUTES TO PROVO
- 90 MINUTES TO OGDEN



- 40 MINUTES TO PARK CITY
- 10 MINUTES TO BIG COTTONWOOD CANYON
- 23 MINUTES TO SLC AIRPORT

Figure 3.0 Ease of access to transportation networks and jobs centers from this area make it a prime location for expanding housing choices.

More housing brings more people to the neighborhood for more hours of the day than retail or office uses. This change and growth will support the nearby TRAX



Figure 3.1 Housing choices near transit service and other transportation networks are a vital part of expanding economic development in the City and providing affordable household options.

station by increasing the density around it, and with that, increase ridership, as well as support a greater variety of businesses, services, and other uses in the Fashion Place West area.

## 4.2 HOUSING DEMAND

### 4.2.1 POPULATION GROWTH

Over the last few years Utah housing inventory has not kept up with the rate of population growth both in single and multi-family dwellings. Overall (for sale and rental) vacancy rates in Salt Lake County are the lowest they have been in over a decade, at approximately 5.5 percent. Rental unit vacancy rates are a bit lower at 4.6 percent. Even though Utah has previously led the nation in homebuilding, constructing homes and apartments at a rate of nearly three times the national average, the state still faces a housing shortage. This lack of supply has led to increasing home prices and rental rates. The Salt Lake Chamber polled their members regarding their thoughts on affordable housing in the region, and almost 95 percent of survey respondents agreed that affordable housing is a major problem for Utah's continued economic growth.

With Utah's population expected to double by 2065, the demand for affordable housing will only increase. In order to accommodate the housing needs of both current and future residents, tools must be implemented that increase inventory, diversify options, and expand affordability. Planning for continued population growth is a primary challenge that the region faces in the short and long-term.

### 4.2.2 AFFORDABILITY

#### 4.2.2.1 MODERATE INCOME HOUSING

Utah State Code Section 10-9a-403 states that each municipality is required to include a plan for moderate-income housing as part of their General Plan. This plan must facilitate a reasonable opportunity for individuals of moderate-income levels the option to live in the City. Moderate-income housing is defined by the Department of Housing and Urban Development (HUD) as, "housing occupied or reserved for occupancy by households with a gross household income equal to or less than 80 percent of the median gross income for households of the same size in the county in which the City is located."

This section uses the Salt Lake County Area Median Income (AMI) and average household size to determine moderate income thresholds for Murray City. This data will help the City and more specifically, the Fashion Place West study area to



determine housing needs, and thus encourage and incentivize developers to build housing of different types and for differing income levels.

#### 4.2.2.2 COST-BURDENED HOUSEHOLDS

A household spending 30 percent or more of its gross income on total housing expenses—rent or mortgage, basic utilities, and property taxes—is considered cost burdened. A household spending 50 percent or more of its gross income on housing is considered to be severely cost burdened.

In the state of Utah, one in three households (~66,000) face a housing cost burden demanding at least 30 percent of monthly income, and one in eight households (~125,000) face a severe cost burden. In Salt Lake County, 24 percent of low income households (30-50 percent of AMI), and 75 percent of extremely low income households (less than 30 percent AMI), are severely cost burdened. These households are far more susceptible to changes in the economy or personal emergencies, either of which could result in dire financial consequences or even homelessness.

Providing support for the cost burdened households in Murray is needed to reduce the number of short-term residents and create more stable neighborhoods.



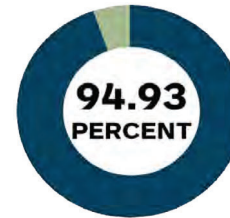
Figure 3.2 Strong population growth in Salt Lake County will ensure increased demand for housing in more walkable and bikeable neighborhoods near employment centers.

#### 4.2.2.3 NEW MARKET-RATE HOUSING

There is a common misconception around the construction of new market-rate housing in lower income areas and how this development affects housing costs of more affordable housing options nearby. Market-rate housing is defined as any type of residential dwelling—whether the unit is to be owner or renter occupied—that is available at the prevailing market value for the area, and similar to comparable real estate transactions. Contrary to common concerns, new market-rate construction slows local rent increases rather than initiate or accelerate them. A recent study\* performed by the Upjohn Institute shows that new market-rate buildings have the capacity to decrease nearby rents by 5-7 percent relative to locations slightly farther away or developed later, and can also increase in-migration from low income areas. The study also shows that new construction decreases the average income of people moving to the area by approximately 2 percent, as well as the number of people moving to the area who are from very low income neighborhoods by almost 3 percent. This is due to the fact that new buildings reduce costs in lower segments of the housing market.

Another misconception about the construction of new market-rate housing in a lower income neighborhood is that this development contributes to or initiates gentrification. The Upjohn Institute study found that new construction actually tends to occur after a neighborhood has already begun to change, or gentrify. The end result is the eventual accommodation of pre-existing demand, diverting high-income households from nearby units and reducing rents, instead of signaling that a neighborhood is now desirable.

Murray City should adopt strategies that encourage housing development. Regulatory restrictions on housing development can lead to higher rents, and faster home price growth. This leads to fewer people moving into economically successful areas. Strategies that promote residential construction foster more economically



of survey respondents agree that affordable housing is a major problem for Utah's continued economic growth  
(Source: The Salt Lake Chamber)

Figure 3.3 Survey responses regarding housing affordability.

integrated neighborhoods, which also promotes economic mobility and housing options for low income residents. Market-rate housing construction not only improves regional affordability, but also neighborhood affordability.

#### 4.2.2.4 ENERGY PRICES

In a world of higher energy costs, it will be essential to consider the combined costs of housing, transportation, and utilities—to ensure that families have adequate residual incomes to afford other necessities. This in turn suggests the importance of policies and practices that help to reduce these combined costs, for example, by ensuring the availability of affordable homes near public transit and job and retail centers—so that families have options to reduce car usage. Such options may include walking, biking, public transit use, or shorter and fewer car trips.

### 4.3 HOUSING SUPPLY

#### 4.3.1 LIFE CYCLE HOUSING

Murray City and the Fashion Place West neighborhood should be a place where residents can live in the City and in their neighborhood through any stage of life. The General Plan discusses life cycle housing throughout the document, with the goal to encourage diverse housing types that respond to housing needs, allowing individuals to stay in their communities as their housing needs evolve.

Life cycle housing involves reintroducing the model of providing a mix of housing types in a neighborhood. Typical suburban development tends to segregate people based on their income. By addressing all stages of life, ranging from young couples, the fixed-income student, to the aging grandparent, a wide variety of individuals and families live in proximity to each other, creating a more dynamic social environment, and more choices for any household. A neighborhood that has housing options for all of these groups is less dependent on any one particular demographic group, and will see more social stability as individual households are able to stay within established social networks, despite changes in household needs.

Life cycle housing is a housing strategy that the City should continue to support and identify how the housing stock in the Fashion Place West area can be diversified beyond its current housing stock.



### 4.3.2 HOUSING OPTIONS

Neighborhoods centered around public transit and transit-oriented development (TOD) are intended to provide a wider range of choices in transportation, retail, and housing. Housing for people of all income levels is especially appropriate in these types of neighborhoods. Housing choices in transit-oriented developments allow a greater number of people from a wider range of backgrounds and affordability levels to access jobs without driving. Additionally, residents of lower income levels are more often transit-dependent than residents within middle-income brackets. Expanding housing styles, types, and providing housing near frequent and effective transit increases quality of life and access to employment opportunities and services. Increasing housing choices and development will help meet the changing residential demand and build a larger residential economic base.

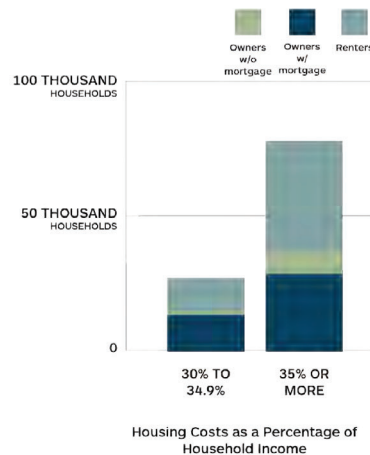


Figure 3.4 Renters in Salt Lake County make up the majority of cost-burdened households.

#### 4.3.2.1 PHYSICAL HOUSING TYPES

In order to respond to Murray's changing demographics and the housing needs of its diverse community, it is critical to begin to look within the City for real and responsive change that will encourage the market to develop the housing and infrastructure needed to accommodate our growing community. This goal focuses on the need to increase the diversity of housing types and opportunities in the City by seeking policy reforms that can enhance the flexibility of the land use code and create an efficient and predictable development process for community growth. Strategic policy decisions that integrate the transportation system, development related infrastructure, financial institutions, and data, as well as innovative design and construction methods, can break down social and economic segregation, thus building a City for everyone.

While the Fashion Place West study area is predominately built-out, there is ample opportunity for redevelopment and infill development of existing parcels that complement current development patterns. Context sensitive development can ensure the character of neighborhoods is protected and enhanced by new development. While the type and location of housing is largely driven by the market, land use regulations and City policies can help guide the development. The Fashion Place West study area has the capacity for infill development of appropriate types and locations, and can benefit from partnerships with local housing developers who are already active in creating urban, mixed-use, multifamily projects. The City and development community can work together to address changes in housing preferences and needs, and provide more housing choices for buyers and renters at all price levels to meet housing objectives.

#### 4.2.2.2 FOR RENT AND FOR SALE HOUSING

A healthy housing stock requires a diverse inventory of for-sale and for-rent products. These products can and should take many different forms. Units designed and constructed to be rented and owned can include single-family homes, condominiums, townhomes, apartments, as well as accessory dwelling units (ADUs). Residents require different styles of housing at different points in their lives. Within the Fashion Place West study area, for-sale single-family homes dominate the landscape. As mentioned previously, the area does include both an apartment and condominium development but other housing types do not exist. Diversifying the

nature of the for-sale and rental market in the study area will further contribute to creating an affordable neighborhood and City.

## 4.4 TRANSPORTATION AND HOUSING

### 4.4.1 AFFORDABILITY AND TRANSIT

Increased public transit options and proximity to housing and job centers can have a great impact on the increase of affordable housing options. The Metropolitan Planning Council and Center for Housing Policy performed a study in 2010 that identified public transportation as a key variable to the availability of affordable housing. In order to make housing cheaper, public transportation needs to be more accessible and less expensive, and a municipality's definition of affordable housing should include transportation costs.

Affordable housing that is more compact and closer to transit lowers housing costs. When compact, residential development is located near public transit hubs or work centers, it can decrease transportation costs and cut down on travel time for working individuals. Local policy makers, as well as those at the regional and state levels have the responsibility to adopt or amend current regulations to encourage the development of housing near transit centers.

### 4.4.2 HOME VALUES AND TRANSIT

According to a study performed by the National Association of Realtors (NAR), housing next to public transportation increases home values. These neighborhoods have median sales prices 4-24 percent higher than those of neighborhoods farther away from public transit. Home price gains in these transit-oriented communities make sense because these areas typically are in high demand, where more businesses, restaurants, and opportunities tend to be located.

According to the same study by the NAR, homeowners also have flexibility when they live near public transit—1 in 4 homes were shown to not own a car. Additionally, average yearly transportation costs of households near transportation were between \$2,500 and \$4,400 less than those farther away. Living near transit services makes the most sense for anyone who needs easily accessible public transportation for daily work commuters, reducing driving costs and vehicle wear and tear.







Figure 3.6 Graphic showing necessary household income to purchase a home in Salt Lake County.

#### 4.4.3 WALKABILITY

A recent study completed by the real estate website Redfin, showed that in two-thirds of large metropolitan areas, walkable neighborhoods have higher home values than car-dependent ones. Additionally, walkable neighborhoods appreciated faster than car-dependent ones in 44 of 51 large metro areas in the past seven years.

Houses with high levels of walkability (according to the website WalkScore) command a premium over otherwise similar homes in less walkable locations. Estimates are that a single additional point of WalkScore is worth \$3,500 in additional home value. As shown in the graph above, in Salt Lake County walkable home prices are 32 percent higher than car-dependent homes. Additionally, walkable homes have increased in price 19.3 percent faster than car-dependent homes.

The walkability premium is a clear market signal of the significant and growing value Americans attach to walkability. It is also an indication that we have a shortage of



Figure 3.7 With the projected increase in population over the next 20 years, market-rate and more income-dependent housing options will be important to maintaining affordability.

walkable urban centers to meet the demand of walkable urban-style places. We have not been building new walkable neighborhoods in large enough numbers to meet demand; nor have we been adding housing in the walkable neighborhoods we already have fast enough to house all those who would like to live in them.

#### 4.5 MURRAY POLICY

Of the approximately 245 acres and 777 parcels that make up the Fashion Place West study area, 577 or 74 percent of those are residential land uses. The remaining 200 parcels make up the other 26 percent of the parcels and are occupied by non-residential land uses.

The existing housing stock in the Fashion Place West study area is aging. Most of the single-family homes were built in the 1960s with one smaller development built in the 1990s. There are also two multi-family developments within the study area. The South 67 Condos were built in the 1970s, and are an individually owned townhome style development.

The existing single-family residential homes along Winchester Street are not a complementary use, given the speed and frequency of traffic on the road. New

residential construction should complement the area in massing, while offering a variety and differentiated housing types than what currently exists. Overall, the housing stock within the Fashion Place West neighborhood lacks diversity. The area is primarily market-rate single-family homes with one apartment development, and one condominium development.

##### 4.5.1 2017 GENERAL PLAN AND HOUSING

The recommendations and strategies in the Housing section are built on the City's goals from the 2017 Murray General Plan. The Future Land Use Map above gives a visual representation of the General Plan, which discusses the concept of preserving existing housing and expanding housing choice throughout the City. Due to the current housing shortage in the state, housing is a key issue to be addressed.



#### 4.5.1.1 KEY INITIATIVE #3

Initiative #3 in the General Plan is based around creating Livable and Vibrant Neighborhoods.

In order create success around this General Plan Initiative, corresponding land use and zoning regulations must be amended in order to provide more opportunities for life cycle housing within residential areas. Life cycle housing can include many different types, but diversity in housing means providing a variety of housing types that are accessible to all income levels. Single-family homes, town homes, duplex and triplex units, apartments, and ADUs, (such as mother-in-law apartments) are examples of the many different housing styles that the neighborhood could utilize.

#### 4.5.1.2 CHAPTER 5: LAND USE AND URBAN DESIGN

Chapter 5 of the General Plan describes general recommendations for future land uses and urban design. Objectives that support this goal as it relates to housing include providing a mix of housing options and residential zones to meet a diverse range of needs related to lifestyle and demographics, including age, household size, and income.

#### 4.5.1.3 CHAPTER 8: NEIGHBORHOODS AND HOUSING

The Neighborhoods and Housing section of the General Plan prescribes various methods to plan for the future of Murray's residential neighborhoods. The goal of this section is to "provide a diversity of housing through a range of types and development patterns to expand the moderate-income housing options available to existing and future residents."

#### 4.6 CURRENT ZONING

The zoning map, when it was adopted, predominately mirrored pre-existing land uses. The current zoning in the study area allows for residential but predominately very low density.

The R-1-8, R-M-15, and R-N-B zones are the only zones in the study area that allow residential development. The R-1-8 designation is applied to all single-family homes within the study area, both north and south of I-215.

The **Single-Family Residential (R-1-8)** adjacent to Winchester Street should transition to a zoning designation that is more conducive to the major arterial that is Winchester Street. Residential land uses that are appropriate for parcels along major thoroughfares include higher density residential and a mix of uses. The single-family housing stock in the study area fills a need in the housing market and should largely be left preserved with the existing zoning.

The **Multi-Family (R-M-15)** zoning designation includes the apartment complex as the condominium complex within the study area. The density and height should be increased for those parcels that are adjacent to the Commercial Development (C-D) zone. The parcels that are adjacent to single-family homes should increase in density but be required to be a lower height or density at the property line and step up to the maximum density as the buildings near the Commercial District zone.

The zoning in the study area does not allow a mix of uses. In a successful transit-oriented development, a mix of uses is encouraged. This mix usually is in reference to ground floor active commercial uses with residential units above. These residential units can be a for-sale or for-rent product and of varying sizes.



Figure 3.8 Life cycle housing is a strategy to ensure that all households have access to housing choice in their neighborhood throughout their lifetime.

The **Manufacturing (M-G)** designation is applied to a majority of the parcels that surround the TRAX station as well as the western portion of the study area along I-15.

This area has natural breaks from the single-family homes with the rail line, I-15, and I-215. Those facts make this an ideal location to transition to four to seven story residential towers in the future.

Residential uses around transit stations and adjacent to freeways should include much higher densities as they are not adjacent to single-family or lower density homes. The highest residential densities should be concentrated at points closest to the Fashion Place West TRAX station and the areas between the rail lines and I-15.

The **Commercial District (C-D)** zone is the eastern portion of the Fashion Place



West study area. This zone includes Fashion Place Mall and the east and west sides of State Street within the study area. While the C-D zone has height allowances that are somewhat favorable for this area, residential is not currently allowed in this zone.

While the **Mixed-Use Development (M-U)** zone is not applied to parcels within the Fashion Place Study area, the M-U zone is versatile enough that it could be applied in and around the Fashion Place West Station area. Higher density uses including residential are encouraged, and single-family homes and duplexes are not permitted.

Text amendments are necessary in order to encourage and incentivize more housing in the area. Increased densities are necessary given the geographic location, housing demand in the region and throughout the state, and proximity to the TRAX station.



Figure 3.9 Housing supply of all kinds at all price points is lacking throughout the region.

## 4.7 HOUSING SUMMARY AND RECOMMENDATIONS

In order for transit-oriented development to be successful, it is important for advocates to also be strong supporters of new housing development. The demand for walkable living across varying demographic groups is quite positive for most communities, particularly those that can provide good transit service and access to job centers and recreation, like the Fashion Place West neighborhood.

One of the key strategies of the The Wasatch Front Regional Council's (WFRC) Regional Transportation Plan (RTP) is to focus growth around multi-modal transportation neighborhood centers. These centers are created using community input and are reflective of the desires of the local population. These centers can become the focus of a strong market for moderately priced and life cycle housing for all income levels, as well as accessible jobs and services.

Unfortunately, many communities struggle to build more housing choices, often due to public misconception. Public and political resistance to increased residential densities often needed in order for projects to be viable, often prolong the development process several months, if not years, making a community far less attractive to developers.



**4-24%  
HIGHER**  
median sales price of  
neighborhoods near  
public transit

Figure 3.10 Public transit can greatly increase home values.

With the current optimism and excitement apparent in Murray, it is vital that new housing growth be seen as a positive rather than a negative. The support of City officials is critical for the successful growth and development of context-sensitive housing. In addition, Murray's Fashion Place West neighborhood has a great deal of under-utilized land that could be converted to more productive and active uses, such as housing and mixed-use projects.

More compact development is also better able to support dedicated public transit, also helping to reduce individual transportation costs and area traffic congestion. This could also lead to a reduction in car usage and corresponding energy use and carbon



**1 in 4 homes, within  
proximity to public  
transit, does not own a  
personal vehicle**

Figure 3.11

emissions.

In Utah, housing and affordable housing is an issue that all municipalities face. In order to effectively address the crisis, these same municipalities must use a two-pronged approach; relax regulations on types of allowable housing types as well as regulations around permitting and processes surrounding public transportation infrastructure. Improvement and an increase in flexibility of public transit and housing policy could lead to the redevelopment of urban areas that have long been neglected.



Figure 3.12 Connectivity for bicycles offers an affordable mode of transportation and recreation to an area.



## 4.8 HOUSING IMPLEMENTATION STRATEGY

This implementation strategy weighs current market conditions, regulations, and best practices. These important factors help to identify and outline clear priorities and policy amendments that will improve housing development and opportunity within the study area.

### 4.8.1 HOUSING PRIORITIES

In order to expand housing choice in the study area, the following priorities have been identified:

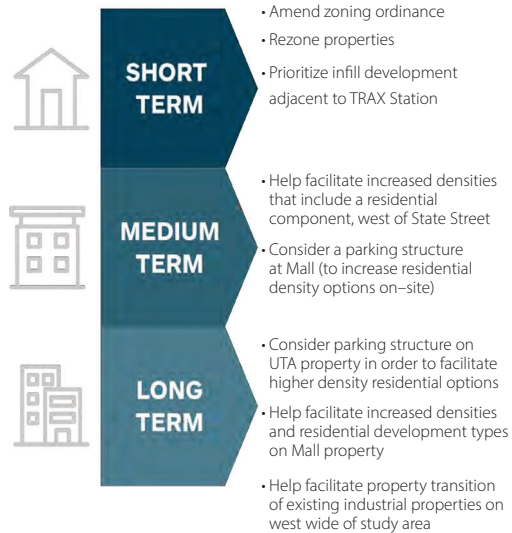
1. Offer services and amenities near housing.
2. Provide housing for all stages of life.
3. Create a walkable neighborhood.
4. Increase residential allowable densities for development along and adjacent to the Fashion Place West TRAX station, I-15, and State Street, by increasing parking densities using structured parking in conjunction with mixed-use developments.
5. Address established residential neighborhoods by creating responsible transitions between existing residential and new, higher density developments.
6. Incorporate a mix of uses into new residential developments as well as existing single-use zone districts.

### 4.8.2 POLICY UPDATES AND LAND USE AMENDMENTS

Policy changes the City can implement will begin the process of change for the study area, including the following:

1. Create new Fashion Place West zone district (FPW) modeled off existing TOD zone with the following revisions:
  - (a) Parking
    - (i) Include shared parking provision.

- (ii) Reduce residential requirements contingent upon proximity to TRAX station, shared parking calculation, etc.
    - (iii) Implement parking maximums.
  - (b) Reduce front yard setback from 15 feet and 25 feet, to 0 feet
  - (c) Implement maximum setback requirements.
  - (d) Consider a decrease of open space percentage requirements from 20 percent to 10 percent.
  - (e) Ground floor activation, requirements, and language.
2. Re-zone areas within the study area per recommendations of the General Plan.





## 5 CONNECTIVITY



## 5.1 INTRODUCTION

The study area is home to the Fashion Place West TRAX station, a major transit hub located over half a mile from Fashion Place Mall. Transporting people, especially to and from the TRAX station to the mall, is key to the area's continued economic vitality. While motorized vehicular infrastructure is well-established, pedestrian, bicycle, and transit infrastructure are not consistent through the area, and safety features could be added.

## 5.2 PREVIOUS PLANNING EFFORTS

### 5.2.1 2008 LIFE ON STATE

In 2008, the Life on State project established a shared vision for the future of the valley's 17-mile-long central corridor, State Street. The project was a collaborative effort between all six cities along State Street, Wasatch Front Regional Council (WFRC), Utah Department of Transportation (UDOT), Utah Transit Authority (UTA), Salt Lake County (SLCo), Salt Lake Chamber, Murray Chamber of Commerce, and the Downtown Alliance.

The vision for State Street was built on broad involvement with residents and stakeholders, and was detailed in the document. The belief was that this collaborative effort would create a safe environment for private investment consistent with the vision. The concept was that moving in a new direction was not as risky a proposition if it is backed by a strong, enduring commitment from the partnership.

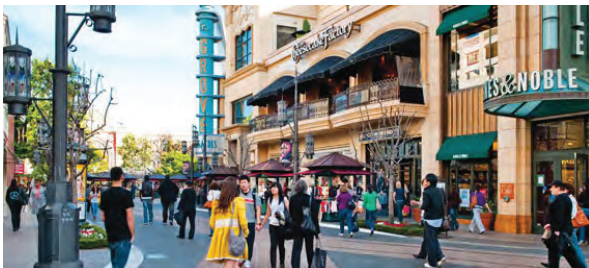


Figure 4.0 Walkable and human scale nodes create a more inviting place.

### 5.2.2 MURRAY CITY GENERAL PLAN

The Murray City General Plan emphasizes the City's desire to improve accessibility for pedestrians, bicyclists, and public transit riders in the corridor between I-15 and State Street to provide adequate infrastructure for existing and planned commercial development.

## 5.3 BEST PRACTICES

### 5.3.1 CONNECTIVITY

Establishing better connections and improving the street grid between commercial areas, public transit, and surrounding neighborhoods begins by identifying locations, such as Fashion Place Mall, where the established street grid is not maintained, and establishing a plan to extend the grid when new development or redevelopment occurs. This will increase connectivity and diminish the island effect that is commonly created by these types of commercial land uses.

Designing and planning to implement more human-scale building design standards and improved streetscapes will help to guarantee that future development follows the grid with street design, building massing, and connectivity.

### 5.3.2 WALKABILITY

The experience of an individual on foot in an urban place can have lasting impacts on how a person feels about their community. Walkability is influenced by many factors, many of which are the degree to which human-scale design concepts are addressed. Slowing auto traffic, encouraging ground-floor activation of buildings, improving streetscapes, incorporating public art elements, and shortening distances between destinations can create more walkable places. According to Foot Traffic Ahead, published in 2019 by the George Washington University School of Business and Smart Growth America, retail space in well connected walkable commercial areas can rent for 121 percent (over two times) over drivable suburban commercial space.

Walkable places are increasingly valued by potential residents, visitors,

business owners, developers, and property owners. Findings in a recent report show that walkable urban places are also extremely economically beneficial to the local municipalities in which they reside, with properties in these areas also highly valued. Walkable urban office space has a 105 percent rent per square foot over drivable suburban space.

### 5.3.3 PLANNING FOR FUTURE TRAFFIC

With projected growth and development in and around the study area, traffic is likely to increase. The following measures offer a variety of ways to mitigate traffic and plan for future growth.

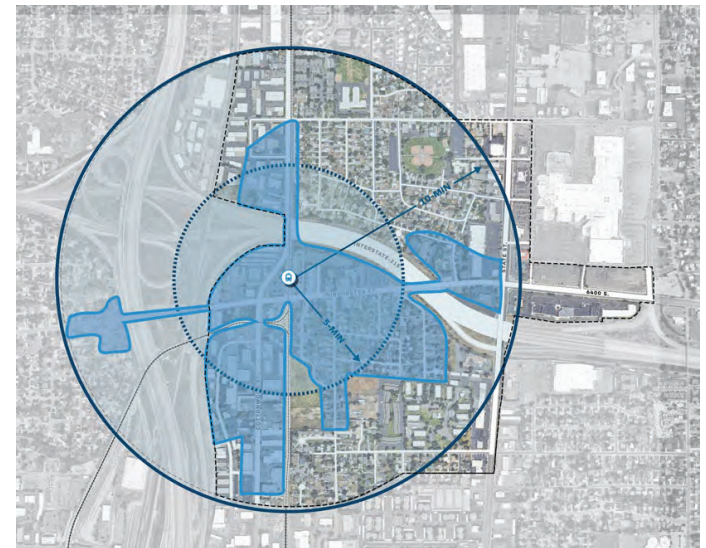


Figure 4.5 The walkability of the Study Area is severely impacted by major physical barriers, such as the Interstates and rail corridors that cut through the neighborhood. The 10-minute 'Walkshed' is actually much smaller than the typical 1/2 mile radius, due to the impact of these barriers.





Figure 4.1 Successful connectivity includes consideration of active transportation.

### 5.3.4 TRAFFIC ANALYSIS AND MITIGATION

Personal vehicles are a primary mode of transportation in Murray, leading to congestion on certain roadway segments during peak hours. Signals throughout the study area should be optimized and synchronized as an inexpensive and quick way to mitigate congestion. If signal timing adjustments do not alleviate the congestion—turn bays might need to be added or lengthened. Adding lanes should be a last resort in alleviating traffic congestion as implementation is expensive, occupies valuable right-of-way, increases the number of conflicts, and increases crossing distances for pedestrians and bicyclists.

The oncoming development around Winchester Street and 700 West will increase traffic along Winchester, likely impacting the study area. The intersection should be properly adjusted using the above techniques to ensure a satisfactory level of service. Additionally, the signal at Winchester Street and Cottonwood Street should be synchronized with the signal at Winchester Street and 700 West to prevent backups and delay. As of 2016, Winchester Street had 11,000 annual average daily traffic (AADT) of its 16,000 AADT capacity. Winchester still has 5,000 AADT capacity to absorb additional traffic from new development.

### 5.3.5 LEVEL OF SERVICE AS A MEASURE

Level of Service (LOS) has been the standard method to evaluate the operational efficiency of an intersection for vehicles and for determining vehicular impact from developments. LOS is a calculation of delay per vehicle at a given intersection, ranging from A (least amount of delay) to F (worst amount of delay). It is not until recently that communities have begun to revise their measures of intersection quality and development impact. The state of California adopted Vehicle-Miles Traveled (VMT), a method that measures the total distance traveled by individual roadway users along a corridor or in a network, as the new method for roadway flow evaluation, replacing LOS under SB-743. This new method analyzes traffic along with land use to reduce necessary trips and accounts for all users of a roadway network whereas LOS only analyzes the flow of motorized vehicles through an intersection. VMT was prioritized over LOS in California to report on the efficiency of a roadway network as well as describe the environmental effects associated with fuel consumption, emissions, and public health.

VMT is calculated by the Institute of Transportation Engineers (ITE) Trip Generation rate multiplied by the individual trip length. The further users are required to travel, the higher the VMT. Similarly, as the number of users required to travel increases, the VMT increases as well. Different land use scenarios affect VMT—integrating daily services within residential areas lowers the distance required to travel, thus lowering the VMT.

VMT projections are already included in the Wasatch Front Regional Council (WFRC) travel demand model and should be used when planning for future growth. This can be analyzed by an individual project (i.e., the trips to and from a new grocery store) or by the impact of an individual project on a network (i.e., the trips to and from a new grocery store would reduce VMT to and from existing grocery stores, thus decreasing the VMT for the greater area). While VMT does not have specific thresholds as LOS does, generally a reduction in overall network VMT is considered successful.

In addition to utilizing VMT as a metric, accepting a lower LOS (i.e. LOS E or F) is becoming more popular in the more urbanized areas throughout the western United States. The Sugar House neighborhood in Salt Lake City is a local example where priority has been given to all other modes of transportation before motorized vehicles. This has helped keep the right-of-way at a manageable size for all modes

of transportation and also encouraged more economic growth. This same approach can be taken throughout the Fashion Place study area, particularly along State Street, Winchester Street, and Cottonwood Street as they provide direct connections to major attractions and residential neighborhoods in the study area. Prioritizing VMT over LOS will encourage a more multi-modal and mixed-use environment, therefore reducing pollution and noise, making the area more enjoyable for both residents and roadway users. The entire study area itself has the potential to become a destination, rather than solely the pockets around popular attractions.

Recommendations for the Fashion Place West study area include considering VMT in evaluating the efficiency of traffic flow with the understanding that a low-ranking LOS at certain intersections might in fact promote other modes of transportation and move more vehicles through a corridor.

### 5.3.6 INDUCED DEMAND

Induced demand is the additional travel associated with a lower cost or lower time necessary to make a trip. These extra trips often occur due to the widening of an already congested roadway as additional lanes initially reduce travel time and fuel costs. However, the corridor soon reaches its capacity in a matter of years, as shown by a study done by Fehr & Peers in conjunction with Caltrans, U.C. Davis, and the California Governor's Office of Planning and Research. Induced demand also applies to the installation of walkways and bike lanes. Creating a safe space for these vulnerable users encourages an increase in non-motorized traffic. Induced demand explains both the idea that more lanes mean more traffic, and the notion that building infrastructure for alternative modes encourages people to use those modes. Overall, induced demand is the concept that proper infrastructure brings more users than existing conditions.

Implementation recommendations include safe pedestrian and bicycle infrastructure to encourage an increase in non-motorized users to reduce the amount of vehicular traffic on area roadways. Connections to the Fashion Place West TRAX station are particularly important as the station is a hub for pedestrians and cyclists. Implementing bike lanes and wide sidewalks along Winchester Street and Cottonwood Street would provide safe access for cyclists and pedestrians to the area's neighborhoods and to Fashion Place Mall. A crosswalk on Cottonwood Street at the northern side of the TRAX station would provide convenient pedestrian access





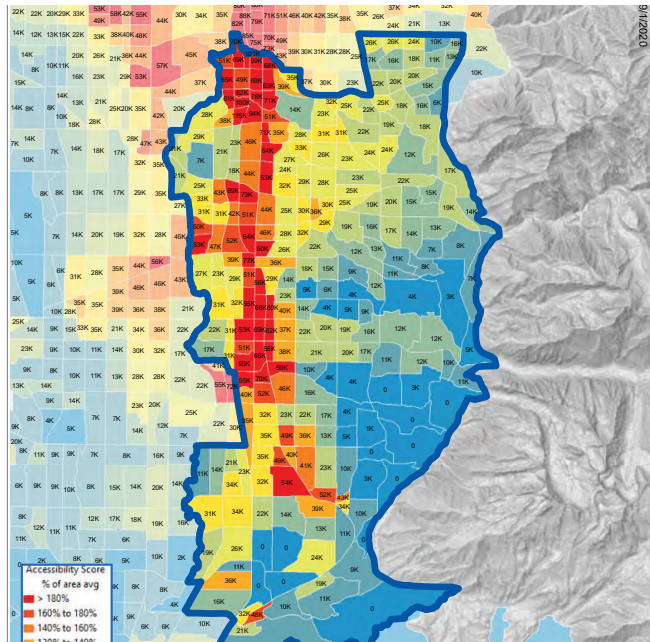


Figure 4.5 Household Access to Jobs: Transit For each traffic analysis zone (TAZ), colors indicate household accessibility to jobs, within a typical transit commute, relative to the average score for the highlighted area. The labels indicate the number of jobs accessible to each TAZ's households within a typical transit commute. (84K = 84,000 jobs) More info: <https://bit.ly/2Qrt9gO>

to jobs and homes on the northern side of I-215. Providing safe and convenient infrastructure to non-motorized users, particularly at this transit hub, offers a competitive alternative to driving a car. This will in turn induce a higher use of active transportation modes which activates spaces and increases the vibrancy of the area. Adding more lanes to roadways in the study area should be avoided where possible as this will encourage more vehicles on these already high-volume roadways.

### 5.3.8 ACCESS TO OPPORTUNITIES (ATO)

Access to Opportunities (ATO), is a way to measure how well people can connect to basic needs and amenities including jobs, schools, grocery, retail, parks, community centers, and entertainment. On a broad scale, ATO metrics quantify how well current and future transportation networks and infrastructure coordinate with land uses in order to assist local economies and communities to thrive.

Increased accessibility can have significant impacts on overall community livability while improving residents' connections to the services necessary to promote upward mobility such as education, employment, healthcare, social services, and other basic amenities. ATO could also serve as a guide for Murray City to pursue the best possible transportation planning and land use decisions in support of community choice and economic vitality.

#### 5.3.8.1 UNDERSTANDING NEEDS OF VULNERABLE COMMUNITIES THROUGH ATO

The Federal Highway Administration (FHWA) defines under-served individuals as those that are low income, a minority, elderly, a child, have limited English proficiency, or those with disabilities. Vulnerable Communities are those census block groups where any of the following conditions is met:

- Greater than 25 percent lower income populations are highlighted, as a lack of access to reliable and efficient transportation can be a major barrier to economic mobility
- Greater than 40 percent minority populations are included in this definition, as many land use and transportation investments in the U.S. have, historically, adversely impacted racial and ethnic groups. WFRS strives to prevent future projects from having a similar disproportionate impact
- Greater than 10 percent zero-car households are included, as these are populations which include those with disabilities, depend more on transit, paratransit, walking, and bicycling to reach employment and other destinations

ATO can help communities understand the separation of residents from employment opportunities and other basic needs, at a neighborhood level. This is especially crucial for under-served populations that would benefit most from alternative modes of transportation to access daily services.

### 5.3.8.2 STRATEGIES FOR INCREASING ACCESS

An Access to Opportunities measure can facilitate decision-making for and beyond transportation planning, in supporting upward socioeconomic mobility. Cities and developers can improve access to opportunity in a myriad of ways by mixing uses and clustering growth near high speed and high frequency transit.

Land use solutions that improve Access to Opportunities include:

- Growth centers near high-capacity transportation,
- Higher density development between 2-6 stories depending on location,
- Intermixing homes and jobs, and
- Street design that encourages local investment along the street.

Transportation solutions that can improve Access to Opportunities include:

- Reduced congestion,
- A more connected street network,
- Increased transit frequency and coverage,
- Bicycle and pedestrian connections, and
- Higher travel speeds on key commuter (non-neighborhood) routes.





### 5.3.9 WAYFINDING

Wayfinding can be a low-cost high-impact tool to increase mobility and promote commercial retail throughout the study area. Including informational signage at popular area destinations that direct pedestrians and bicyclists towards appropriate facilities will improve the convenience and safety of all roadway users.

The TRAX station should feature signs indicating the direction and distance of key areas such as Fashion Place Mall, the Murray Senior Recreation Center, and Grant Park. Likewise, the mall should display informational signs at entrances and exits to direct shoppers and workers to the various transportation options available: parking areas, bicycle infrastructure, walkways, micromobility parking locations, bus stops, and preferred route to the TRAX station.

Furthermore, signage should be implemented along these alternative mode routes



Figure 4.3 Traffic congestion along Winchester Street is a major community concern as expressed in a recent survey of residents in the area.

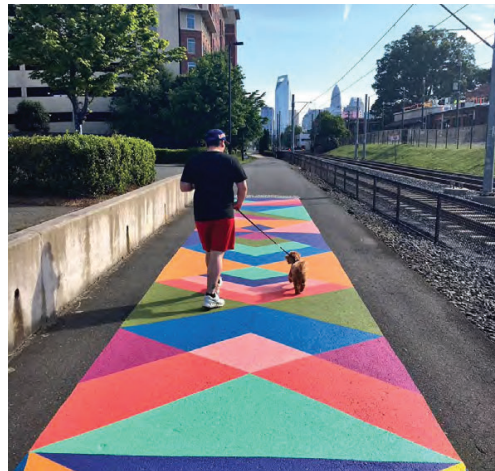
to reaffirm the route and encourage economic travel towards the commercial retail centers throughout the study area.

Winchester Street is in particular need of wayfinding as it directly connects the TRAX Station with Fashion Place Mall. Signs should be located at the exits of both the

station and the mall to guide users.

Wayfinding signs should also be placed at the intersection of State Street and Winchester Street where cyclists must begin to turn into the mall property. Directing cyclists to the most robust bike infrastructure network can increase comfort and confidence of users.

Other locations that would benefit from wayfinding include Liberty Elementary School, Grant Park, Jefferson Park, as well as the future Porter Rockwell Trail extension.



Pedestrian and bicycling trails such as the future extension of the Porter Rockwell Trail are crucial to the interconnectivity between communities in the area.

## 5.4 STREETS AND BLOCKS

### 5.4.1 FREEWAY INFRASTRUCTURE

There are two freeway overpass bridges in the study area, one on Winchester Street and one on Cottonwood Street. Both bridges are in need of active transportation improvements due to narrow and cluttered sidewalks. The Cottonwood Street bridge has limited space due to the TRAX rails and only features a sidewalk on the west side of the bridge. This sidewalk is narrow (4 feet wide) and does not connect with the sidewalk on the north side of the bridge. While the Winchester Street bridge features sidewalks on both sides of the roadway, these sidewalks are also narrow (4 feet wide), covered with garbage, are in close proximity to traffic, and only separated by a chain-link fence from the freeway traffic below. It is an uncomfortable experience for the pedestrian and bicyclists. Recommendations include removing the two-way left-turn lane to make space for a wider sidewalk with a buffer when the bridge undergoes repair.

A second innovative option is to reconstruct the Winchester Street bridge with a wider structure to provide space for small shops to be located along the roadway. This would be a first-of-its-kind feature for Murray City and the State of Utah as the nation's first multi-use freeway overpass. A mixed-use environment would also create a lower-stress route for pedestrians to include a buffer between the below freeway vehicles and the vehicles on Winchester Street. This type of project would require heavy involvement from and coordination with UDOT.

### 5.4.2 INTERSECTION IMPROVEMENTS

The intersection of State Street and Creek Drive had 14 collisions from 2017-2019, 11 of which were making left-turn movements, primarily from State Street northbound onto Creek Drive and from the mall entrance westbound onto State Street. This intersection is located roughly 900 feet from the intersections at 6100 South and 6400 South, well under the threshold of the required 2,640 feet for UDOT signal spacing for this roadway. Restricting left-turn movements from either or both roadways would reduce the number of potential conflicts, increasing safety for the intersection.

The intersection of Winchester Street and 700 West is surrounded by developing property and will experience a growth in traffic volumes in the coming years. This



growth will likely cause an increase in traffic towards local destinations such as the TRAX station and Fashion Place Mall, both of which are located along Winchester Street, likely causing an increase in traffic along the corridor.

### 5.4.3 ROADWAY IMPROVEMENTS

**Arterials:** High-volume and wide roadways often are accompanied with higher speeds. It is very important to install buffers between sidewalks and bike lanes and the roadway to provide a lower level of stress and better sense of safety to non-motorized users. State Street experiences the highest level of vehicular traffic and has the highest speed limit in the study area. It is very important to implement proper pedestrian infrastructure to ensure the safety of all roadway users. Adding a buffer will increase pedestrian safety and decrease chances of vehicle-pedestrian collisions. All signals along the State Street corridor should be synchronized.

**Collectors:** These mid-speed roadways with great connectivity are very suitable for bicycle and pedestrian infrastructure. Cottonwood Street and Winchester Street are connectors in the study area. Both roadways should feature continuous bike lanes and sidewalks at least 6 feet wide with a buffer between the roadway.

**Neighborhood Streets:** These roadways operate at a low speed and volume and are typically safer for cyclists to ride in the roadway. Several neighborhood streets in the study area currently have no pedestrian infrastructure. Pedestrian infrastructure is vital to connecting homes to the larger mobility network. Recommendations include installing sidewalks and advisory shoulders—dashed lanes at the edge of the roadway reserved for non-motorist roadway users—where possible on all neighborhood roadways.

## 5.5 ACTIVE TRANSPORTATION

According to comments received during the public input process of the 2017 Murray General Plan, citizens would like to walk and bike more but do not feel safe to do so. Implementing the following recommendations can improve a user's comfort when using active transportation infrastructure.

### 5.5.1 CYCLING ENHANCEMENTS

Incorporating bicycle friendly elements into the Fashion Place West neighborhood can take shape in many forms, including the addition of bicycle amenities, as well as

supporting infrastructure improvements. Examples include bike racks, covered or indoor storage, and service stations for quick tune-ups or to fill flat tires.

Finally, bike lanes should be added to Cottonwood Street and 5900 South to provide a bypass for Winchester Street to the neighborhoods north of I-215 and to Fashion Place Mall.

### 5.5.2 BIKING RECOMMENDATIONS

The Fashion Place area experiences a fair level of bicycle activity as shown by Strava bicycle data, primarily along Winchester Street and Cottonwood Street. Beginning on the western edge of the study area, bike lanes and improved lighting should be installed along Winchester on the Interstate bridges to increase a rider's sense of safety. Further along Winchester Street, between Jefferson Street and Malstrom Lane, the bicycle infrastructure switches from a dedicated bike lane to sharrows back to dedicated bike lane to preserve on-street parking for certain residences. This on-street parking in the public right-of-way should be converted to dedicated bike lanes to reduce chances of conflict between motorized vehicles and

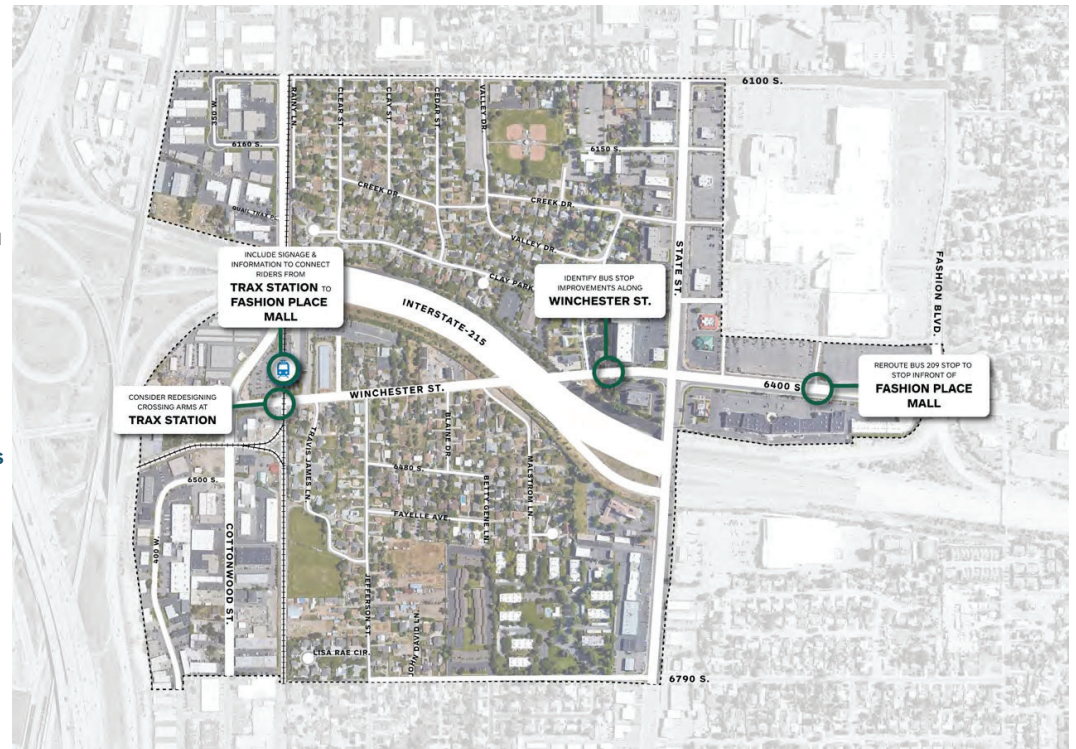


Figure 4.13 Future improvements to the transit system within the Fashion Place West neighborhood would increase ridership and improve the rider experience and quality.

cyclists.

Connecting the bicycle infrastructure from Winchester Street to Fashion Place Mall is of particular importance. A two-stage bicycle turn box at the intersection of Winchester Street and State Street, leading to a dedicated northbound bike lane (or sharrows if a bike lane is not possible) on State Street should be implemented to guide cyclists through this intersection that experiences the greatest number of



cyclist crashes out of any other intersection in the study area.

In addition to these signs and pavement markings, signs warning motorists of cyclists should also be installed to increase awareness of the multi-modal intersection. From here, sharrows should be implemented from State Street through Fashion Place Mall parking lot to the mall entrance. Sharrows should similarly be installed from the doors of the mall through the parking lot to Winchester Street. Dedicated bike lanes should be implemented along Winchester Street connecting the infrastructure west of the intersection with State Street.

### 5.5.3 PEDESTRIAN RECOMMENDATIONS

Pedestrian infrastructure throughout the study area needs to be improved, particularly along State Street. The sidewalks along State Street should include a landscaped buffer at least 5 feet wide from the busy roadway to enhance the feeling of safety for users. Furthermore, drainage issues should be repaired at the intersections along State Street. Many crosswalks enter into a pool of leftover storm water making it very difficult for pedestrians to safely cross. Additionally, a Pedestrian Hybrid Beacon (PHB) or a full traffic signal should be implemented at State Street and Creek Drive. Currently, residents around Grant Park must divert up to a third of a mile through either the signal at State Street and Winchester Street or State Street and 5900 South to reach the edge of Fashion Place Mall parking lot. Installing a PHB signal or a full traffic signal would give residents directly west of Fashion Place Mall a convenient, direct and likely safer access point to the mall. It should be noted that under UDOT's current guidelines, a new signal would closer than the allowable standard of 2,650 feet between lights to both existing State Street signals at 6100 South, as well as at Winchester Street. The current method for determining an appropriate exception for a PHB signal along a roadway such as State Street requires a study of the number of jaywalking pedestrians in a given period of time. Jaywalking across this roadway is unsafe and alternative thresholds should be explored with UDOT. While exceptions in signal spacing are not common, an example currently exists along State Street at Williams Street in Salt Lake City, as shown below.

Outside of the State Street corridor, a sidewalk and crosswalk should be installed on the northern end of the TRAX station westward across Cottonwood Street. Public input indicates that this pattern is already a common route for pedestrians originating north of I-215.

Additionally, pedestrian infrastructure needs to be improved throughout Fashion

Place Mall parking lot. Currently, no sidewalks or pathways exist connecting the City sidewalks to the mall entrances. This causes an unclear, uncomfortable, and unattractive experience for mall patrons traveling by foot. Providing a clear and welcoming walkway for pedestrians will increase comfort and attractiveness of walking to the mall.

Finally, general sidewalk conditions throughout the study area need to be improved. Sidewalks should be level, clear of vegetation and debris, at least 6 feet wide where possible, and should include a buffer between the walkway and the roadway. This is particularly important on Winchester Street and Cottonwood street to provide comfortable north-south and east-west access to the study area for TRAX riders who often begin and end their trip on foot.

### 5.5.4 CONNECTIONS TO SURROUNDING DEVELOPMENT

In order to create a true network of mobility, infrastructure must consistently connect destinations to destinations. All vehicular, transit, pedestrian, and bicycle infrastructure implemented should be designed with connectivity in mind, both inside and outside the study area. The planned extension of the Porter Rockwell Trail will be a key connection to other communities, requiring a robust bicycle and pedestrian network in the study area to encourage trail users to stop in the Fashion Place West neighborhood. Other key destinations to connect to include Murray City Center and the upcoming development at Winchester Street and 700 West.

### 5.5.5 PARKING LOT PEDESTRIAN IMPROVEMENTS

Currently, Fashion Place Mall parking lots feature no bicycle or pedestrian improvements. These connections are vital for the first/last mile portion of any mall trip. By providing wide walkways and bikeways from mall entrances directly to the adjacent roadways and transit stops, non-motorist users will feel more comfortable and encouraged to travel to/from the mall utilizing alternative modes of transportation.

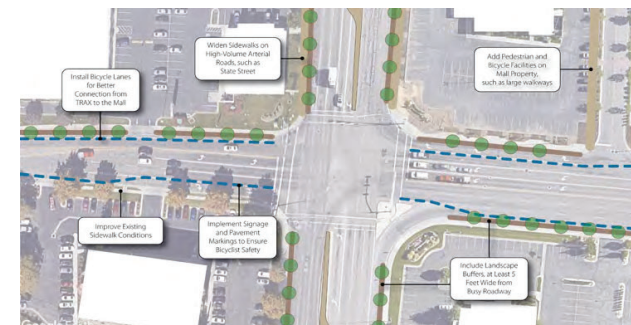


Figure 4.7 The intersection of State Street and Winchester Street currently lacks a safe bicycle experience. Future improvement recommendations include better bicycle lane signage as well as sidewalk improvements.



Figure 4.8 The existing intersection at Creek Road and State Street is lacking pedestrian amenities. Improving this intersection will increase connectivity from the neighborhood to Fashion Place Mall.

### 5.5.6 MICROMOBILITY

Micromobility is an emerging mode of transportation bringing publicly or privately operated e-scooters, bikes (including bikeshare), and other shared mobile







Figure 4.14 Micromobility such as scooter and bike share programs offer communities a low cost/ high value option to increase connectivity where it is currently lacking.

lightweight devices to a community. Micromobility can offer a convenient last-mile connection between the TRAX station and Fashion Place Mall, especially once complete cycling infrastructure is implemented along Winchester Street.

To avoid clashes with future installations of micromobility, Murray City should develop policies around micromobility before companies enter the market. Policies should address topics such as fleet caps, service area and distribution, fees and pricing, equity, maintenance and safety, data sharing, community engagement, and parking.

Fleets should be capped by a revocable permit system based on a dynamic rate such as number of residents or operational performance. A cost analysis should be conducted to determine the true costs of administering the program. Dynamic pricing offers the most potential for revenue, and parking fees can generate extra cash while encouraging riders to comply with parking policies. Implementing pricing policies can help prevent abrupt price changes from operators.

Maintenance and safety guidelines should outline collection of incident reports and inspection requirements. Data sharing is important for infrastructure planning and the permitting process. It is recommended to share data in either the General Bikeshare Feed Specification (GBFS) or Mobility Data Specification (MDS) formats, depending on the preferred level of detail and user privacy.

The City should also develop communication and education policies to ensure operators are engaging with the community in an equitable manner to minimize the



Figure 4.10 The FHWA outlines a two-stage bicycle turn box design similar to the ones implemented along 200 West in Salt Lake City which could be implemented at the Winchester and State intersection (image source: NACTO).

burden of micromobility adoption on the City.

Finally, parking policies should detail strategies to enforce parking rules, compliance with ADA requirements, and no parking at loading zones. Infrastructure for micromobility includes parking zones and riding infrastructure. Dedicated parking zones should be located near (but not block) entrances to popular area destinations, such as the TRAX station, Fashion Place Mall, and Grant Park. These parking locations should be easily accessible from riding infrastructure. Bicycle infrastructure should be used as micromobility infrastructure to discourage riding on the sidewalk where possible in order to avoid conflict with pedestrians and maintain an ADA-friendly environment. Improving bicycle infrastructure therefore improves micromobility infrastructure. Ideally, bike lanes should include a buffer to physically restrict conflict with motor vehicles. This buffer can also provide space for micromobility



Figure 4.11 Effective bicycle connectivity within the Fashion Place West neighborhood has the capacity to increase activity in the area and reduce vehicular traffic.

parking if no extra sidewalk space is available. Other enhancements can improve the non-motorized user experience as outlined in the figure below. Any of these enhancements would be particularly useful along Winchester Street which connects two of the area's destinations—the TRAX station and Fashion Place Mall—along with the continuation of the bike lanes between Jefferson Street and Malstrom Lane as a particularly helpful improvement.

### 5.5.7 TRAX STATION IMPROVEMENTS

Signage and information about the bike, pedestrian, and transit options could be installed to assist riders in accessing Fashion Place Mall from the TRAX station.

The 209 bus in particular should be utilized as a circulator bus between TRAX and Fashion Place Mall. Furthermore, the City in partnership with UTA should consider redesigning the crossing arms so as not to block access to the sidewalk causing pedestrians to back up onto the tracks. The current crossing configuration also prohibits individuals with mobility needs from crossing the TRAX rail. The following





images show an example of improved crossing arm configuration at Central Pointe Station and 2100 South in Salt Lake City. As illustrated, the sidewalk is rerouted to ensure no conflict between the ADA and pedestrian route with the crossing arm or the sidewalk.

Other improvements that should be considered at the Fashion Place West TRAX station include:

- Implementing a crosswalk connecting TRAX to Cottonwood Street
- Creating a connection from TRAX to new sidewalk on the west side of Cottonwood Street
- Including landscape buffers, at least five feet wide from busy roadways adjacent to station
- Widen sidewalks adjacent to the station to improve pedestrian comfort
- Ensure consistency in bike lanes to/from the station
- Improve existing sidewalk conditions along Winchester Street

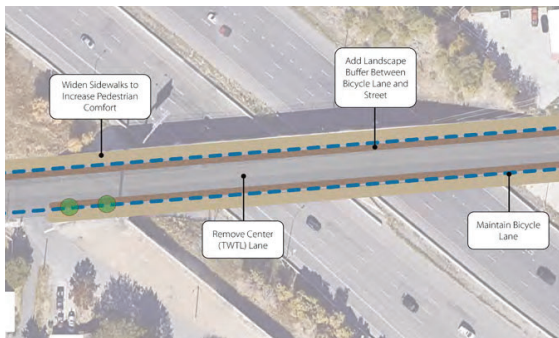


Figure 4.6 Future streetscape improvements along the Winchester Bridge would enhance the pedestrian experience and encourage use of more active transportation methods.

### 5.5.8 BUS STOP IMPROVEMENTS

Consider rerouting the Route 209 bus route to stop directly in front of a mall entrance. The current mid-block stop location on Winchester Street forces riders to take a long route to reach the mall without proper sidewalk infrastructure through the parking lots. A direct route for riders improves pedestrian safety by decreasing chances of vehicular conflicts.

According to the UTA Bus Stop Master Plan, bus stops along Winchester Street and State Street can also be improved to feature additional amenities depending on frequency and ridership. The 209 bus currently runs on 15-minute headways, and the Route 201 bus and the Route 62 bus both operate on headways that are greater than 15 minutes. In the case that ridership does not meet the desired threshold for a station improvement, Murray City can partner with UTA to fund the implementation of the amenity. Increasing amenities at bus stops makes the system more attractive and can increase comfort and safety of users.

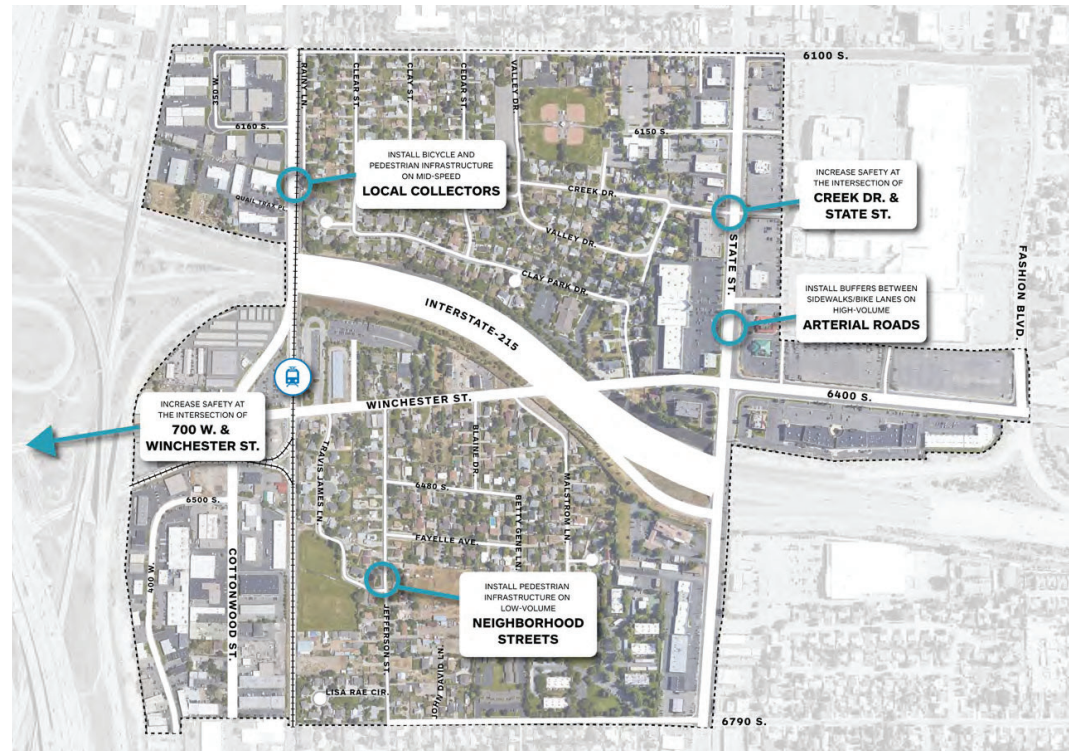
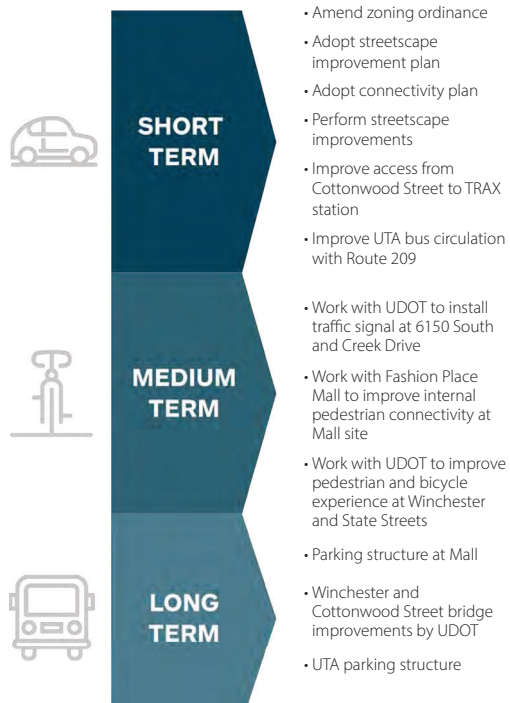


Figure 4.9 The map above illustrates suggested future improvements to the road network.

## 5.7 CONNECTIVITY SUMMARY AND IMPLEMENTATION STRATEGY

The Connectivity section of the Station Area Plan considers current transportation and mobility in the study area, planned improvements, and best practices. These factors were used to identify and outline clear priorities and policy amendments to improve future transportation within the study area.



### 5.7.1. CONNECTIVITY PRIORITIES

1. Improve overall active transportation connectivity between residential neighborhoods, TRAX station, and Fashion Place Mall
2. Modify UTA Bus route 209 to be a circulator between the TRAX station and Fashion Place Mall
3. Develop parking strategy
4. Adopt streetscape improvement plan to ensure future connectivity in key areas:
  - (a) Winchester
  - (b) Cottonwood
  - (c) Intersections
  - (d) Fashion Place Mall access

### 5.7.2. POLICY UPDATES AND LAND USE AMENDMENTS

1. Create new Fashion Place West zone district modeled off of existing TOD zone with the following revisions:
  - (a) Parking
    - (i) Include shared parking provision
    - (ii) Reduce residential requirements contingent upon proximity to TRAX station, shared parking calculation, etc.
    - (iii) Implement parking maximums
  - (b) Reduce front yard setback from 15 feet to 25 feet, to 0 feet
  - (c) Implement maximum setback requirements
  - (d) Decrease open space percentage requirements from 20 percent to 10 percent
  - (e) Ground floor activation, requirements, and language
2. Re-zone areas within the study area per recommendations of the General Plan



## 5 DESIGN GUIDELINES





## 5.1 DESIGN GUIDELINES INTENT

### 5.1.1 DESIGN VISION

The Fashion Place West study area is located in the southwest corner of the City of Murray. The scale of development ranges from single-family and small scale multifamily to single-story industrial, to Fashion Place Mall. The vision for new development is to create a walkable, transit-oriented neighborhood. This type of development in the study area will foster small scale infill projects as well as allow for context sensitive larger scale mixed-use projects that will provide a wide range of housing choices, and an incubator for commercial spaces that serve the neighborhood.

The Urban Design Guidelines for the Fashion Place West Station Area Plan establish a framework to shape growth into a vibrant, connected, and inclusive community centered around the TRAX station. These guidelines translate the plan's core goals—housing affordability, environmental sustainability, access to opportunity, and multimodal mobility—into clear design principles that guide public and private development.

Together, these design principles provide a cohesive vision for transformation—one that ensures future development contributes to a livable, sustainable, and economically vibrant district where transit, housing, and public spaces work together to serve a diverse community.



Figure 5.1 Corner sites should be developed to encourage interaction with pedestrians by allowing and requiring specific setbacks that allow for plazas and inviting entrances.

### 5.1.2 PURPOSE

The purpose of this section is to serve as a design guide for development in the Fashion Place West study area. The guidelines in this section are directly related to achieving the key design objectives for the district.

#### 5.1.2.1 KEY DESIGN OBJECTIVES:

- Context-sensitive solutions for infill development projects in the study area
- Emphasis on mixed-use, pedestrian-oriented developments and streetscapes that promote active use of the streets, sidewalks and public spaces
- Ensure availability of a range of transportation choices including; walking, bicycling, transit, and motor vehicles
- Apply principles of long-term economic, social, and environmental sustainability in the design of infrastructure, site, and building development
- Provide the Fashion Place West study area with a distinct character

Each guideline includes an intent statement that explains the purpose of the directive to achieve one or more of these overall design objectives. In many cases, alternative solutions to the guidelines may be suggested by the developer, designer, or applicant, as long the solution meets the intent statement.

## 5.2 DESIGN GUIDELINES STRUCTURE

Design Guidelines for the Fashion Place West study area contain two sections—Site Design and Building Design. Site Design focuses on how the parcel or piece of property is designed, while Building Design is the concept of elements of the building itself. Each section includes the following guidelines:

### 5.2.1. SITE DESIGN

- **Building Placement** addresses setbacks for buildings, landscaping, and accessory units.
- **Parking Lot Design and Landscaping** guides applicants with the location of parking lots on a site, as well as the use of landscaping to screen parking.
- **Lighting** suggests lighting types and locations for the public realm such as sidewalks, parking lots, and public space.
- **Pedestrian Connections** recommends types such as crosswalks, walking paths, and sidewalks, as well as appropriate features.



Figure 5.2 Public space with the appropriate location of amenities and landscaping attract people and invite them to stay longer.

- **Corner Sites** explains the importance of corner buildings to a streetscape, and how they should be situated on the lot.
- **Treatment of Outdoor Storage and Equipment** establishes location and screening guidelines for items such as dumpsters and mechanical equipment.
- **Accessory Dwelling Unit (ADU)** guidelines determine the location of the ADU as well as the size in comparison to the size of the site.

### 5.2.2. BUILDING DESIGN

- **Ground Floor Details** specify what types of features the ground floor of street-facing buildings should have.
- **Ground Floor Transparency** recommends various percentages of ground floor buildings that should be windows, doors, or otherwise transparent.
- **Prominent Entrances** describes the design of building entrances so that they stand out and create an inviting space.
- **Treatment of Blank Walls** advises that blank walls fronting the street or sidewalk are not desirable, and if needed, should be treated with landscape or art features, as examples.
- **Articulation** refers to the variation in materials, height, and general shape that buildings should be designed with.
- **Transition of Scale** addresses the need for new development to consider existing development in terms of height and density. Development adjacent to single-family homes should consider the scale to which the development is near.
- **Sign Design** establishes guidelines for various types of signs in different situation, in terms of materials, size, and location.





## 5.3 SITE DESIGN

### 5.3.1. BUILDING PLACEMENT

To support and encourage pedestrian comfort, convenience and activity, buildings should create a sense of enclosure within the street corridor, by establishing a direct relationship between buildings and sidewalks.

- Commercial and mixed-use buildings should be built along the back of the sidewalk on all Type I and Type II streets, adjacent to any public plaza, courtyard, seating area, or other space intended for public use.
- Multi-family buildings may include a modest front setback (3-7 feet) to create a transition area between the public and private space. Street wall reinforcing elements are encouraged to occupy in this setback, such as:
  - Porches and stoops
  - Landscaping
  - 3 foot maximum fence height
- Single-family and lower density residential structures on Type III streets may have a front setback of 20-25 feet (or average of two adjacent properties) to maintain the existing character.
- Detached accessory residential structures, such as accessory dwelling units or detached garages should be set 0-10 feet from the back lot line.

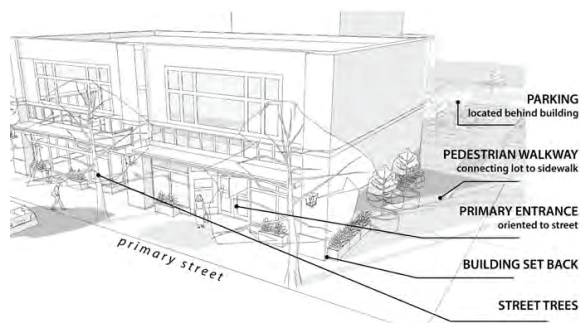


Figure 5.3 The diagram above illustrates the ideal placement of buildings so to maximize the lot as well as addressing the street.

### 5.3.2. PARKING LOT SCREENING AND LANDSCAPING

To diminish the amount of impervious surface and visual impact of parked cars, parking lots should be buffered from other uses, to offer shade to otherwise bare paved areas, and to visually soften expanses of parking.

- Parking lots should integrate main drive aisles to appear more like streets, and should include sidewalks, landscaping including trees, and pedestrian scaled lighting.
- Masonry walls and other structural screening features should be used only for corner accents or where screening of headlights is necessary, and should not be used as a substitute for landscaping.
- Parking aisles should be organized to create a central pedestrian access to building entries. Outer parking aisles may incorporate drainage swales between parking rows.
- Trees should be distributed throughout the parking area to provide ample shading and visually soften the parking area, roughly 1 tree for every 8 parking stalls. Adjacent to single-family residential uses, 1 tree for every 5 stalls should be planted.
- Grouping trees may be allowed to accommodate natural features, so long as the equivalent number of trees are planted and so long as the grouping is within the parking area. Curbs or other methods of preventing vehicles from damaging the trees should be installed.
- Retaining existing trees in parking lots is encouraged.



Figure 5.4 Parking lots should not be located along the primary frontage but rather along the secondary or at the rear of a building. Parking lots should be screened from sidewalks and streetscape but still remain comfortable for access by pedestrians.

### 5.3.3. LIGHTING

Lighting should ensure a contribution to the character and safety of the streetscape and public spaces, but not disturb adjacent developments and residences.

- Use City-approved standardized fixtures for sidewalk lighting. Fixtures should be consistent with adopted light fixture for the study area.
- Lighting elements throughout and surrounding the site should be complementary, including pedestrian pathway, accent, parking lot lighting, lighting of adjacent developments, and the public right-of-way.
- All lighting should be shielded from the sky and adjacent properties and structures, either through exterior full cut-off shields or through optics within the fixture.
- Lighting used in parking lots should not exceed a maximum of 30 feet in height. Pedestrian-scale lighting should be a maximum of 16 feet in height.
- Parking lot lighting should be appropriate to create adequate visibility at night and evenly distributed to increase security.



### 5.3.4. PEDESTRIAN CONNECTIONS

Safe pedestrian passage should be provided through any large blocks or parking lots to provide convenient and direct pedestrian connections, and to provide neighborhood-scale open space.

- Formalized mid-block pedestrian corridors or connections between public rights-of-way through the blocks and redevelopment sites on 300-350 foot intervals are highly encouraged, with at least one through-block connection for any block face longer than 600 feet.
- All non-motorized corridors and connections should include:
  - A 5 foot minimum building setback on either side of the connection, which could include landscaping, lighting, and other pedestrian amenities,
  - A 6 foot 7 inch minimum walkway, and
  - Appropriately scaled pedestrian lighting.
- Walkways should be paved with a differentiated pavement surface treatment to alert drivers to the pedestrian right-of-way and potential presence of pedestrians. Speed tables may be installed as appropriate to further calm vehicular traffic.
- Alternate building entrances are encouraged to be located on pedestrian connections and alley ways to provide a building face along such pathways.
- Access from the street should include wayfinding signage to notify pedestrians of the facility.



Figure 5.7 The Fashion Place West study area lacks infrastructure for pedestrians. Being bisected by two freeways limits the walkability capacity in the neighborhood. Improving pedestrian connections between commercial and residential developments can greatly increase walkability in nearby areas.

### 5.3.5. CORNER SITES

Corner sites and buildings provide an enhanced pedestrian experience by creating visual gateways, public plazas, courtyards and other gathering spaces.

- Key intersections should be marked with setbacks that allow for public spaces.
- Rather than meeting the corner, new buildings should incorporate forecourts, plazas, or gardens that welcome the public and offer a dramatic statement at the corner.
- Major entrances should also be located at the corners and highlighted by elements such as higher or more expressive canopies, higher bays, larger windows and doors, projections, different window designs, or other physical features.
- If potential views to noteworthy natural features and points of interest exist, (either nearby or in the distance from the development site), entrances and publicly accessible open spaces should be located and oriented to take advantage of this view.

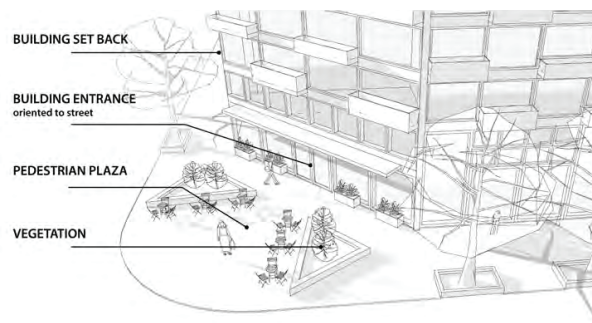


Figure 5.10 Principal buildings on corner sites should have a grand entrance from the sidewalk and offer a public space.

### 5.3.6. TREATMENT OF OUTDOOR STORAGE, AND EQUIPMENT

Enclosures and screening should be used to reduce the visual impacts of storage, trash, and service areas.

- The total area allowed for outdoor storage or merchandise display should be less than twenty-five percent (25 percent) of the total gross square footage of building occupied by the use; provided, however, that such area may exceed twenty-five (25 percent) percent if it is fenced and screened. This standard does not apply to temporary uses such as material storage during construction or street vendors.
- Any storage, service and truck loading areas, utility structures, storage tanks, elevator and mechanical equipment on the ground or roof should be screened from public view.
- Trash collection and outdoor storage tank areas should be located within enclosed structures constructed of similar materials and quality of the associated buildings, with a gate that can be closed. The gate should be similarly treated or located in an area not visible from the street.



Figure 5.15 Waste containers and dumpsters should be shielded from view using permanent materials. This screening should decrease the visibility and visual impacts of these types of areas.



### 5.3.7. ACCESSORY DWELLING UNITS (ADU)

The City recognizes that accessory dwelling units (ADUs) in single-family residential zones can be an important tool in the overall housing plan for the City. The purposes of the ADU recommendations are to:

- Allow opportunities for property owners to provide social or personal support for family members where independent living is desirable;
- Provide for affordable housing opportunities;
- Make housing units available to moderate income households that might otherwise have difficulty finding homes within the City;
- Provide opportunities for additional income to offset rising housing costs;
- Develop housing units in single-family neighborhoods that are appropriate for people at a variety of stages in the life cycle; and
- Preserve the character of single-family neighborhoods by providing standards governing development of ADUs. (Ord. 09-23 § 2)



Figure 5.11 Accessory Dwelling Units (ADUs) can be designed to be stand alone dwelling units that are completely separate from the primary dwelling unit.

#### 5.3.7.1. EXISTING MURRAY CITY ADU STANDARDS

1. Accessory dwelling units (ADUs) are allowed within single-family zones in the City, on lots that are a minimum of 12,000 square feet.
2. The property owner, must occupy either the principal unit or the ADU, but not both, as their permanent residence and at no time receive rent for the owner occupied unit.
3. Only one ADU may be created per lot or property in single-family zones.



Figure 5.12 Accessory Dwelling Units (ADUs) can be constructed as units attached to the principal dwelling unit, but have their own private entrance and yard.

4. A separate entrance to the ADU shall not be allowed on the front or corner lot side yard. Any separate entrance shall be located to the side or rear of the principal residence.
5. The total area of an attached ADU shall be less than 40 percent of the square footage of the primary residence and in no case shall exceed 1,000 square feet.
6. ADUs shall not contain more than two (2) bedrooms.
7. ADUs shall be occupied by no more than two (2) related or unrelated adults and their children.
8. Two (2) off street parking spaces shall be provided.
9. Detached ADUs shall not be located in a front or corner lot side yard and shall meet the same setbacks as required for the primary residence in the zone.
10. A detached ADU shall not exceed the allowable lot or rear yard coverage standard for the underlying zone or encroach into the required setbacks.
11. Detached ADUs shall be compatible with the exterior color and materials of the principal dwelling.
12. The maximum height for detached ADUs is limited to one story and to 20 feet or the height of the principal structure, whichever is less.
13. The total floor area of a detached structure containing an ADU shall not exceed 1,000 square feet.
14. Conversion of existing accessory buildings (such as detached garages) may only occur

where the existing accessory building meets the setback requirements for a primary residence in the zone and meets the applicable building code.

15. The planning commission may place other appropriate or more stringent conditions deemed necessary in approving ADUs to protect the public safety, welfare and single-family character of the neighborhood. (Ord. 09-23 § 2)
- 16.
17. The total area of an attached ADU shall be less than 40 percent of the square footage of the primary residence and in no case shall exceed 1,000 square feet.
18. ADUs shall not contain more than two (2) bedrooms.
19. ADUs shall be occupied by no more than two (2) related or unrelated adults and their children.
20. Two (2) off street parking spaces shall be provided.
21. Detached ADUs shall not be located in a front or corner lot side yard and shall meet the same setbacks as required for the primary residence in the zone.
22. A detached ADU shall not exceed the allowable lot or rear yard coverage standard for the underlying zone or encroach into the required setbacks.
23. Detached ADUs shall be compatible with the exterior color and materials of the principal dwelling.
24. The maximum height for detached ADUs is limited to one story and to 20 feet or the height of the principal structure, whichever is less.
25. The total floor area of a detached structure containing an ADU shall not exceed 1,000 square feet.
26. Conversion of existing accessory buildings (such as detached garages) may only occur where the existing accessory building meets the setback requirements for a primary residence in the zone and meets the applicable building code.
27. The planning commission may place other appropriate or more stringent conditions deemed necessary in approving ADUs to protect the public safety, welfare and single-family character of the neighborhood. (Ord. 09-23 § 2)



## 5.4 BUILDING DESIGN

### 5.4.1. GROUND FLOOR DETAILS

Ground Floor Details reinforce the character of the streetscape and provide pedestrian amenities.

- The first floor level should be at least 12 feet in height as measured from the floor to the interior ceiling to provide for a generous space for retailing, services, and restaurant functions.
- Facades of commercial and mixed-use buildings that face the street should be designed to be pedestrian friendly through the inclusion of at least three of the following elements:
  - Kick plates for storefront windows
  - Projecting window sills
  - Pedestrian-scale signage
  - Exterior lighting sconces
  - Containers for seasonal plantings
  - Window box planters
  - Benches and seat walls along 30 percent of the length of the façade
  - Decorative paving in the sidewalk
  - Decorative brick, tile or stone work on the ground floor façade
  - A feature not on the list that meets the intent of the guideline.

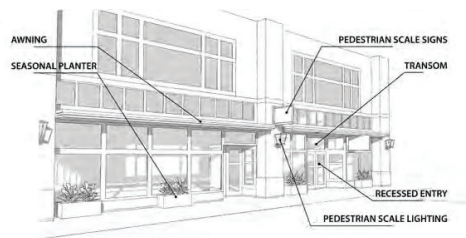


Figure 5.18 The diagram above illustrates specific elements that should be incorporated into the design of new buildings within the Fashion Place West area. Collectively, these elements create a sense of place and create an aesthetically pleasing environment for the pedestrian.

### 5.4.2. GROUND FLOOR TRANSPARENCY

Ground Floor Transparency should utilize building façades to provide safe and comfortable waiting areas for transit and provide visual connections between activities inside and out.

- All commercial buildings should include windows with clear vision glass on at least 50 percent of the area between two and twelve feet above grade for all ground floor building facades that are visible from an adjacent street.
- Street-facing, ground-floor facades of commercial and mixed-use buildings should incorporate generous amounts of glass in storefront-like windows. Amounts of clear, transparent glass should meet or exceed the following:
  - 60 percent along primary streets
  - 40 percent along secondary streets



Figure 5.20 The diagram above visually illustrates transparency requirements. Height, width, and location of windows largely contributes to appropriate percentages of transparency.



Figure 5.19 Whenever possible, the ground floor of buildings along primary frontages should have facades that interact with the pedestrian and the street it sits on. This should be accomplished with the use of windows and clear vision glass that allow for 60 percent transparency along primary streets and 50 percent transparency along secondary streets.





### 5.4.3. PROMINENT ENTRANCES

Building entrances should be designed to readily inform people of their access and use.

- The primary (front) building façade and main entry of nonresidential buildings should be well-marked, articulated and oriented and facing the primary public street.
- Consider placing the main building entrance at a street corner.
- Entries should be lighted and protected from weather.
- Entries facing public streets should be made visually prominent and receive architectural emphasis. A variety of techniques to accomplish this include:
  - Recessed entries
  - Projecting entries
  - Elevated entries with stairways for residential uses
  - Entry-related cover or roof line articulation (such as canopy articulation; parapet-roof articulation)
  - Arched entries
  - Decorative lintels of molding above doorways
  - Landscape treatment and emphasis
  - Surface treatment (such as paver or tiles)
  - Entry courtyard
  - Transom windows
  - Signage
  - Other techniques as appropriate



Figure 5.22 Corner buildings should be constructed as the main building of new development, and should display a prominent entrance on the corner. Entrances can include decorative awnings, stone facade treatments, and stairs that are prominent and address the street.

### 5.4.4. TREATMENT OF BLANK WALLS

Blank Wall Treatments ensure that buildings do not display blank, unattractive walls to the abutting street or public areas.

- Use vegetation, such as trees, shrubs, ground cover or vines adjacent to the wall surface. Green walls are strongly encouraged to manage stormwater runoff.
- The use of façade articulation such as expressing the structural bays of the building with pilasters or other detailing should be used to help animate an otherwise blank area of wall.
- Use artwork, such as bas-relief sculpture, murals or trellis structures. Use seating areas with special paving.
- Use architectural detailing, reveals, and contrasting materials.

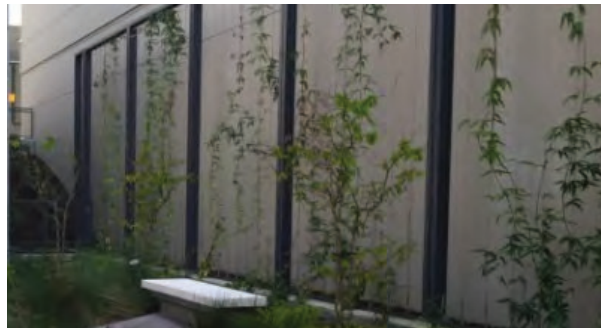


Figure 5.23 In cases where blank walls cannot be avoided, or are on secondary frontages, treatments should be applied to these surfaces. Post-construction applications can include landscaping such as a trellis structure, shown above.

### 5.4.5. ARTICULATION

Building Articulation should reduce the apparent bulk and maintain a human scale proportion in multi-story or large buildings.

- Buildings should incorporate varied articulation on all sides. The street-facing side(s) should receive the greatest amount of attention with respect to richness of forms, details, materials, and craft.
- Elements such as sun shades, terraces, and rain water harvesting features can be used to compose and articulate the building's façade.
- Varied frontages. Building frontages should be divided into relatively small units with storefronts, bays, recesses, offsets, balconies, a varied and rich color palette, and other elements to avoid long, monolithic facades.



Figure 5.26 New construction should look to historic buildings for inspiration regarding facade articulation and materials. Historic buildings, like the ones above, often are of timeless architecture styles, and succeed at creating inviting destinations.



### 5.4.6. TRANSITION OF SCALE

Transition of Scale can be achieved by incorporating additional features into higher density development when located adjacent to properties with lower density single-family use to enhance the compatibility between uses.

- Multi-family and mixed-use development located adjacent to existing single-family residential should incorporate three or more of the following architectural features:
  - Recessed entry
  - Dormers
  - Higher quality material
  - Pitched roof forms
  - Upper level balconies
  - Upper level step backs
  - Gables
  - Window patterns
- Flat, blank walls should not be visible from the street or common areas.
- Tree retention or additional vegetative screening along neighboring properties is encouraged.
- Building Height



Figure 5.27 The practice of using transition of scale helps municipalities include a mix of uses in a single area while remaining sensitive to lower density uses.

### 5.4.7. SIGN DESIGN

#### 5.4.7.1 PEDESTRIAN ORIENTATION

Signs will complement and strengthen the pedestrian realm

- Pedestrian signs include projecting signs (blade signs), window signs (painted on glass or hung behind glass), logo signs (symbols, shapes), wall signs over entrance, and monument signs.

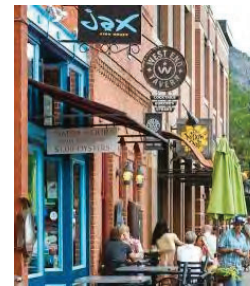


Figure 5.28 Pedestrian scale signage.

#### 5.4.7.2. CREATIVITY AND UNIQUE EXPRESSION

Signage should be interesting, creative, and unique approached to the design of signs.

- The design of signs are encouraged to use color, graphics, and handcrafted elements.



Figure 5.29 Creative signage with a design unique to the business.

#### 5.4.7.3. INTEGRATION WITH ARCHITECTURE

Signage should be part of the overall design approach to a project and not added as an afterthought element.

- The design of buildings and sites shall identify location and sizes for future signs. As tenants install signs, it is expected that such signs shall be in conformance with an overall sign program that allows for advertising which fits the architectural character, proportions, and details of the development.



Figure 5.30 Signage integrated into a brick building's architecture.

#### 5.4.7.4 COORDINATED WAYFINDING

Public signage should reflect and enhance the character of the area.

- The City should implement a coordinated neighborhood identity program in the design of wayfinding signage.



Figure 5.31 Wayfinding signage should have a theme and be consistent throughout the area.



## 7 IMPLEMENTATION



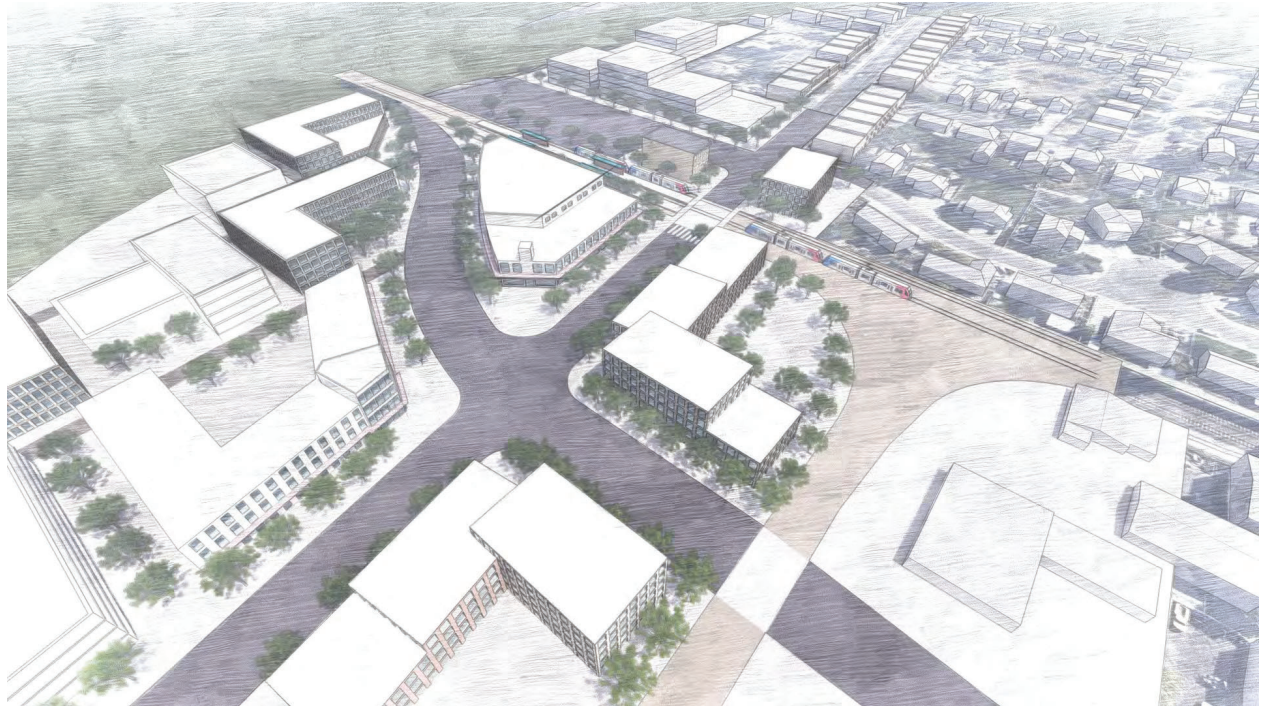


## 7.1 IMPLEMENTATION INTRODUCTION

The Fashion Place West Station Area Plan provides a framework for guiding the growth and transformation of the neighborhoods surrounding the Fashion Place West light rail station, one of the most strategically located transit nodes in the Salt Lake Valley. The area serves as a crossroads between Murray City and Midvale City, a key access point to the TRAX Blue and Red Lines, and a regional commercial destination centered around Fashion Place Mall. As such, the station area presents a unique opportunity to create a vibrant, transit-oriented, and inclusive community that supports economic development, improves neighborhood quality, and expands access to opportunity for all residents.

This implementation strategy focuses on five catalytic projects that together are capable of reshaping the station area physically, economically, and socially. These projects—each involving multiple partners and phased investment—form the structure of the implementation sequencing across 5-year, 10-year, and 10+-year horizons. They include:

1. Redevelopment of UTA Property Around the Station into a mixed-use, transit-oriented district with housing, employment, retail, and civic amenities that activate the station environment and increase transit ridership.
2. Redevelopment of Surface Parking at Fashion Place Mall into a mixed-use jobs and housing center, transforming underutilized land into a walkable district that complements the regional retail environment.
3. State Street Corridor Enhancements, aligning with the “Life on State” vision, to improve pedestrian safety, transit access, and economic vitality along one of the region’s most important commercial corridors.
4. Jefferson Park Redesign into a modern, multi-generational community public space that reinforces neighborhood identity and supports health, recreation, and gathering.
5. Potential Commercial and Mixed-Use Development Coordinated with the Winchester Bridge Replacement, creating new access, visibility, and development potential along a key east-west connection.



*Conceptual rendering of redevelopment around the Fashion Place TRAX station area.*

These catalytic projects align with and advance the core goals of the Station Area Plan:

- (i) Improve Neighborhood Quality: Enhance walkability, public space, housing options, and community identity.
- (ii) Increase Transit Ridership: Create development and public realm improvements that encourage daily transit use.

- (iii) Improve Access to Opportunity: Expand housing choice, employment access, and transportation connectivity for all residents.



## 7.2 IMPLEMENTATION TASK MATRIX:

The implementation matrix for the Fashion Place West Station Area Plan serves as a practical roadmap for translating the plan's vision into coordinated, achievable action. While the broader plan outlines the desired future for the station area—featuring more housing choices, sustainable design, improved mobility options, and stronger connections to jobs and services—the implementation matrix explains how those goals will be realized, who will take the lead, and when progress can

occur. It organizes the plan's recommendations into clear, trackable steps that align with Murray City's policies, capital improvement priorities, and ongoing partnerships with UTA, UDOT, private property owners, and regional housing and economic development organizations.

This matrix provides an at-a-glance summary of projects, programs, and policy adjustments, including near-term actions that can catalyze redevelopment and long-term initiatives requiring coordinated investment. Each action item identifies

responsible parties, potential funding strategies, expected timeframes, and the relationship to the plan's core goals: increasing housing availability and affordability, promoting environmental sustainability, enhancing access to opportunities, and expanding transportation choices. By consolidating these elements in one place, the implementation matrix gives decision-makers, staff, and community partners a shared framework to guide annual budgeting, grant pursuits, infrastructure upgrades, zoning amendments, and private development negotiations—ensuring that the station area evolves in a deliberate, equitable, and transit-oriented way.

Project	Action	Lead Organizations	Partnering Organizations	Y1	Y2	Y3	Y4	Y5	Year 5-10	Year 10+	FUNDING SOURCES	NOTES
Station Area Redevelopment	Updates to mixed use zoning regulation for station area, specific to contextual densities	Murray City	UTA, private property owners								Murray General Fund (staff time allocations), WFRC grant, State grants	
	Coordination with UTA and other private property owners	UTA	Murray City, private property owners								Private development, Murray City	UTA motivated to serve as catalytic project for the area
	Initial market study and parking study for development coordinated with UTA TOD strategic team	UTA, Murray City	Murray City, private property owners									
	RFP for development partner and project phasing	UTA, Murray City	Murray City, private property owners									
	Improvements to public infrastructure to facilitate improved station area	Murray City									Murray City Tax Increment Funds	
Jefferson Park Improvements	Establish funding for design efforts & visioning	Murray City	Murray City Parks department								Murray City Parks Budget, Murray Tax Increment Funds	Park improvements identified in current Murray City Parks Master Plan
	Identify funding for construction and on-going maintenance, coordination with SLC.	Murray City	Murray City Parks department								Murray City Parks Impact Fees, Murray Tax Increment Funds	
	Design & Construct park	Murray City	Salt Lake County Stormwater Management								Murray City Parks Impact Fees, Murray Tax Increment Funds	
	On-going coordination and maintenance with SLC stormwater team	Murray City	Salt Lake County Stormwater Management								Murray City Parks Budget	
Life on State Improvements	Establish funding source for design and construction	Murray City									Murray City general fund, UDOT grants, State and County	Catalytic project on State Street in SLC instigated and funded by SLC with UDOT coordination
	Coordination with UDOT and private property owners along State Street	Murray City	UDOT, private property owners, Fashion Place Mall ownership								Murray City general fund	Part of Life on State Master Plan document
	Design & construct improvements	Murray City, UDOT	UDOT								Murray City general fund	In conjunction with improvements in City Center area



# FASHION PLACE WEST STATION AREA PLAN

Project	Action	Lead Organizations	Partnering Organizations	Y1	Y2	Y3	Y4	Y5	Year 5-10	Year 10+	FUNDING SOURCES	NOTES
Fashion Place Mall Site Mixed Use Redevelopment	Establish vision for mixed use site approach	Fashion Place Mall ownership	Murray City, UDOT								Murray City, private development	Ownership currently investigating options for mixed use development on parking lots
	Updates to zoning regulation along State Street	Murray City	Fashion Place Mall ownership								Murray City	New mixed use zone to be created in collaboration with property owners
	Phasing Plan for site redevelopment	Fashion Place Mall ownership	Murray City, UDOT, funding partners								Private development	
	Construction of new development	Fashion Place Mall ownership									Private development, Murray Tax Increment funds	Long-term redevelopment vision
Winchester Bridge Rebuild and Reconnection	Establish timeline and vision for bridge reconstruction	UDOT	Murray City, funding partners								Murray City, UDOT	Bridge replacement estimated at 2034
	Identify and coordinate with funding and development partner	Murray City	UDOT								Murray City, private development, Connected Communities Grant	
	Construct bridge and establish ownership structure for retail spaces	UDOT	Murray City								UDOT, private development partner	Long lead time estimated on legal structure and ownership plan
Additional Area Initiatives	Sidewalk Improvement Plan	Murray City, Midvale City	UDOT, UTA								Murray City, Midvale City	Sidewalk condition plan identified in this Station Area Plan
	Cycling Network Improvements	Murray City, Midvale City	UDOT, UTA								Grant funding, Murray City, Midvale City	



### 7.2.1. CATALYTIC PROJECT: FASHION PLACE MALL MIXED USE REDEVELOPMENT



Existing conditions of Fashion Place Mall site near corner of State Street and Winchester Street.



Future concept for conversion of parking lots to mixed use district with parking structures, housing, employment and public spaces.

#### BEGIN WITH A VISION

Converting the Fashion Place Mall and surrounding acres of surface parking into a walkable, mixed-use “town center” stitched into the transit and street network. Belmar, Colorado transformed an enclosed mall into a 22-block urban district with retail, offices, residences, parks and civic uses—showing scale, flexibility, and market appetite for phased work.

**Phase 1** — Tactical & catalytic (0–3 years). Keep existing anchors and key retail operating where profitable to maintain cash flow. Carve out a first “block” along the mall edge for pilot interventions: a mid-rise residential building (estimate: 4–6 stories), a grocery or daily-needs ground floor tenant, and a new public plaza activated with weekly markets and events. Create temporary pedestrian pathways through parking areas and install stormwater landscaping to demonstrate placemaking. Early projects de-risk the site, start preleasing, and build political/market momentum.

**Phase 2** — Infrastructure & street grid (3–7 years). Replace large parking expanses with a network of new public streets, short blocks, and on-street parking; build one or two parking structures to consolidate stalls and free land for development. Prioritize a main “high-street” connecting transit stops to the new civic plaza—this becomes the retail spine and pedestrian priority zone. Belmar’s redevelopment emphasized pedestrian-scaled streets and plazas as the organizing element; replicate that spatial logic.

**Phase 3** — Mixed-use build-out (7–15 years). Layer housing (for-sale townhomes, mid-rise apartments, and some workforce/affordable units), office space, and hotel/entertainment where market supports it. Target at least two cross-subsidizing product types: residential for steady demand and office/medical/education tenants for daytime activity. Introduce green infrastructure and nine+ acres of parks/plazas at strategic nodes to create civic identity—Belmar’s mix of parks, plazas and anchors (grocer, cinema, big-box anchors reimagined) sustained long-term vibrancy.

**Key strategies and tools.** Use phased land disposition or ground-lease structures so the mall owner can monetize parcels while retaining income; create a master developer agreement and design code that enforces a fine-grained block pattern, active ground floors, and transit connections. Pursue public incentives for brownfield remediation, affordable housing, and parking garages; leverage TIF/URAs or special taxing districts to fund streets and parks. Coordinate closely with UDOT on State Street access and with UTA on transit node improvements to maximize walkability and reduce auto dependence.

**Risks & mitigations.** Retail attrition, parking politics, and phased infrastructure costs are real. Mitigate with a flexible phasing plan that keeps anchors while incrementally removing surface parking, and by delivering visible early wins (plaza, grocery, pilot housing) to build constituency and private capital.

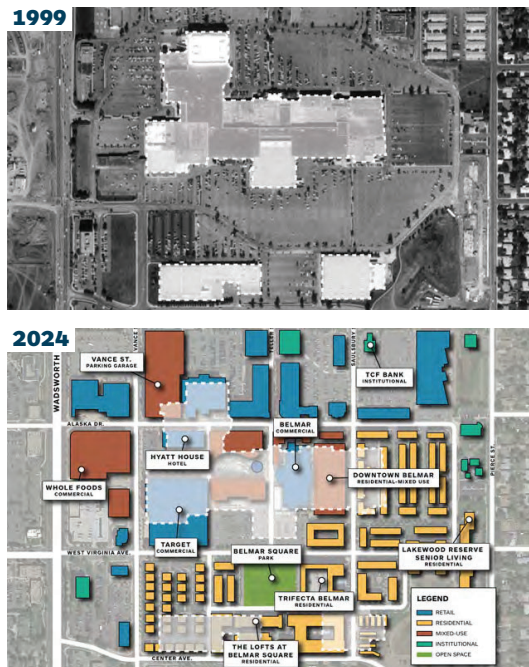
**Outcome.** Over a decade-plus the Fashion Place site can transition from an auto-oriented mall to a resilient, mixed-use town center—following the Belmar precedent of incremental blocks, anchored public spaces, and diverse uses that together create a sustainable urban district.



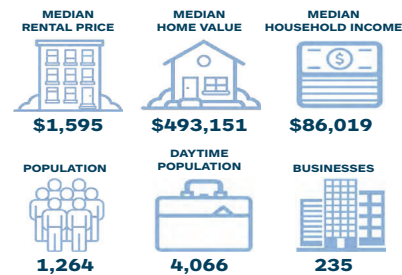
### 7.2.2. CASE STUDY: BELMAR LAKEWOOD, COLORADO

The transformation of the former Villa Italia Mall into the Belmar mixed-use district in Lakewood, Colorado stands as one of the most influential suburban redevelopment projects in the United States. Originally opened in 1966, Villa Italia was once the largest enclosed shopping mall in the Mountain West, but by the 1990s it had entered a steep decline as consumer preferences shifted toward lifestyle centers and online retail. Recognizing both the physical deterioration and the lost economic potential of the 100-acre site, the City of Lakewood partnered with Continuum Partners and the Lakewood Reinvestment Authority to envision a completely new urban center for the community.

Instead of attempting incremental renovation, the redevelopment team elected to



#### NEIGHBORHOOD DATA



demolish much of the aging mall and replace it with a walkable street grid composed of roughly 22 urban blocks. This move reintroduced connectivity to surrounding neighborhoods and allowed the site to function like a traditional downtown rather than a superblock dedicated solely to retail. Belmar's new form integrates a wide range of uses: ground-floor shops and restaurants, office space, hotels, entertainment venues, and several types of housing—including apartments, townhomes, and condominiums—placed close to transit and everyday amenities.

Public spaces were central to the redevelopment strategy. Plazas, pocket parks, and art installations were woven throughout the district to encourage social interaction and create a sense of place. The project also confronted legacy environmental issues, including remediation of contaminated soils, while investing in upgraded infrastructure such as pedestrian-friendly streetscapes, stormwater systems, and multimodal connections.

Belmar has delivered significant long-term economic benefits to Lakewood. It diversified the city's tax base, attracted new employers, supported several thousand residents within walking distance of jobs and services, and generated sustained retail and hospitality activity. Just as importantly, it reshaped the identity of Lakewood by creating a recognizable urban core where none existed before.

The redevelopment is now widely cited as a model for transitioning aging suburban malls into vibrant mixed-use districts. Its success demonstrates that with strong public-private partnerships, thoughtful urban design, and a commitment to walkability, large underperforming retail sites can become dynamic centers of community life, economic activity, and sustainable suburban evolution.



The plaza in the warmer months is home to festivals and markets.



The Hyatt House Hotel in the Belmar area.

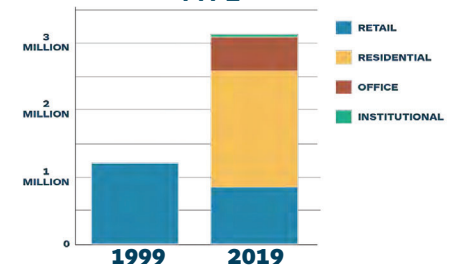


Many of the retail spaces are located on the ground floor, with residential on the upper floors.



Housing is the most abundant new type of development in Belmar.

#### SQUARE FEET OF DEVELOPMENT BY TYPE



The largest land use after redevelopment of the Belmar area is residential, with a reduction in the overall amount of retail square footage.





### 7.2.3. CATALYTIC PROJECT: TRAX STATION AREA REDEVELOPMENT



Existing conditions of Fashion Place West TRAX station area.



Future concept for conversion of underutilized land near the station area to a mixed-used neighborhood.

Redevelopment around the Fashion Place West TRAX station represents a significant opportunity to transition an auto-oriented area into a walkable, transit-supportive neighborhood anchored by a major regional mobility asset. Because UTA owns several parcels directly adjacent to the station, these sites can serve as catalytic first-phase projects that demonstrate market confidence, establish an identifiable place, and encourage surrounding property owners to follow with reinvestment. The evolution would likely take place incrementally over a decade or more—and should be driven by a clear, shared framework: create walkable blocks, concentrate density near the station, provide everyday services within a short walk, and establish high-quality public spaces.

Initial phases start with the UTA-owned parcels. These sites are ideally suited for a first generation of mixed-use development, likely including mid-rise residential buildings (4–7 stories), ground-floor neighborhood-serving retail, and structured parking that reduces surface parking dependency. Early development should include a publicly accessible plaza or linear “station street” that directly links the train platforms to State Street or other key neighborhood connectors. This public realm element is crucial: it signals a shift from station-as-parking-lot to station-as-neighborhood-center. The first buildings should be designed with active ground floors, wide sidewalks, street trees, and weather-protective awnings or overhangs to make walking comfortable year-round.

As the initial UTA developments lease up and stabilize, the next wave of reinvestment can extend outward. Adjacent underutilized parcels—such as large surface parking lots, single-story retail pads, and low-intensity office sites—begin to redevelop into similar mixed-use formats. This second phase is where district-scale change becomes visible: a basic walkable street network is created by introducing new public or publicly-accessible streets that break up superblocks,

shorten walking distances, and create multiple front doors to the station. Traffic calming, bike lanes, lighting upgrades, and improved crosswalks ensure that movement to and from the station is safe and intuitive for all ages and abilities.

Retail strategy should shift from auto-oriented, high-turnover commercial uses toward daily needs and “third places” that encourage lingering—coffee shops, cafes, small grocers, fitness, personal services, co-working, and medical or professional offices. Upper floors provide a mix of rental and for-sale housing, including workforce and attainable units that benefit from reduced transportation costs due to proximity to transit. With increased residential population, the neighborhood can support more public amenities: pocket parks, community gardens, playgrounds, or greenways that connect to nearby open spaces.

By the later phases, redevelopment becomes self-sustaining. As land values rise and the district gains identity, private owners nearby will find redevelopment not only viable but desirable. Buildings become taller and more varied, and the station transitions from a commuter parking node into a complete neighborhood center. The success of this approach depends on coordinated zoning updates, clear urban design standards, financing tools for structured parking and public space improvements, and a shared commitment by UTA and the city to prioritize walkability and transit use over auto throughput.

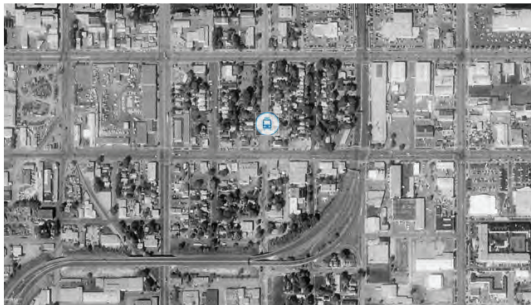
Over time, the Fashion Place West station area can evolve into a lively, connected transit-oriented neighborhood—one that supports housing choice, strengthens local business opportunities, and offers a compelling alternative to auto-dominated development.



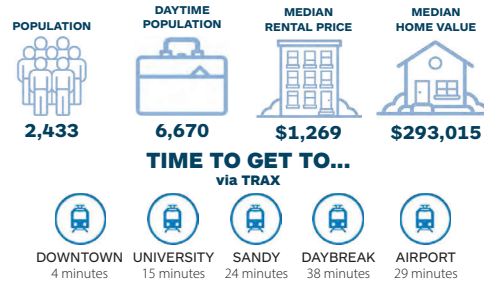
### 7.2.9. CASE STUDY: CENTRAL NINTH 850 S 200 W, SALT LAKE CITY

Over the past decade, the Central Ninth neighborhood in Salt Lake City has undergone a notable transition from a largely industrial and auto-service corridor into a vibrant, mixed-use urban neighborhood.

In the early 2010s, the neighborhood—originally dominated by car-oriented uses, auto repair yards, and under-utilized parcels—began to attract attention as an area of potential reinvestment. With transit access in place and proximity to downtown, the City adopted a form-based zoning code (FB-UN2) around 2013 that relaxed parking requirements, encouraged mid-density housing and ground-floor retail, and made the neighborhood more development-friendly.



#### NEIGHBORHOOD DATA



By 2015–2016, the C9 Market project—a locally-owned business hub on 153 W 900 S—was under way, anchoring the commercial core with small-scale food, retail and community-oriented space. Multi-family residential projects followed, including the C9 Flats (97 units) and other mixed-use developments near the station, bringing more permanent residents into the neighborhood.

#### Public realm & streetscape improvements

Recognizing the need for a “main-street” feel, the RDA invested approximately \$7.3 million in the 900 South streetscape between West Temple and 300 West: wider sidewalks, a two-way cycle track, street trees, buried utilities, on-street parking, and improved pedestrian connectivity.

#### Emerging outcomes

Today Central Ninth is increasingly cited as one of Salt Lake City’s most walkable and transit-oriented neighborhoods. Local news describes it as a place that has gone “from car-centered to a walkable destination.” The mix of housing, retail, offices, and amenities around the node has strengthened neighborhood identity, added residents, supported local businesses, and leveraged the transit connection.

#### Challenges & next steps

While progress has been significant, further work remains — especially to ensure affordable housing, manage infrastructure demand, and enhance public spaces. For example, the upcoming Mead Up Project under I-15’s Mead Avenue off-ramp aims to create a community plaza and recreational space, showing that even infrastructural constraints are being addressed.

Over the last ten years the Central Ninth neighborhood has transformed through coordinated transit investment, revision of zoning and streetscape, and targeted infill development—establishing itself as a viable urban neighborhood rather than a leftover industrial fringe.



The Market Building, located on 900 South and in between West Temple and 200 West. The building is home to a market,



restaurants, and a bar. Next door to the Market Building is a smaller development with office space and a coffee shop.



The Alinea Lofts townhomes were built in 2018. The development includes some ground-floor commercial space on 900 South.



The Jefferson Walkway development (above) includes six cottage-like townhomes and public pedestrian walkway that connects two streets.



Above is a rendering of the new Spy Hop Youth Media Arts Center, located on the corner of 900 South and 200 West.





## 7.2.5. CATALYTIC PROJECT: JEFFERSON PARK



Existing conditions of Jefferson Park neighborhood.

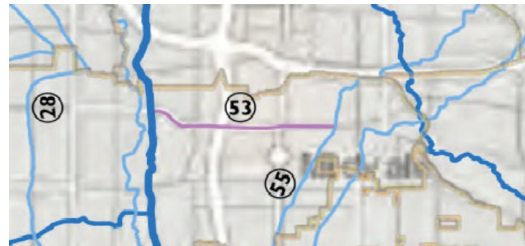


Future concept for conversion of Jefferson Park with investment from Murray City into a neighborhood park.



The detention basin on Travis James Lane is a significant opportunity to provide the neighborhood with a unique green space, but also play a role in modernizing elements of the Salt Lake County Flood Control network.

The Jefferson Detention Basin is a large, undeveloped green space that is dry for most of the year. Hillside amenities and facilities that can withstand water when flooded will substantially improve recreation opportunities for nearby neighbors.



The property on Travis James Lane is owned and maintained by Murray City but is under the jurisdiction and control of Salt Lake County as part of their Flood Control Master Plan. Any changes to this property would require permitting through Salt Lake County.



Rendering of potential future improvements to the Jefferson Detention Basin including a looping pedestrian/tricycle path, climbing rocks, a turf play field, and off-leash dog area. Native plantings could naturalize part of the basin to create a green oasis.

### FUTURE PLANS

When Murray City adopted its Parks and Recreation Master Plan in April of 2020, the Jefferson Detention Basin park project was identified as an upcoming project. Development opportunities include creating a terraced hill, with seating at the top and a hill slide or hill climber extending down into the basin.

- Jefferson Detention Basin Development: 3-5 years
- Developed Acres Added: 4.3
- Project Description: Add nature play elements, walking paths, and family gathering space to meet the needs of nearby neighbors.
- Project Type: Park Enhancement/ Expansion
- Estimated Capital Cost: \$500,000
- Standard level annual maintenance cost: \$35,000



## 7.2.6. CASE STUDY: TANNER SPRINGS PARK

### PORTLAND, OREGON

Located in the heart of the Pearl District in Portland, Oregon, Tanner Springs Park is a roughly 0.9-acre (0.92 ac) urban park opened in 2005 that brings together ecological restoration, storm-water innovation, art, and quiet respite in a dense downtown setting.

#### Primary Elements

This site occupies what was once a natural wetland and shallow lake fed by Tanner Creek, before being filled for railroad yards and industry.

The design intentionally “peels back” urban skin to hint at that historic ecology: transitions of oak woodland, prairie, emergent wetland and pond are expressed across the block.

All rainwater falling on the park block and adjacent curbs is collected and treated on-site. The design incorporates runnels, filtration biotopes, ultraviolet treatment and a pond sunk about 1.8 m below street level.

The water feature thus functions not only for aesthetics but as an operational ecological system—rather than routing all runoff to conventional storm drains.



*Sustainability:* The impervious surfaces of the urban environment produce excessive precipitation runoff with pollutants and heavy metals. To mitigate this, the park collects stormwater from the sidewalks and streets surrounding it. The park is a large bioswale designed to absorb this runoff. It is a closed system so no pollutants enter the storm water system.

Over 70 species of native plants (to the Willamette Valley) populate the site: sedges, emergent wetland species, Oregon white oak, grasses and more.

These plantings support birds and other wildlife in the urban context and help communicate the idea of nature returning.

A dramatic “Art Wall” along the east edge of the park is made of 368 reclaimed railroad rails set vertically, with 99 pieces of fused blue glass bearing hand-painted insects and amphibians.

Paths are made from recycled basalt blocks (once cobbles/ballast) and generous terraces along the pond invite quiet seating and reflection.

Rather than a sports field or playground, the park is designed for contemplation and nature-viewing. It slopes gently down, leads you from open meadow into water and wetland, and offers a contrast to the bustling surroundings.

#### Successes

**Ecological & hydrological performance:** By capturing and treating runoff on-site, the park demonstrates a viable model of urban storm-water management integrated with public space.

**Sense of place & neighborhood identity:** In a formerly industrial block, the park helped define the Pearl District’s character—a city-scaled “urban oasis” and model of sustainable redevelopment.

**Engagement & art integration:** The way heritage materials (rail tracks) and art (glass panels) are woven into the landscape narrative (from wetland to rail yard to urban park) has been widely lauded.

**Biodiversity in an urban core:** The native planting and water ecology support wildlife (e.g., birds, insects) in a downtown setting, showing nature can thrive amid dense development.

**Recognition & influence:** The park has earned awards (ASLA Merit Award Oregon Chapter 2006) and is frequently cited in literature on green infrastructure and urban design.



*Maintenance:* Portland Parks and Recreation maintains the park with a focus on sustainability with an adaptive management approach. Friends of Tanner Springs Park is a community group that grew out of the need for more community support for park maintenance and use. They collaborate with Portland Park and Recreation.



*Historical Reclamation:* Located in the Willamette Valley, the park was designed to echo the habitat that existed prior to settlement that is now endangered oak savanna and upland prairie. The naturally sloping characteristics of the park mimic the sloping of the Willamette Valley foothills.





## 7.2.7. CATALYTIC PROJECT: WINCHESTER BRIDGE



Existing conditions of Winchester Street through the Fashion Place West project area.



Future streetscape improvements and bridge redevelopment strategies would reconnect disparate parts of the neighborhood and improve the quality of urban form and land value.

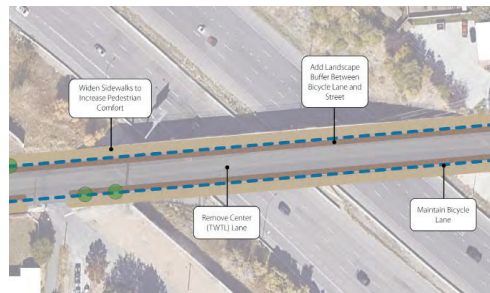
Future streetscape improvements along the Winchester Bridge would enhance the pedestrian experience and encourage use of more active transportation methods.

Current conditions on the Winchester Street bridge create a disconnect between the TRAX station and Fashion Place Mall for pedestrians and bicyclists. Improving this bridge in two separate phases would improve overall connectivity as well as access to the TRAX station.

### FUTURE PLANS

UDOT and Murray City have determined that the reconstruction of the Cottonwood and Winchester Street bridges are scheduled to occur by 2034.

1. Phase I could include the reconstruction of the current bridge including improved pedestrian and bicycle access, sidewalks, planted park strip, and painted bike lanes.
2. Phase II could entail the construction of an adjacent bridge on the west side of the current bridge. This second bridge could link the two neighborhoods with buildings and storefronts on a single level—creating a pedestrian and bicycle friendly experience across the bridge, and to the TRAX station.



Future streetscape improvements along the Winchester Bridge would enhance the pedestrian experience and encourage use of more active transportation methods.



The Winchester Street bridge offers a poor pedestrian experience.



Future streetscape improvements along the Winchester Bridge as shown in the two diagrams above, would enhance the pedestrian experience and encourage use of more active transportation methods.



### 7.2.8. CASE STUDY: RIALTO BRIDGE COLUMBUS, OHIO

#### BACKGROUND

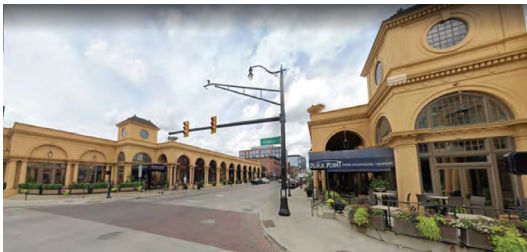
The Cap at Union Station in Columbus, Ohio demonstrates how governments can partner with the private sector to create and share value in highway-related investments.

Before the construction of The Cap at Union Station Project, a 200 foot-long, chainlink-fence bordered walkway spanned the busy highway below, creating a no man's land.

To heal the scar created by the interstate, the solution was to build a hard cap over the expressway. The objective of the Cap was to create pedestrian and retail space. A local developer, approached the City and expressed interest in investing in the Project. The company signed a memorandum of understanding with the City in 1999 to jointly develop a cap.

Under the terms of the Memorandum between the developer and the City:

- The City would pursue clear title to the air rights above the highway and obtained permission from Ohio Department of Transportation (ODOT) and the Federal Highway Administration (FHWA) to construct the Cap platforms
- Once the above was achieved, the developer would enter a ground lease



for the platforms and construct the buildings.

- Developer would reimburse the City for up to \$75,000 in architectural fees for work that was necessary prior to construction of the buildings on the Cap.

The Project was composed of three separate bridges: one for through-traffic across the highway, and one on either side for the retail structures. Construction of the Cap structures began in 2002, with the developer beginning work on the buildings in April 2003.

#### REGULATORY HURDLES AIR RIGHTS

Gaining air rights over the development proved to be a hurdle. When the original interstate was constructed, the state acquired only ground rights. The process required two years to find the owners of the air rights and for the City to procure clear title to the Project site.

#### PERMITS FROM FHWA

The FHWA places restrictions on use of highway easements for commercial use. It requires that in order for an easement to be granted, fair market rent must be charged to the developer for use of the Cap platforms. This proved challenging for several reasons. Ultimately, the City was able to negotiate an alternative arrangement whereby the City would share in 10 percent of the ongoing profits of the development in lieu of paying rent (the platforms were leased to the developer for a nominal \$1 per year).

#### MARKET CONSIDERATIONS

Key to the economic viability of the Project was the developer's ability to secure long-term, above market leases for the new buildings. In advance of securing financing, the developer secured tenants willing to pay rents that were approximately 20 to 30 percent higher than those in the surrounding area. The higher rents were enabled because tenants valued the cachet of the new location, and proximity to nearby attractions. The developer also took care to ensure a mix of day and night tenants to keep the space as active as possible. The space currently features a wine bar, a clothing store, an apparel and gift shop, and a few smaller specialty food stores.

#### KEY PARTNERSHIPS CITY-DEVELOPER

The City worked with the Developer on the difficult task of extending utilities to the Project across a bridge.

#### FHWA-CITY

Since the FHWA funded the original construction of the expressway, the alternative use of the highway easement required FHWA approval and buy-in.

#### ODOT-CITY

Similarly, since ODOT would be operating the highway, all of the design elements of the Project



required close coordination with and sign off from ODOT.

#### FUNDING DESIGN

The City spent \$115,000 on the preliminary design needed to secure the necessary regulatory approvals. The developer reimbursed the City \$75,000 of this cost.

#### CONSTRUCTION OF THE CAP AND BRIDGES

ODOT agreed to pay \$1.3 million for the construction of the three bridges. The City paid an additional \$325,000 required to extend utilities to the platform via the concrete bay.

#### CONSTRUCTION OF THE RETAIL BUILDING

The developer assumed the entire cost of the improvements on top of the cap. To finance the construction, the developer originally used conventional loan options and an equity contribution for the \$7 million dollar price tag. The developer also received a ten-year, 100 percent tax abatement on the property for the City, improving the Projects' economics.

#### TAKEAWAYS

- The Project shows an innovative partnership between a private developer, a City, a state DOT and FHWA to support urban development.
- The project demonstrates how Interstate widening projects can contribute to urban renewal with limited incremental cost to government.

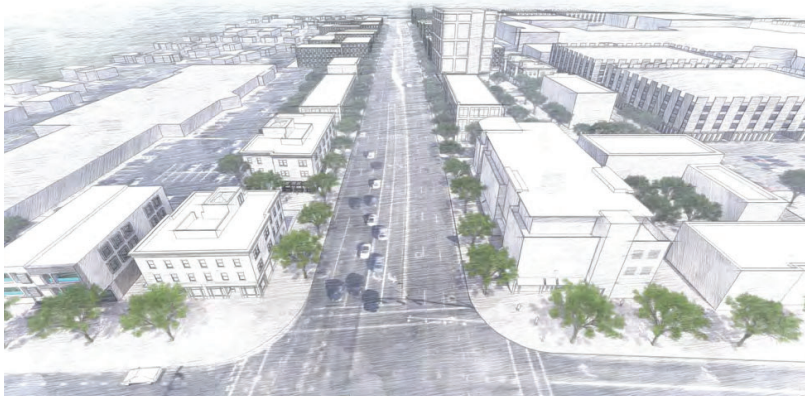




### 7.2.9. CATALYTIC PROJECT: LIFE ON STATE IMPROVEMENTS



Existing conditions of State Street through the Fashion Place West project area.



Future streetscape improvements along State Street would enhance the pedestrian experience and encourage use of more active transportation methods, as well as improving the quality of urban form and value.

The State Street corridor in Murray is one of the most visible and heavily traveled areas in the city, yet it remains an environment that is difficult to navigate on foot, challenging to bike safely, and visually disconnected from the surrounding civic and commercial identity of Murray. Between Winchester Street and 6200 South, the corridor serves as both a commercial gateway—anchored by Fashion Place Mall—and a connector between established neighborhoods, transit services, and community destinations. By applying and adapting the principles developed through Salt Lake City's \*Life on State\* initiative, Murray City has the opportunity to reshape this segment of State Street into a safer, more appealing, and more economically dynamic place.

#### CONTEXT AND OPPORTUNITY

The Fashion Place Mall district is one of Murray's largest retail and employment centers, supported by major arterial access and transit service nearby. However, the street environment along this segment is today primarily auto-oriented, with wide curb-to-curb distances, limited shade or pedestrian amenities, and disconnected walking and biking infrastructure. The corridor functions as a high-speed, high-throughput roadway owned and maintained by UDOT, meaning any transformation requires a coordinated, phased, and policy-aligned approach between Murray City and the state. The experience of \*Life on State\* demonstrates that progress is both possible and impactful when shared corridor goals are established early.

The central opportunity for Murray is to reposition the corridor as a multimodal environment that supports incremental redevelopment—from infill commercial upgrades to potential future mixed-use redevelopment of large surface parking areas—while improving safety and comfort for all users. Achieving this requires coordinated planning, design experimentation, and public-private partnership.

#### ESTABLISHING SHARED CORRIDOR GOALS WITH UDOT

The first step is alignment with UDOT on the functional vision for the corridor. As seen in Life on State, reframing the roadway from a highway to a civic street requires agreement on target speeds, roadway cross-section priorities, and long-term mobility goals. Murray City could initiate a joint corridor working group with UDOT staff to evaluate opportunities for:

1. Speed management, such as narrowing lanes or introducing landscaped medians to naturally calm traffic.
2. Signal timing improvements that prioritize pedestrian crossings at key desire lines, especially mall entrances and bus stops.
3. Pedestrian refuge islands and raised or high-visibility crosswalks to reduce crossing stress.
4. Transit priority improvements, such as bus pullouts or in-lane stops depending on service patterns.

This early-stage coordination sets the foundation for future capital improvements and strengthens the case for regional funding partnerships.

#### ENHANCING THE PUBLIC REALM THROUGH STREETScape IMPROVEMENTS

The \*Life on State\* process placed heavy emphasis on reclaiming the street edge as a place for people. Along Murray's segment, this translates to a set of streetscape strategies:

1. Wide sidewalks with shade trees, lighting, and street furnishings to create a more comfortable pedestrian environment year-round.
2. Protected or buffered bike lanes where right-of-way allows, prioritizing safe and continuous north-south movement.
3. Landscaped medians with trees and low-maintenance plantings to visually narrow the right-of-way and reduce vehicle speeds.
4. Stormwater planters and green infrastructure that contributes to regional environmental goals while creating softer, more attractive street edges.

These improvements should be phased and aligned with regular UDOT pavement and rehabilitation cycles to maximize efficiency.

Long-term implementation will likely involve a combination of local capital investment, UDOT corridor funding, federal safety or multimodal grants, and private cost-sharing. Establishing a clearly documented corridor vision and cross-agency work plan is critical to securing such funding.



### 7.2.10. CASE STUDY: “LIFE ON STATE” SALT LAKE CITY SALT LAKE CITY, 600 SOUTH - 800 SOUTH

The Life on State initiative is a major corridor-revitalization effort along the State Street (US-89) corridor in Salt Lake City, led by Salt Lake City Corporation (SLC) in partnership with adjacent jurisdictions. Its purpose is to restore vitality to State Street — a historic north-south route linking the Utah State Capitol through downtown and beyond.

The segment from 600 South to 800 South marks the first high-visibility implementation zone of the broader plan. This stretch is intended to pilot and demonstrate how the wider corridor can shift away from an auto-dominated thoroughfare toward a more pedestrian-, transit- and bike-friendly urban avenue.

#### GOALS AND GUIDING PRINCIPLES

The Life on State Implementation Plan outlines several key goals for this corridor. These include:

1. Economic development: Stimulating private investment, increasing commercial activity, and facilitating redevelopment of under-performing parcels.
2. Mobility and transportation options: Improving pedestrian, biking and transit access and safety, rethinking lane configuration, and enhancing connectivity.
3. Safety and placemaking: Addressing the wide, auto-oriented nature of State Street; introducing landscaping, shade, mid-block crossings, and public-art features to create a stronger sense of place.
4. Equity and livability: Creating a welcoming environment for all modes of travel, supporting local businesses, and improving the street in a way that benefits the adjacent neighborhoods.

Key improvements planned for 600 S–800 S

For the 600 to 800 South segment, the project documentation identifies a number of specific improvements:

1. Wider pedestrian walkways: Sidewalks are being expanded to allow more room for walking and street-furniture, addressing the existing conditions of narrow sidewalks and large traffic lanes.

2. Landscaped medians and street trees: The project will install new median planting islands and increase the number of trees along the corridor.
3. Public art installation: As part of placemaking, the project will install neon-inspired artworks by Utah-based artists along the corridor between 600 South and 700 South.
4. Signalized mid-block crosswalks: To improve pedestrian connectivity across the wide right-of-way, a new mid-block crossing between 600 S and 700 S is planned.
5. Upgrades to transit stops and amenities: New bus shelters in the @Ride (Utah Transit Authority) system, improved driveway approaches, curb extensions and other ADA access improvements.
6. Re-paving and resurfacing: This includes demolition of old sidewalk/curb/median infrastructure, installation of new pavement, and restoration of asphalt pavement.

#### WHY THIS STRETCH WAS PRIORITIZED

The segment between 600 South and 800 South was selected as an initial demonstration stretch because:

- (a) It sits just south of the downtown core and is poised for higher density redevelopment, making it a logical “gateway” zone.
- (b) It currently exhibits many of the issues that the broader corridor faces: very wide traffic lanes, large auto-oriented parcels, limited pedestrian amenities, and under-utilized building frontage.
- (c) By implementing early in this high-visibility area, the city aims to catalyze private investment and show real change to the public. For example, project communications say: “The section of the plan ... is the first in a series of planned improvements ... Salt Lake City is excited to bring expanded walkways and street landscaping to this section of State Street.”

#### ANTICIPATED IMPACTS

- (a) Enhanced pedestrian experience: With wider sidewalks, additional trees and medians, and improved crossings, the corridor is expected to be more comfortable for walking, which can encourage more street-level activity and business frontage.
- (b) Better transit and multimodal access: New bus shelters and improved curb infrastructure will help transit users; in addition, the broader Life on State Bikeways initiative will provide parallel high-comfort routes for cyclists.
- (c) Catalyzing redevelopment: By improving the public realm, the project supports private investment in the corridor. For example, redevelopment at 754 S State Street is already under review (mixed-use 11-story building) just outside the project zone.
- (d) Place re-definition: State Street has long been dominated by



“Life on State” street improvements in Salt Lake City, completed in 2024 with UDOT support.

vehicular traffic and served as a gateway highway. The project aims to reframe it as an urban boulevard with place identity, helping shift perceptions and foster a more active street edge.

- (e) Safety improvements: With curb extensions, median islands and improved crossings, the project addresses long-recognized safety issues for pedestrians and other users of the corridor.

#### CHALLENGES AND CONSIDERATIONS

1. Coordination with state highway jurisdiction: Because State Street (US-89) is under the jurisdiction of the Utah Department of Transportation (UDOT), implementation of certain design changes may be constrained. A 2023 media story noted that even small modifications tend to “inch along slowly” when working with a state-owned road.
2. Large scale nature of corridor: The full five-mile corridor involves many different contexts (commercial, residential, transit-oriented). The 600–800 S stretch is only the first phase, so longer-term consistency and follow-through across the entire corridor will be critical.
3. Maintaining business access and parking: As the design shifts away from wide lanes and auto dominance, there may be concerns from local businesses about access and parking. Ensuring that the redesign supports existing businesses while improving public realm is a sensitive balance.
4. Construction disruption: Construction on a major corridor can be disruptive to adjacent businesses and residents; the project website acknowledges this and thanks area residents and businesses for patience.





## 8 APPENDIX



## 6.1 PUBLIC ENGAGEMENT SUMMARY

### 6.1.1 OPEN HOUSE

On February 12, 2020 Murray City along with the consultant team, held a public open house at the Clark Cushing Senior Center, located within the northern portion of the study area. The objective of the open house was to educate the public about existing conditions in the area and the goals of the Fashion Place West Station Area Plan, as well as to gain feedback and insight from the participants about many key components. A series of ten boards and individual questionnaires were used to inform, and gather feedback.

Among the approximately 35 individuals that participated, half said that they lived in the study area, and the other half were commuters or Murray residents. Most participants had positive reactions to the planning process, while also expressing their desire for better connectivity in the area, which aligns well with the City's vision for the Station Area Plan.

The most frequently asked question from participants was, "What development is being proposed?" Staff and the consultant team educated residents about the need for a long range plan for this area, even though there was no development proposed, or on the horizon.



Question 4: What four words would you use to describe the attributes of the Fashion Place West neighborhood?

When participants were asked which of Murray's five key initiatives (established in the General Plan) seem most related to this neighborhood, many felt that Livable and Vibrant Neighborhoods and Multi-Modality were most applicable.

The questionnaire asked respondents about their impressions of the study area and what they have experienced, and would like to see changed.

When asked what types of destinations they wished were in the neighborhood, the most common answers were:

- Public space/parks
- Dining
- Grocery/market

When asked what type of housing they would occupy in the next phase of life, the majority of respondents answered:

- Single-Family Home
- Townhome
- Accessory Dwelling Unit (ADU)

### 6.1.2 SURVEY

While originally scheduled to hold a second open house, due to safety concerns related to the COVID-19 pandemic, City staff and the consultant team conducted an online survey from May 20th through June 20th. Residents, commuters, shoppers, and other interested parties were invited to participate by answering a series of 18 questions. The survey was advertised through social media channels and received over 130 responses.

The goal of the survey was to gauge respondents' understanding of the components of the Station Area Plan, and aptitude for more specific recommendations dealing with connectivity expansion, housing options, and design guidelines.

A number of survey questions stood out as good indicators of concerns that residents have and what they would like to see more of. Those included:

- What four words would you use to describe the attributes of the Fashion Place West neighborhood?
- What is your primary destination when you visit the neighborhood?
- What do you see as challenges facing the neighborhood?



Approximately 35 individuals participated in the Open House at the Cushing Senior Center.

- What types of housing do you wish were available?
- What housing issues do you feel exist in the neighborhood?

A majority of respondents appreciate the convenient and central location of the Fashion Place West neighborhood. When asked questions regarding access for bicycles and pedestrians, many respondents expressed desire for better sidewalks and more bicycle lanes. A common concern throughout the survey responses was around traffic in the Fashion Place West neighborhood, and the area becoming busier. Because of this concern, staff and the consultant team felt it important to address the effects of future growth on traffic, as well as ways to mitigate current and future traffic increases.

When respondents were asked about the types of housing that they wished were in the neighborhood, many felt that mid-density housing types such as cottage clusters, ADUs, and duplex/triplex units would make a good addition. When asked about housing issues they felt the study area faced, many respondents expressed the need for more housing affordability, and construction quality.

Overall, the survey was a key component to the public engagement approach, giving residents a safe and healthy avenue to express their concerns and ideas about the future of the neighborhood.









**MURRAY**  
CITY COUNCIL

# Public Hearing #2



**MURRAY**

# Department/Agency Finance & Administration

## Collection Fees

### Council Action Request

### Council Meeting

Meeting Date: December 9, 2025

<b>Department Director</b> Brenda Moore  <b>Phone #</b> 801-264-2513  <b>Presenters</b> Brenda Moore	<b>Purpose of Proposal</b>  Add collection fees to the ordinance, so the city gets 100% of amount owed when accounts are sent to collections.  <b>Action Requested</b>  Discussion on  <b>Attachments</b>  Draft of Ordinance  <b>Budget Impact</b>  None  <b>Description of this Item</b>  Currently when a closed utility account, or a bad check is sent to collections and is collected, the collection company keeps their fee (30%) and the city gets the remainder. This ordinance change allows the collection company to add their fee to the amount owed, so the city will receive the full balance due.  There were also some areas of the code where no late fee could be assessed so this was added to make it uniform for all services. (Solid Waste, Parks, and Storm water)  This ordinance also clarifies that the residential fee schedule did not end on June 30, 2021 rather it continues until amended. There is no change to the actual fee.
<b>Required Time for Presentation</b> 10 Minutes  <b>Is This Time Sensitive</b> No  <b>Mayor's Approval</b>          <b>Date</b> November 10, 2025	

## Murray City Corporation

NOTICE IS HEREBY GIVEN that on the 9<sup>th</sup> day of December, 2025, at the hour of 6:30 p.m. of said day in the Council Chambers of Murray City Center, 10 East 4800 South, Murray, Utah, the Murray City Municipal Council will hold and consider enacting Section 12.28.070 and approving text amendments relating to Sections 7.04.030, 12.30.010, 13.04.040 and 13.48.050 of the Murray City Municipal Code relating to Murray City collection fees.

The purpose of this hearing is to receive public comment concerning the proposed enactment and amendments as described above.

DATED this 10<sup>th</sup> day of November 2025.



MURRAY CITY CORPORATION

A handwritten signature in blue ink, appearing to read "B. Smith", written over a horizontal line.

Brooke Smith  
City Recorder

DATE OF PUBLICATION:  
PH25-47

Posted to the City's website

Posted to the Utah Public Notice Website

Posted at City Hall (Public location reasonably likely to be seen by residents)



ORDINANCE NO. \_\_\_\_\_

AN ORDINANCE ENACTING SECTION 12.28.070 OF THE MURRAY CITY MUNICIPAL CODE RELATING TO COLLECTION FEES FOR OUTSTANDING BALANCES OWED TO THE CITY AND AMENDING SECTIONS 7.04.030, 12.30.010, 13.04.040 AND 13.48.050 OF THE MURRAY CITY MUNICIPAL CODE RELATING TO THE SAME.

BE IT ENACTED BY THE MURRAY CITY MUNICIPAL COUNCIL:

*Section 1. Purpose.* The purpose of this ordinance is to enact Section 12.28.070 allowing collection fees for outstanding balances owed to the City, and to amend Sections 7.04.030, 12.30.010, 13.04.040 and 13.48.050 of the Murray City Municipal Code relating to the same.

*Section 2. Enactment of Section 12.28.070 of the Murray City Municipal Code.* Section 12.28.070 shall be enacted to read as follows:

**12.28.070: GOLF COURSE COLLECTION FEES:**

A. In the event credit cards, electronic funds transfer (EFT), or other payments cannot be properly processed, the customer shall be responsible for making valid payment to the City for all use of City services and venues. Starting twenty-five (25) days after request from the City to pay any unpaid balances, a late fee will be charged against the unpaid balance at an interest rate of 18% per annum (1.5% per month) until paid in full.

B. If the City uses a collection agency to collect any unpaid balance owed to the City, the customer shall pay a collection fee equal to the lesser of the City's actual cost for use of the collection agency in collecting the unpaid balance or forty percent (40%) of the customer's unpaid balance. In the event a lawsuit is brought to collect the unpaid balance, the customer shall pay all other costs of collection, court costs and reasonable attorney fees, in addition to the collection fee.

.....

*Section 3. Amendment of Sections 7.04.030, 12.30.010, 13.04.040 and 13.48.050 of the Murray City Municipal Code:* Sections 7.04.030, 12.30.010, 13.04.040 and 13.48.050 shall be amended to read as follows:

**7.04.030: CHARGES FOR SERVICES TO RESIDENCES:**

A. A monthly charge for general solid waste management services provided to residences other than residences in the Wasatch Front Waste and Recycling District shall be in accordance with the following rate schedule. The monthly rates shall go into effect on July 1, 2019, and July 1 each year thereafter. Every residence shall at minimum pay the monthly base fee except where power, water, sewer and waste management services to the residence are properly terminated.

	<b>July 1, 2019 To June 30, 2020</b>	<b>July 1, 2020 and continuing thereafter until amended</b>
Base fee (garbage)	\$9.75	\$10.50
Base fee (recycling)	\$9.75	\$10.50
Additional refuse or recycling container fee	\$9.25	\$9.75

B. If a residence wants more than two (2) automated refuse containers or one automated recycling container, the residence must submit a written request to the City's Public Works Director, or designee, stating with specificity the reasons supporting the need. The determination to provide additional automated refuse containers or additional recycling containers to a residence shall be made at the sole discretion of the City's Public Works Director, or designee.

C. The fee for each reservation of the green waste trailer shall be forty dollars (\$40.00).

D. The fee for reservation of each neighborhood roll-off box shall be as determined by the City's Public Works Director provided, however, that in no event shall the fee exceed the City's actual costs to: 1) deliver and pick up the neighborhood roll-off box; and 2) dispose of the contents. (Ord. 19-15: Ord. 18-06: Ord. 16-01)

E. Starting twenty-five (25) days after a balance is due, a late fee will be charged against the unpaid balance at an interest rate of 18% per annum (1.5% per month) until paid in full.

F. If the City uses a collection agency to collect any unpaid balance, the residence shall pay a collection fee equal to the lesser of the City's actual cost for use of the collection agency in collecting the unpaid balance or forty percent (40%) of the residence's unpaid balance. In the event a lawsuit is brought to collect the unpaid balance, the residence shall pay all other costs of collection, court costs and reasonable attorney fees, in addition to the collection fee.

...

#### **12.30.010: FEES:**

...

K. Fees for miscellaneous services, including facility rental, locker rental, merchandise sales, classes and programs and special events, shall be established by the Parks and

Recreation Director pursuant to a written schedule, provided, however, that such fees shall not be more than necessary to recoup the City's cost for the services charged.

L. In the event credit cards, electronic funds transfer (EFT) or other payment cannot be properly processed, the owing individual shall be responsible for making valid payment to the City for all use of City services and venues. Starting twenty-five (25) days after request from the City to pay any unpaid balances, all unpaid balances will be charged an interest rate of 18% per annum (1.5% per month) until paid in full.

M. If the City uses a collection agency to collect any unpaid balance owed to the City, the owing individual shall pay a collection fee equal to the lesser of the City's actual cost for use of the collection agency in collecting the unpaid balance or forty percent (40%) of the owing individual's unpaid balance. In the event a lawsuit is brought to collect the unpaid balance, the owing individual shall pay all other costs of collection, court costs and reasonable attorney fees, in addition to the collection fee.

N. From time to time, the City is authorized to offer discounts and promotions as long as the discounts and promotions are first approved in writing by the Parks and Recreation Director, the Mayor and the Director of Finance and Administration; provided, however, that no such discounts or promotions shall be in violation of section 10-8-2 of the Utah Code, and that, at a minimum, all such discounts or promotions shall cover the costs of running the discounts or promotions. (Ord. 19-05: Ord. 18-06: Ord. 17-05)

...

#### **13.04.040: ACCOUNT BILLING:**

...

##### **D. Late Payment Charge:**

1. After twenty five (25) days from the billing statement date, a late payment charge of 1.5 percent shall be assessed against any unpaid delinquent balance. A customer may be granted a waiver of the late payment charge if:

a. The customer makes a written request with the Director of Finance and Administration or designee within thirty (30) days from assessment of the late payment charge;

b. The customer has incurred no late payment charges on their account in the twelve (12) consecutive months prior to the assessment of the late payment charge the customer wants waived;

c. The Director of Finance and Administration or designee has determined that good cause exists to waive the late payment charge.

2. No other charge, whether described as a finance charge, service charge, discount, or net/gross charge, may be applied to any account for failure to pay an outstanding bill by the statement due date. This section does not apply to reconnection charges, return check service charges, collection costs and fees, costs of court or attorney fees.

...

F. Collection Fee: If a payment is made after a collector or other City employee has been dispatched to disconnect the service of a customer, a collection fee of twenty dollars (\$20.00) shall be added to customer's account. If the City uses a collection agency to collect any unpaid balance, the customer shall pay a collection fee equal to the lesser of the City's actual cost for use of the collection agency in collecting the unpaid balance or forty percent (40%) of the customer's unpaid balance. In the event a lawsuit is brought to collect the unpaid balance, the customer shall pay all other costs of collection, court costs and reasonable attorney fees, in addition to the collection fee.

...

#### **13.48.050: STORMWATER UTILITY FEE:**

...

F. Starting twenty-five (25) days after request from the City to pay any unpaid balances, all unpaid balances will be charged at an interest rate of 18% per annum (1.5% per month) until paid in full.

G. If the City uses a collection agency to collect any unpaid balance owed to the City, the customer shall pay a collection fee equal to the lesser of the City's actual cost for use of the collection agency in collecting the unpaid balance or forty percent (40%) of the customer's unpaid balance. In the event a lawsuit is brought to collect the unpaid balance, the customer shall pay all other costs of collection, court costs and reasonable attorney fees, in addition to the collection fee.

H Policies: The Public Works Director may adopt policies to assist applying, administering, and interpreting this chapter or other provisions related to the stormwater utility.

I Appeals: Any person or entity that believes that this chapter, or any stormwater utility fee or impervious surface measurement, was interpreted or applied erroneously may appeal to the Public Works Director ("Director"). The appeal shall be in writing, shall state any facts supporting the appeal, and shall be made within ten (10) days of the decision, action, or bill being appealed. The Director may elect to hold a hearing on the appeal. The Director shall decide the appeal within ten (10) days of when the appeal is filed. Any person or entity aggrieved by the decision of the Director may appeal to the Mayor within ten (10) days of receiving the decision from the Director. The appeal to the Mayor shall follow the same procedure as the appeal to the Director. The Mayor's decision shall be final and binding on all parties.



.....

*Section 3.* Effective date. This Ordinance shall take effect upon first publication.

PASSED, APPROVED AND ADOPTED by the Murray City Municipal Council on this \_\_\_\_ day of \_\_\_\_\_ 2025.

MURRAY CITY MUNICIPAL COUNCIL

\_\_\_\_\_  
Pam Cotter, Council Chair

ATTEST:

\_\_\_\_\_  
Brooke Smith, City Recorder

Transmitted to the Office of the Mayor of Murray City on this \_\_\_\_ day of \_\_\_\_\_ 2025.

MAYOR'S ACTION: Approved

DATED this \_\_\_\_ day of \_\_\_\_\_ 2025.

\_\_\_\_\_  
Brett A. Hales, Mayor

ATTEST:

\_\_\_\_\_  
Brooke Smith, City Recorder

#### CERTIFICATE OF PUBLICATION

I hereby certify that this Ordinance or a summary hereof was published according to law on the \_\_\_\_ day of \_\_\_\_\_ 2025.

\_\_\_\_\_  
Brooke Smith, City Recorder



# Business Items



# Business Item #1





**MURRAY**

# Murray City Fire Department

## Wildland Urban Interface Prevention

### Council Action Request

#### Council Meeting

Meeting Date: December 9, 2025

<b>Department Director</b> Joseph Mittelman	<b>Purpose of Proposal</b> Present a resolution for passing in Council Meeting.
<b>Phone #</b> 801-264-2775	<b>Action Requested</b> Discuss the required passing of a resolution that HB48 requires the Municipality to complete before Jan 1st, 2026
<b>Presenters</b> Joseph Mittelman	<b>Attachments</b> Proposed Resolution
	<b>Budget Impact</b> Zero Budget impact for Murray City currently.
<b>Required Time for Presentation</b> 10 Minutes	<b>Description of this Item</b> Resolution of Wildfire Risk in the Wildland-Urban Interface: Why Action is Needed Many Utah communities lie within the Wildland-Urban Interface (WUI) — areas where homes and developments meet or intermingle with wildland vegetation. Wildfires in WUI zones pose an increased risk to structures, making additional building, landscaping, defensible-space, and home-hardening requirements critical for public safety. Utah House Bill 48 (enacted March 3, 2025) requires cities and counties to adopt the Utah Wildland-Urban Interface (WUI) Code for designated WUI zones by January 1, 2026. After review, Murray City has no current or anticipated areas that meet the criteria for WUI designation. This resolution serves as formal recognition of the absence of WUI within Murray City's geographical boundaries and fulfills the city's compliance requirement under HB 48.
<b>Is This Time Sensitive</b> No	
<b>Mayor's Approval</b>	
<b>Date</b> November 12, 2025	

## RESOLUTION NO. R25-60

A RESOLUTION FINDING THAT ADOPTING THE UTAH WILDLAND URBAN INTERFACE CODE TO APPLY WITHIN MURRAY CITY IS IMPRACTICABLE.

WHEREAS, in 2010 the Utah Legislature adopted the 2006 edition of the Utah Wildland Urban Interface Code issued by the International Code Council, with approved alternatives or amendments and in 2025, passed HB 48 (2025) requiring that each municipality identify boundaries of the wildland urban interface within the municipality and adopt and begin enforcing the Utah Wildland Urban Interface (WUI) Code no later than January 1, 2026; and

WHEREAS, The WUI Code supplements the Building Code and Fire Code to provide for increased regulation to mitigate the fire and life-safety hazards of **wildland-urban interface** areas which are areas within communities that are susceptible to wildland fires; and

WHEREAS, the purpose of the WUI Code is to establish more strict regulations consistent with nationally recognized good practices for the safeguarding of life and property protection; and

WHEREAS, state law sets forth the parameters of wildland urban interface with the following definitions (see Utah Code §65A-1-1 Definitions):

**"Wildland"** means an area where: (a) development is essentially non-existent, except for roads, railroads, powerlines, or similar transportation facilities; and (b) structures, if any, are widely scattered.

**"Wildland-urban interface"** means the zone where structures and other human development meets, or intermingles with, undeveloped wildland.

**"Wildland fire"** means a fire that consumes: (a) wildland; or (b) wildland-urban interface; and

WHEREAS, generally, the wildland urban interface is where homes and infrastructure border flammable vegetation such as brush, grass, or forest; and

WHEREAS, examples of the wildland urban interface include (a) subdivisions developed adjacent to a national forest or other large wildland area, (b) rural developments with large parcels or (c) isolated cabins in the mountains; and

WHEREAS, the Fire Chief has discussed the applicability of the code to Murray City with representatives from the State Division of Forestry, Fire, and State Lands and was told among other things, specifically, that the Jordan River Parkway and Murray Park are not considered wildland urban interface areas; and

WHEREAS, Fire Department staff, including the Fire Chief, have referred to the State of Utah Department of Natural Resources (DNR) map that designates areas in the state that have been assigned “Structure Exposure Scores” high enough to qualify as wildland urban interface areas and did not identify on the map any areas of the City that would qualify as wildland urban interface areas; and

WHEREAS, given the discussion with representatives from the State Division of Forestry, Fire, and State Lands, the review of the DNR map, and their own analysis, the Fire Department staff, including the Fire Chief, are unable to recommend the establishment of WUI boundaries required under the code; and

WHEREAS, based upon the City’s geographical location away from the foothills of the mountains, its distance from any undeveloped wildland, its built environment, and lack of definable zones qualifying as wildland urban interface areas, the City Council finds it impracticable to adopt the WUI code.

NOW, THEREFORE, BE IT RESOLVED by the Murray City Municipal Council as follows:

1. Recitals. The foregoing recitals are true and correct and incorporated herein by reference.
2. Findings. The City Council has reviewed relevant provisions of state law, received the explanation from the Fire Chief regarding the applicability of the Utah Wildland Urban Interface Code to Murray City, and based upon the record and its independent judgment and analysis finds that it is impracticable to adopt the Wildland Urban Interface Code. Specifically, the City Council finds the following:
  - a. Given the City’s current understanding and interpretation of state law, there is neither wildland nor undeveloped wildland within the City.
  - b. There is no zone within the City where structures and other human development meets, or intermingles with, undeveloped wildland.
  - c. Based upon the City’s geographical location away from the foothills of the mountains, its distance from any undeveloped wildland, its built environment, and

lack of definable zones qualifying as wildland urban interface areas, it is impracticable to adopt the WUI code.

3. The City and State of Utah share a common interest in public safety, property and environmental protection and the City supports the adoption of the Utah Wildland Urban Interface Code as part of a comprehensive effort to reduce community risk.

4. The Mayor, in consultation with the Fire Chief and other relevant staff, will continue to monitor the implementation of the WUI Code in and around Salt Lake County and return and report to the City Council should the Fire Chief's recommendation regarding adoption of the WUI Code change.

5. This Resolution shall become effective upon passage.

PASSED, APPROVED, AND ADOPTED by the Murray City Municipal Council this \_\_\_\_ day of December 2025.

MURRAY CITY MUNICIPAL COUNCIL

---

Pam Cotter, Council Chair

ATTEST:

---

Brooke Smith, City Recorder





# Wildland Fire

---



# Resolution of Wildfire Risk in the Wildland-Urban Interface: Why Action is Needed



Many Utah communities lie within the Wildland-Urban Interface (WUI) — areas where homes and developments meet or intermingle with wildland vegetation.



Wildfires in WUI zones pose an increased risk to structures, making additional building, landscaping, defensible-space, and home-hardening requirements critical for public safety.



Utah House Bill 48 (enacted March 3, 2025) requires cities and counties to adopt the Utah Wildland-Urban Interface (WUI) Code for designated WUI zones by January 1, 2026.



Murray City has no current or anticipated areas that meet the criteria for WUI designation.



This resolution serves as formal recognition of the absence of WUI within Murray City's geographical boundaries and fulfills the city's compliance requirement under HB 48.

# Key Requirements of HB 48 & WUI Code

---

Local governments must adopt and enforce the Utah WUI Code in designated WUI zones.

Cities and counties must map or define their WUI boundaries in coordination with state guidance.

The State of Utah will create a High-Risk WUI Boundary Map and require local compliance by January 1, 2026.

Insurance carriers will utilize state-defined WUI boundaries for risk assessments and rate justifications.

HB 48 establishes accountability for communities to mitigate wildfire risk proactively.

# What This Means for Murray City

Murray City does not have current or future expected areas that meet WUI classification.



Adopting a resolution recognizing the absence of WUI fulfills HB 48 compliance requirements.



## Next Steps:

Approve and pass the resolution formally recognizing the lack of WUI within Murray City limits.

Submit acknowledgment to the Utah Division of Forestry, Fire & State Lands (FFSL).

Continue monitoring for any future development changes that may alter WUI status.





**MURRAY**  
CITY COUNCIL

# Business Item #2



**MURRAY**

# Community and Economic Development

## Creation of Administrative Code Enforcement Program (ACE)

### Council Action Request

**Council Meeting**

Meeting Date: December 9, 2025

<b>Department Director</b> Chad Wilkinson	<b>Purpose of Proposal</b> Creation of Administrative Code Enforcement Program
<b>Phone #</b> 801-270-2427	<b>Action Requested</b> Adoption of Ordinances establishing the Administrative Code Enforcement Program
<b>Presenters</b> Chad Wilkinson	<b>Attachments</b> Ordinance Enacting Title 11 - Administrative Code Enforcement Ordinance amending Title 2 creating Code Enforcement Division
	<b>Budget Impact</b> The City budget currently includes funding for Code Enforcement activities. Additional funding would be required for hiring an administrative law judge as proposed in the ordinance.
<b>Required Time for Presentation</b> 20 minutes	<b>Description of this Item</b> The attached ordinances propose an amendment to the Murray City Municipal Code enacting Title 11 which establishes an Administrative Code Enforcement (ACE) program. As part of this program, the Municipal Code will also be amended to establish a Code enforcement division under the Community and Economic Development Department. The attached ordinances include the reorganization of the current code enforcement functions of the City, adoption of a new ordinance establishing policies and procedures and hiring of an administrative law judge to provide for due process for the public under the new code.
<b>Is This Time Sensitive</b> No	
<b>Mayor's Approval</b>	
<b>Date</b> November 12, 2025	

ORDINANCE NO. \_\_\_\_\_

AN ORDINANCE ENACTING SECTION 2.11.030 AND AMENDING SECTIONS 2.28.040, 17.67.060, 17.172.010 AND 17.172.020 OF THE MURRAY CITY MUNICIPAL CODE RELATING TO CODE ENFORCEMENT.

BE IT ORDAINED BY THE MURRAY CITY MUNICIPAL COUNCIL:

*Section 1. Purpose.* The purpose of this Ordinance is to enact section 2.11.030 and amend sections 2.28.040, 17.67.060, 17.172.010, and 17.172.020 of the Murray City Municipal Code relating to the creation of a Code Enforcement Division in the Community and Economic Development Department.

*Section 2. Enactment of section 2.11.030 of the Murray City Municipal Code.* Section 2.11.030 of the Murray City Municipal Code, creating a Code Enforcement Division in the Community and Economic Development Department, shall be enacted to read as follows:

**2.11.030: CODE ENFORCEMENT DIVISION:**

Formatted: Font: Bold, Font color: Red

A. The Code Enforcement Division is created. The division is managed by a code enforcement division manager, who reports to the director of the community and economic development department. The division is charged with the responsibility of enforcement of the City Code and applicable state law.

B. The division shall promote and protect the overall health, safety, and welfare of the City's residents and businesses. The division works to protect property owners' investments, enhance the quality in the City's neighborhoods, educate property owners and business owners, and performs community outreach.

C. The division enforces applicable laws, codes, ordinances and related regulations, and coordinates with other departments in the enforcement of laws, codes, ordinances and regulations by making building or property inspections, educating and notifying property owners of violations, coordinating with city, county, and State staff, and issuing citations when necessary.

D. The division shall perform related functions as determined by the director of the Community and Economic Development Department.

*Section 3. Amendment of sections 2.28.040, 17.67.060, 17.172.010, and 17ii.172.020 of the Murray City Municipal Code.* Sections 2.28.040, 17.67.060, 17.172.010, and 17ii.172.020 of the Murray City Municipal Code, related to code enforcement shall be amended to read as follows:

**2.28.040: POWERS AND DUTIES:**

...

~~C. Code enforcement officers appointed by the Chief of Police are special function officers and may exercise that authority designated and allowed under section 53-13-105 of the Utah Code.~~

**17.67.060: INSPECTION:**

Upon receiving a complaint or observation that the standards of this section are in violation, the ordinancecode enforcement officer or representatives of the Salt Lake Valley Health Department are authorized to conduct necessary inspections to determine compliance. If a violation is determined, then city staff may require removal of animals in conformance with the provisions of Title 17 of the Murray City Land Use Ordinance.

**17.172.010: ENFORCEMENT AUTHORITY:**

The ordinancecode enforcement officer is designated as the officer charged with the primary responsibility for the enforcement of this title. (Ord. 07-30 § 2)

**17.172.020: POWERS AND DUTIES:**

A. The ordinancecode enforcement officer is authorized to inspect or cause to be inspected all buildings and structures in the course of construction, modification or repair and to inspect land uses to determine compliance with the provisions of this title; provided, however, that no such inspection shall be required as a condition precedent to commencement or continuation of any construction, modification or repair of a building or structure.

*Section 4. Effective date.* This Ordinance shall take effect upon first publication.

PASSED, APPROVED AND ADOPTED by the Murray City Municipal Council on this \_\_\_\_\_ day of \_\_\_\_\_, 2025.

MURRAY CITY MUNICIPAL COUNCIL

\_\_\_\_\_  
Pam Cotter, Chair



ATTEST:

\_\_\_\_\_  
Brooke Smith, City Recorder

Transmitted to the Office of the Mayor of Murray City on this \_\_\_\_ day of \_\_\_\_\_, 2025.

MAYOR'S ACTION: Approved

DATED this \_\_\_\_ day of \_\_\_\_\_, 2025.

\_\_\_\_\_  
Brett A. Hales, Mayor

ATTEST:

\_\_\_\_\_  
Brooke Smith, City Recorder

#### CERTIFICATE OF PUBLICATION

I hereby certify that this Ordinance or a summary hereof was published according to law on the \_\_\_\_ day of \_\_\_\_\_, 2025.

\_\_\_\_\_  
Brooke Smith, City Recorder



**MURRAY**  
CITY COUNCIL

# Business Item #3



**MURRAY**

# Community and Economic Development

## Creation of Administrative Code Enforcement Program (ACE)

### Council Action Request

**Council Meeting**

Meeting Date: December 9, 2025

<b>Department Director</b> Chad Wilkinson	<b>Purpose of Proposal</b> Creation of Administrative Code Enforcement Program
<b>Phone #</b> 801-270-2427	<b>Action Requested</b> Adoption of Ordinances establishing the Administrative Code Enforcement Program
<b>Presenters</b> Chad Wilkinson	<b>Attachments</b> Ordinance Enacting Title 11 - Administrative Code Enforcement Ordinance amending Title 2 creating Code Enforcement Division
	<b>Budget Impact</b> The City budget currently includes funding for Code Enforcement activities. Additional funding would be required for hiring an administrative law judge as proposed in the ordinance.
<b>Required Time for Presentation</b> 20 minutes	<b>Description of this Item</b> The attached ordinances propose an amendment to the Murray City Municipal Code enacting Title 11 which establishes an Administrative Code Enforcement (ACE) program. As part of this program, the Municipal Code will also be amended to establish a Code enforcement division under the Community and Economic Development Department. The attached ordinances include the reorganization of the current code enforcement functions of the City, adoption of a new ordinance establishing policies and procedures and hiring of an administrative law judge to provide for due process for the public under the new code.
<b>Is This Time Sensitive</b> No	
<b>Mayor's Approval</b>	
<b>Date</b> November 12, 2025	

ORDINANCE NO. \_\_\_\_\_

AN ORDINANCE ENACTING TITLE 11 OF THE MURRAY CITY MUNICIPAL CODE ESTABLISHING THE ADMINISTRATIVE CODE ENFORCEMENT PROGRAM.

NOW THEREFORE, BE IT ENACTED BY THE MURRAY CITY MUNICIPAL COUNCIL:

*Section 1. Purpose.* The purpose of this ordinance is to enact title 11 of the Murray City Municipal Code relating to the Administrative Code Enforcement Program.

*Section 2. Enactment.* Title 11 of the Murray City Municipal Code shall be enacted as follows:

**TITLE 11**  
**ADMINISTRATIVE CODE ENFORCEMENT PROGRAM**

**CHAPTER 11.01**  
**GENERAL PROVISIONS**

SECTION:

**11.01.010: Short Title**

**11.01.020: Purpose**

**11.01.030: Scope**

**11.01.040: Existing Law Continued**

**11.01.050: Criminal Prosecution Right**

**11.01.060: No Mandatory Duty - Civil Liability**

**11.01.070: Definitions**

**11.01.080: Service Of Process**

**11.01.090: Constructive Notice Of Recorded Documents**

**11.01.010: SHORT TITLE:**

This title shall be known as the “Administrative Code Enforcement Program” (the “ACE Program”). This title shall also be known as Title 11 of the Murray City Code. It may be cited and pleaded under either designation.

**11.01.020: DECLARATION OF PURPOSE:**



The City Council finds that the enforcement of the city code and applicable state codes throughout the City is an important public service. Code enforcement is vital to the protection of the public's health, safety, and quality of life. The City Council finds that a comprehensive code enforcement system that uses a combination of judicial and administrative remedies is critical to gain compliance with the city code and all duly enacted applicable statutes, rules, codes, and regulations.

**11.01.030: SCOPE:**

The provisions of this title may be applied to all violations of the city code and applicable state codes. This title establishes an additional remedy for the City to use in achieving compliance with its ordinances.

**11.01.040: EXISTING LAW CONTINUED:**

The provisions of this title shall not invalidate any other provision of this code but shall be read in conjunction with those provisions as an additional remedy available for enforcement of this code.

**11.01.050: CRIMINAL PROSECUTION RIGHT:**

The City has sole discretion in deciding whether to file a civil or criminal case for the violation of any of its ordinances. The City may choose to file both, or one or the other. The enactment of this administrative remedy shall in no way interfere with the City's right to prosecute ordinance violations as criminal offenses. The remedies available to the City under this title are cumulative, not exclusive, and the use of one remedy does not bar the City from using other available legal remedies to enforce this title. If the City chooses to file both civil and criminal charges for the same day of violation, no civil penalties may be assessed, but all other remedies are available.

**11.01.060: NO MANDATORY DUTY – CIVIL LIABILITY:**

It is the intent of the City Council that in establishing performance standards or establishing an obligation to act by a City officer or employee, these standards shall not be construed as creating a mandatory duty if the officer or employee fails to perform his or her directed duty or duties.

### **11.01.070: DEFINITIONS:**

The following words and phrases, whenever used in this title, shall be constructed as defined in this section, unless a different meaning is specifically defined elsewhere in this title and specifically stated to apply:

**ABATE or ABATEMENT:** any action the City may take on public or private property and any adjacent property as may be necessary to remove or alleviate a violation, including, but not limited to, demolition, removal, repair, boarding, and securing or replacement of property.

**ADMINISTRATIVE ENFORCEMENT ORDER:** an order issued by the administrative law judge. The order may include an order to abate the violation, pay civil penalties and administrative costs, or take any other action as authorized or required by this title and applicable state codes.

**ADMINISTRATIVE LAW JUDGE:** an attorney retained by contract to conduct administrative appeal hearings and render decisions pursuant to the administrative appeal procedures set forth in this title.

**APPLICABLE STATE CODES:** state laws that govern a specific activity, operation, or situation, the violation of which the City is authorized to enforce.

**CITY CODE or CODE:** the Murray City Municipal Code and all applicable statutes, rules, codes and regulations adopted and incorporated therein by reference through a duly adopted ordinance or resolution of the City Council.

**CITY ENGINEER:** the director of the City Engineering Services Division.

**CODE ENFORCEMENT LIEN:** a lien recorded to collect outstanding civil penalties, administrative fees, and costs.

**CODE ENFORCEMENT OFFICER:** an employee of the Community and Economic Development Department who is employed by the City to conduct inspections and to

take such actions as may be required by the provisions of this title for the purpose of enforcing certain prescribed provisions of the city code, and all applicable statutes, rules, codes and regulations.

**CODE ENFORCEMENT PERFORMANCE BOND:** a bond posted by a responsible person to ensure compliance with the city code, applicable state codes, a judicial action, or an administrative code enforcement order.

**CODE ENFORCEMENT MANAGER:** the manager of the Code Enforcement Division in the Community and Economic Development Department.

**ENFORCEMENT OFFICIAL:** any person authorized by ordinance, state law, or the Mayor to enforce violations of the city code or applicable state codes including, but not limited to, code enforcement officers, police officers, building inspection officials, public works personnel, fire marshal, and fire officers.

**FINANCIAL INSTITUTION:** any person that holds a recorded mortgage or deed of trust on a property.

**GOOD CAUSE:** having a legally sufficient and justifiable reason for an action or inaction, often (but not always) related to circumstances beyond a person's control or a compelling situation. It provides the justification needed to grant a request, excuse a failure to act, or provide a valid defense for a behavior. Examples of good cause include, without limiting, an incapacitating illness; death; lack of proper notice; unavailability due to unavoidable, unpreventable, or extenuating emergency or circumstance; if a required act causes an imminent and irreparable injury; and acts of nature adverse to performing required acts.

**IMMINENT LIFE SAFETY HAZARD:** any condition that creates a present, extreme, and immediate danger to life, property, health, or public safety.

**LEGAL INTEREST:** any interest that is represented by a document, such as a deed of trust, quitclaim deed, mortgage, judgment lien, tax or assessment lien, mechanic's lien, or other similar instrument that is recorded with the county recorder.

**NOTICE OF COMPLIANCE:** a document issued by the City, representing that a property complies with the requirements outlined in the notice of violation.

**NOTICE OF SATISFACTION:** a document or form approved by the administrative law judge or designee, which indicates that the property has been brought into compliance with the requirements outlined in the notice of violation; that all outstanding civil penalties and costs have been either paid in full, or that the City has negotiated an agreed amount, or that a subsequent administrative or judicial decision has resolved the outstanding debt.

**NOTICE OF EMERGENCY ABATEMENT:** a written notice that informs a responsible person of emergency abatement actions taken by the City, the costs of those actions, and orders payment for those costs.

**NOTICE OF ITEMIZED BILL FOR COSTS:** a written notice that informs a responsible person of code violations, actions taken by the City to obtain compliance, itemizes the City's costs and orders payment of those costs.

**NOTICE OF VIOLATION:** a written notice prepared by an enforcement official that informs a responsible person of a code violation or violations and orders them to take certain steps to correct the violation or violations.

**NUISANCE:** any condition caused, maintained, or permitted to exist that constitutes a threat to another person's, or to the public's, health, safety, and welfare, or that significantly obstructs, injures, or interferes with the reasonable or free use of property in a neighborhood or community or by any number of persons. A public nuisance also has the same meaning as set forth in the Utah Code and city code.

**PERSON:** any natural person, firm, joint venture, joint stock company, partnership, association, club, company, corporation, business trust, organization, or the manager, lessee, agent, officer, or employee of any of them, or any other entity that is recognized by law as the subject of rights or duties.

**PROPERTY OWNER:** the record owner of real property based on the county recorder's/assessor's records.



**RESPONSIBLE PERSON:** a person who is responsible for causing or maintaining a violation of the city code or applicable state codes, including but not limited to the property owner, agent, tenant, person with a legal interest in the real property, and or person in possession of the real property, and shall be liable for any violation maintained on the property. In all cases, the property owner shall be considered a responsible person. Responsible person includes a business entity.

**VEHICLE:** a device in, on, or by which a person or property is or may be transported or drawn on any public roadway.

**WRITTEN:** includes handwritten, typewritten, photocopied, computer printed, sent by facsimile, emailed, texted, or sent in another electronic or digital format.

#### **11.01.080: SERVICE OF PROCESS:**

Whenever service is required to be given under this title for enforcement purposes, the document shall be served by any of the following methods, unless different provisions are otherwise specifically stated to apply:

- A. Personal service pursuant to Utah Rules of Civil Procedure Rule 4(d)(1) or rule 4(d)(5), except that if the person refuses to accept the document(s), service is sufficient if the person serving them states the name of the process and offers to deliver them;
- B. Regular mail, postage prepaid, to the last known address of the owner(s) or other responsible person(s). Service by regular mail shall be deemed served on the third day after the date of mailing;
- C. Posting the notice conspicuously on or in front of the property. If not inhabited, the notice must also be served by regular mail. The form of the posted notice shall be approved by the code enforcement manager;
- D. Publication in a newspaper of general circulation where the identity or whereabouts of the person to be served are unknown and cannot be ascertained through reasonable diligence, where service is impracticable under the circumstances, or where there exists good cause to believe that the person to be served is avoiding service of process; or

E. Where the underlying violation involves a vehicle, by affixing of the document(s) to the vehicle alleged to have been employed in such violation.

If service complies with the requirements of this section, it shall be deemed a valid service even if a party claims not to have received the service and it shall not affect the validity of any proceedings taken under this title.

The failure to serve all responsible person(s) shall not affect the validity of any proceedings against any other responsible person that was successfully served.

#### **11.01.090: CONSTRUCTIVE NOTICE OF RECORDED DOCUMENTS:**

Whenever a document is recorded with the county recorder as authorized or required by this title or applicable state codes, recordation shall provide constructive notice of the information contained in the recorded documents.

### **CHAPTER 11.02**

#### **GENERAL AUTHORITY AND OFFENSES**

**11.02.010: General Enforcement Authority**

**11.02.020: Adoption Of Policy And Procedures**

**11.02.030: Authority To Inspect**

**11.02.040: Authority To Issue Notices and Citations**

**11.02.050: False Information Or Refusal Prohibited**

**11.02.060: Failure To Obey A Subpoena**

#### **11.02.010: GENERAL ENFORCEMENT AUTHORITY:**

A. The code enforcement ~~Supervisor~~ manager shall have the authority to administer and enforce the city code and is authorized to adopt procedures, policies, rules or guidelines; conduct inspections; and prepare the forms necessary to carry out the purposes of this title. The code enforcement ~~Supervisor~~ manager may seek assistance from city departments, other public agencies or private contractors to resolve code violations.

B. Whenever an enforcement official finds that a violation of the city code or applicable state codes has occurred or continues to exist, an administrative enforcement procedure may be used as outlined in this title. Any enforcement official has the authority and power necessary to gain compliance with the provisions of the city code and applicable state codes. These powers include the power to issue notices of violation or citations, inspect public and private property, abate nuisances and violations on public and private property, and use whatever judicial and administrative remedies are available under the city code or applicable state codes.

#### **11.02.020: ADOPTION OF POLICY AND PROCEDURES:**

A. The Mayor shall establish policies and procedures for the holding of administrative enforcement hearings, the appointment of administrative law judges, and the use of the administrative procedures herein by enforcement officials.

B. The administrative law judge is authorized to develop policies and procedures, consistent with this title, relating to the hearing procedures, scope of hearings, and subpoena powers. However, any such policies and procedures shall not be inconsistent with this ordinance or state or federal law.

#### **11.02.030: AUTHORITY TO INSPECT; RIGHT OF ENTRY:**

A. Subject to state and federal law, any enforcement official is authorized to enter upon any property or premises to ascertain whether the provisions of the city code or applicable state codes are being obeyed and to make any examinations and surveys as may be necessary in the performance of the enforcement duties. This may include the taking of photographs, samples, or other physical evidence. All inspections, entries, examinations, and surveys shall be done in a reasonable manner based upon cause. If the responsible person refuses to allow the enforcement official to enter the property, the enforcement official shall obtain a search warrant.

B. When necessary to make an inspection to enforce any of the provisions of this title, or when an enforcement official has reasonable cause to believe that there exists upon any property or on or in any facility located thereon any condition which violates the city code or applicable state codes, upon presentation of property credentials, the enforcement official may, with the consent of the property owner or other responsible person, or pursuant to a lawfully issued warrant, enter such property or facility during

normal business hours in the case of a business or commercial use, or in the case of a residential property or facility, during daylight hours, to inspect the same or to perform any duty authorized by this title; provided that

1. if such property or facility is occupied, the enforcement official shall first present credentials and demand entry; and

2. if such property or facility is unoccupied, the enforcement official shall first make a reasonable effort to locate the owner or other persons having charge or control of the property or facilities and demand entry.

3. If entry is denied, the enforcement official shall have recourse to every remedy provided by law to obtain entry. If the owner or occupant denies entry, the enforcement official is authorized to obtain an administrative search warrant or other warrant provided by law to obtain entry. Owners, occupants or any other persons having the charge, care or control of property or facilities shall, after proper request is made as provided herein, promptly admit the enforcement official for the purpose of inspection pursuant to this chapter.

C. Emergency Entry. In the event of an emergency presenting a threat to public health or safety or the environment, and requiring immediate action by the enforcement official, the enforcement official may enter onto any property without obtaining consent or warrant but shall advise the owner or responsible person of such entry as soon as practicable thereafter.

#### **11.02.040: AUTHORITY TO ISSUE NOTICES OF VIOLATIONS AND CITATIONS:**

Subject to other applicable law, each enforcement official is authorized to issue a notice of violation or citation whenever there is reasonable cause to believe that the person has committed a violation of the city code or applicable state codes.

#### **11.02.050: FALSE INFORMATION OR REFUSAL PROHIBITED:**

It shall be unlawful for any person to willfully make a false statement or refuse to give one's name or address with intent to deceive or interfere with an enforcement official when in the performance of the enforcement official's duties under the provisions of this title. A violation of this section shall be a class B misdemeanor.



#### **11.02.060: FAILUTE TO OBEY A SUBPOENA:**

It shall be unlawful for any person to willfully refuse or fail to obey a subpoena issued for an administrative enforcement hearing. A violation of this section shall be a class B misdemeanor.

### **CHAPTER 11.03: ADMINISTRATIVE ABATEMENT PROCEDURES**

#### **SECTION:**

#### **11.03.010: Administrative Abatement**

#### **11.03.020: Notice Of Violation**

#### **11.03.030: Failure To Bring Property Into Compliance**

#### **11.03.040: Requesting Compliance Inspections**

#### **11.03.050: Authority To Abate**

#### **11.03.060: Procedures For Abatement**

#### **11.03.070: Procedures For Recordation**

#### **11.03.080: Notice Of Compliance**

#### **11.03.090: Withholding Licenses And Permits**

#### **11.03.100: Fines**

#### **11.03.010: ADMINISTRATIVE ABATEMENT**

Any condition caused, maintained, or permitted to exist in violation of any provisions of the city code or applicable state codes that constitutes a violation may be abated by the City pursuant to the procedures set forth in this chapter. Every violation of any provision of the city code or applicable state code is a separate and distinct offense. Each day's continuance of the violation is a separate and distinct offense.

#### **11.03.020: NOTICE OF VIOLATION:**

A. Whenever an enforcement official determines that a violation of the city code or applicable state codes has occurred or continues to exist, the enforcement official may choose to proceed under the notice of violation and administrative abatement procedures. If this procedure is used, a notice of violation shall be issued to a responsible person. The notice of violation shall include the following information:

1. Name of property owner;
2. Street address of violation;
3. Date violation observed;
4. All code sections violated and description of condition of the property that violates the applicable codes;
5. A statement explaining the type of remedial action required to permanently correct outstanding violations, which may include corrections, repairs, demolition, removal, or other appropriate action;
6. A specific date by which the violations listed in the notice of violation must be corrected, which date shall be not less than (7) days from the date of service;
7. The amount of the civil penalty for each violation, and a statement that civil penalties will begin to accrue daily upon expiration of the date to correct violations until the property is brought into compliance, up to the maximum allowed by state law;
8. An explanation that only one notice of violation is required for any twelve-month period beginning with the initial notice of violation, and that civil penalties begin immediately upon any subsequent violations of the notice. The responsible person may request a hearing on the renewed violations by following the same procedure as provided for in the original notice;
9. An explanation of the consequences should the responsible person fail to comply with the terms and deadlines as prescribed in the notice of violation, which may include, but is not limited to, criminal prosecution; civil penalties; revocation of permits; recordation of the notice of violation; withholding of future City licenses and permits; abatement of the violation; costs; administrative fees, including without limiting, reinspection fees; and any other legal remedies; and
10. Procedures to request a hearing as provided in Section 11.06.030, and consequences for failure to request a hearing.

B. The notice of violation shall be served by one of the methods of service listed in Section 11.01.080.

C. More than one notice of violation may be issued against the same responsible person, if it encompasses different dates, or different violations.

D. Failure to include all items listed in subsection A herein shall not affect the validity of the notice of violation. Any defect in the notice of violation may be amended fifteen (15) calendar days prior to any administrative hearing.

E. A notice of violation may be in letter form or any other form which adequately conveys the information set forth in subsections 11.02.020(A)(1)-(10).

F. Nothing in this section shall prevent the city from issuing warnings or courtesy notices prior to issuing a notice of violation.

#### **11.02.030: FAILURE TO BRING PROPERTY INTO COMPLIANCE:**

A. If a responsible person fails to bring a violation into compliance the date specified by the enforcement official on the notice of violation, civil penalties shall be owed to the City per violation per day, and every subsequent day of violation, according to the city consolidated fee schedule, up to maximum amounts allowed by state law, pursuant to section 11.03.100.

B. Payment of any civil penalty shall not excuse a failure to correct a violation or any recurrence of the violation, nor shall it bar further enforcement action by the City as necessary.

C. Failure to comply with a notice of violation is a class B misdemeanor.

#### **11.03.040: REQUESTING COMPLIANCE INSPECTIONS:**

It shall be the duty of the responsible person served with a notice of violation to request an inspection by an enforcement official when his or her property has been brought into compliance. It is prima facie evidence that the violation remains on the property if no inspection is requested. Civil penalties accumulate daily until the property has been inspected and a notice of compliance is issued. Reinspection fees shall be assessed if more than one inspection is necessary.

#### **11.03.050: AUTHORITY TO ABATE:**

The enforcement official is hereby authorized, upon a showing of probable cause, to enter upon any property or premises to abate a violation of the city code and applicable state codes as set forth in Section 11.01.150. The enforcement official shall assess all costs for abatement to the responsible person and may use any remedy available under the law to collect such costs.

#### **11.03.060: PROCEDURES FOR ABATEMENT:**

- A. Violations may be abated by City personnel or by a private contractor acting under the direction of the City.
- B. City personnel or a private contractor may enter upon private property in a reasonable manner to abate a violation as specified in the notice of violation or administrative enforcement order.
- C. If a responsible person abates the violation before the City abates the violation pursuant to a notice of violation or administrative enforcement order, the enforcement official shall nevertheless assess all costs actually incurred by the City against the responsible person.
- D. When abatement is completed, the enforcement official shall prepare a notice of itemized bill for costs.
- E. The enforcement official shall serve the notice of itemized bill for costs by registered mail to the last known address of the responsible person. The notice shall demand full payment within twenty days to the Murray City Treasurer.



F. The responsible person shall have a right to an administrative enforcement hearing to contest the notice of itemized bill for costs. A request for such hearing shall be in writing and shall be filed within ten days from the date of service of the notice of itemized bill for cost. Failure to request an administrative enforcement hearing as provided shall constitute a waiver to such hearing and a waiver of the right to appeal.

**11.03.070: PROCEDURES FOR RECORDATION:**

For violations of titles 15 (Building and Construction), 16 (Subdivisions), and 17 (Zoning) of the city code and any other applicable code, when a notice of violation has been served on a responsible person, and the violation remains uncorrected after the date to correct set forth in the notice of violation, and a request for an administrative enforcement hearing has not been timely requested, the enforcement official shall record the notice of violation with the county recorder's office.

**11.03.080: NOTICE OF COMPLIANCE:**

A. When a violation is corrected, a responsible person shall request an inspection from the enforcement official.

B. When the enforcement official receives such request, the enforcement official shall reinspect the property within three (3) business days to determine whether the violation has been corrected, and whether all necessary permits have been issued and final inspections have been performed as required by applicable codes.

C. Within ten days of an inspection in which the officer finds compliance, the enforcement official shall serve a notice of compliance on the responsible person and property owner in the manner provided in Section 11.01.080 if the enforcement official determines that:

1. All violations listed in the recorded notice of violation or administrative enforcement order have been corrected;
2. All necessary permits have been issued and finalized;
3. All assessed fines have been paid; and

4. All assessed administrative fees and costs have been paid.

D. The enforcement official shall record the notice of compliance with the county recorder's office if the notice of violation was recorded. Recordation of the notice of compliance shall have the effect of canceling the recorded notice of violation.

#### **11.03.090: WITHHOLDING LICENSES AND PERMITS:**

Unless prohibited by other applicable law, the City may withhold business licenses; or permits for any alteration, repair, or construction pertaining to any existing or new structures or signs on the property, or any permits pertaining to the use and development of the real property or the structure until a violation is resolved. The City may withhold permits until a notice of compliance has been issued by the enforcement official. The City may not withhold permits that are necessary to obtain a notice of compliance or that are necessary to correct serious health and safety violations for failure to obtain a notice of compliance.

#### **11.03.100: CIVIL FINES:**

A. Assessment.

1. Any person violating any provision of the city code or applicable state law may be subject to the assessment of civil fines for each violation, except civil fines shall not be assessed when a criminal case has been filed for the same violation.

2. Interest at the default rate provided in the Utah Code shall be assessed on all unpaid civil fines and costs, compounded monthly, until the fines and costs have been paid in full.

3. Civil fines for violations of any provision of the city code or applicable state code shall be assessed pursuant to the City's consolidated fee schedule.

4. If a civil fine amount for a given violation is not expressly authorized or required by the city consolidated fee schedule or a more specific city code provision, the maximum fine and the default amount shall be \$125.00 for the first violation and

\$250.00 for a second or subsequent violation of the same nature or a continuing violation past a deadline set by a notice of violation, not including fees, costs, and assessments.

5. Civil fines will be assessed beginning on the day immediately following the compliance date listed on the notice of violation.

6. Civil fines accrue on a daily basis until such time as the responsible person demonstrates that each violation has been corrected to the satisfaction of the City. As noted in Section 11.03.050, city code, it is the responsibility of the responsible person to request an inspection to verify compliance.

7. The City may waive the fine if corrective action is completed by the date specified in the notice of violation or in a stipulated agreement. The City shall have the discretion to impose fines in an amount lower than those provided for in subsections A(3) and (4), in this section 11.03.100.

B. The failure of any person to pay civil fines assessed within the specified time may result in the City pursuing any and all legal remedies to collect the civil fines.

C. Payment of fines shall not excuse the failure to correct the violation, nor shall it bar further enforcement action by the City.

## **CHAPTER 11.04**

### **EMERGENCY ABATEMENT**

#### **11.04.010: EMERGENCY ABATEMENT:**

A. Whenever the code enforcement manager in consultation with the fire marshall, building official, city engineer, or community development director determines that an imminent life-safety hazard exists or any safety hazard that exists that requires immediate correction or elimination, the code enforcement manager may exercise any or all of the following powers without prior notice to the responsible person:

1. Order the immediate vacation of any tenants and prohibit occupancy until all repairs and any other necessary remedial actions are completed;

2. Post the premises as unsafe, substandard, or dangerous;

3. Board, fence, or secure the building or site;

4. Raze and/or grade that portion of the building or site to prevent further collapse, and remove any hazard to the general public;

5. Make any minimal emergency repairs as necessary to eliminate any imminent life-safety hazard; or

6. Take any other action appropriate to eliminate the imminent life-safety hazard, including demolition.

B. Subject to state and federal law, an enforcement officer may, based on probable cause, enter or otherwise gain necessary access to property without a search warrant or court order to accomplish the above-listed acts to abate the imminent life-safety hazard.

#### **11.04.020: PROCEDURES:**

A. The enforcement official shall pursue only the minimum level of correction or abatement necessary to eliminate the immediacy of a hazard.

B. Costs. The responsible person shall be liable for all costs associated with the abatement of the imminent life-safety hazard. Costs may be recovered pursuant to this title.

C. Notice of Emergency Abatement. Costs associated with the abatement of an imminent life-safety hazard shall be itemized and provided to the responsible person in the form of a notice of emergency abatement.



1. Within ten (10) days of completion of an abatement of an imminent life-safety hazard, the City shall serve the responsible person with a notice of emergency abatement.

2. The notice of emergency abatement shall describe:

- a. the name of the property owner,
- b. the address of the property,
- c. the date the hazard existed,
- d. a description of the hazard and any applicable code citations,
- e. the date(s) on which the City took abatement action,
- f. a statement explaining the work done to abate the hazard,
- g. the itemized cost of such work,
- h. the procedures to request a hearing as provided in section 11.06.030,  
and
- i. consequences for failure to request a hearing.

3. The notice of emergency abatement shall be served by one of the methods of service listed in section 11.01.080 of this title.

D. The enforcement official may also pursue any other administrative or judicial remedy to abate any remaining violation consistent with this title.

## **CHAPTER 11.05**

### **ADMINISTRATIVE CITATIONS**

SECTION:

**11.05.010: Purpose**

**11.05.020: Administrative Citations**

**11.05.030: Contents Of Citation**

**11.05.040: Fines Assessed**

**11.05.010: PURPOSE:**

The City Council finds that an appropriate method of enforcement for violations of the city code and applicable state codes is by administrative citation. The procedures established in this chapter shall be an alternative method of enforcement and in addition to those procedures set forth in chapter 11.03 of this title.

**11.05.020: ADMINISTRATIVE CITATIONS:**

A. Any person violating any provision of the city code or applicable state code may be issued an administrative citation by an enforcement official. An administrative citation represents a determination that a violation of a city ordinance or applicable state law has been committed. The determination is final unless contested as provided in this title.

B. A civil fine shall be assessed by means of the of the citation and shall be payable directly to the City treasurer's office.

The amount of the fine assessed for an administrative citation shall be found in the City's consolidated fee schedule.

C. The enforcement official shall attempt to obtain the signature of that person on the administrative citation. If the responsible person refuses or fails to sign the administrative citation, the failure or refusal shall not affect the validity of the citation and subsequent proceedings. If the code enforcement officer is unable to locate the responsible person for the violation, then the administrative citation shall be served in the manner prescribed in Section 11.01.080.

D. An administrative citation may be in letter form or any other form which adequately conveys the information set forth in section 11.05.030.

#### **11.05.030: CONTENTS OF CITATION:**

An administrative citation shall include the following:

- A. The date and location of the violations and the approximate time the violations were observed;
- B. The code sections violated and the subject matter of those sections;
- C. The amount of the fine imposed for the violations;
- D. An explanation as to how the fine shall be paid, the time period by which the fine shall be paid, and the consequences of failure to pay the fine;
- E. Notice of the right and the procedures to request a hearing;
- F. The signature of the enforcement official and the signature of the responsible person, if he or she can be located, as outlined in this title; and
- G. Any other information deemed helpful or necessary by the enforcement official.

#### **11.05.040: FINES ASSESSED:**

- A. Fines shall be due and payable immediately upon service of an administrative citation.
- B. The fine for each violation listed on the administrative citation shall be as assessed pursuant to the City's consolidated fee schedule.
- C. The maximum civil fine for any violation not listed in the consolidated fee schedule or a more specific city code provision, shall be one hundred dollars (\$100.00) for the first violation, two hundred dollars (\$200.00) for the second violation of the same code section within twelve (12) months, five hundred dollars (\$500.00) for a third violation of the same code section within twelve (12) months, and one thousand dollars (\$1,000.00) for each subsequent violation of the same code section within twelve (12) months. A fourth violation of the same code section and each subsequent violation thereof, within twelve (12) months is hereby designated to be a class B misdemeanor.

D. Late fee assessment.

1. Civil fines shall be double if paid after ten days but within twenty days of service.

2. Civil fines shall be triple if paid after twenty days but within thirty days of service.

E. Fines shall be paid to the Murray City treasurer.

F. Payment of any fine shall not excuse a failure to correct a violation or any reoccurrence of the violation, nor shall it bar further enforcement action by the City.

G. Non-Payment Of Fine. Non-payment of the fine assessed in a citation by the time period specified in the notice may result in additional notices, a small claims court action, referral of the matter to a collection agency, or any other remedy in law or equity. The City has the authority to collect costs associated with such actions, including administrative fees and service costs.

H. Interest on unpaid fines and costs shall be assessed at the default rate provided in the Utah Code, compounded monthly, until the fines and costs have been paid in full.

## **CHAPTER 11.06**

### **ADMINISTRATIVE ENFORCEMENT HEARING PROCEDURES**

**11.06.010: Declaration Of Purpose**

**11.06.020: Authority And Scope Of Hearings**

**11.06.030: Request For Administrative Enforcement Hearing**

**11.06.040: Default Hearings And Orders**

**11.06.050: Notification Of Administrative Enforcement Hearing**

**11.06.060: Appointment And Qualifications of Administrative Law Judge**

**11.06.070: Powers Of The Administrative Law Judge**

**11.06.080: Procedures At Administrative Enforcement Hearing**

**11.06.090: Failure To Attend Administrative Enforcement Hearing**

**11.06.100: Administrative Enforcement Order**

**11.06.110: Failure To Comply With Administrative Enforcement Order**

## **11.06.120: Appeal Of Administrative Enforcement Order**

### **11.06.010: DECLARATION OF PURPOSE:**

The City Council finds that there is a need to establish uniform procedures for administrative code enforcement hearings. It is the purpose and intent of the City Council to afford due process of law to any person who is directly affected by an administrative action. Due process of law includes notice, an opportunity to participate in the administrative hearing, and an explanation of the reasons justifying the administrative action. These procedures are also intended to establish a forum to efficiently, expeditiously, and fairly resolve issues raised in any administrative code enforcement action.

### **11.06.020: AUTHORITY AND SCOPE OF HEARINGS:**

Enforcement of city code and applicable state code violations may be conducted through the ACE Program. The administrative law judge is authorized to develop policies and procedures, consistent with this title, relating to the hearing procedures, scope of hearings, and subpoena powers. However, any such policies and procedures shall not be inconsistent with this ordinance or state or federal law.

### **11.06.030: REQUEST FOR ADMINISTRATIVE ENFORCEMENT HEARING**

A. A person served with one of the following documents or notices has the right to request a hearing to challenge the identified violations if the request is filed within fourteen calendar days from the date of service of one of the following notices:

1. Notice of violation;
2. Administrative citation;
3. Notice of itemized statement for costs;
4. Notice of emergency abatement



B. The request for hearing shall be made in writing to the administrative law judge or designee, and served on the person specified on the notice of violation, citation, notice of itemized statement for costs, or notice of emergency abatement. The request shall contain

1. The case number,
2. The address of the violation,
3. The mailing address of the responsible person filing the request,
4. The residential address of the responsible person filing the request, and
5. The signature of the responsible person filing the request.

C. The administrative law judge shall schedule a hearing for the next regularly scheduled hearing date within sixty (60) calendar days of the written hearing request, subject to the administrative law judge's calendar, and specify a date, time, and place for the hearing.

D. Notice of the hearing shall be served by any of the methods of service set forth in section 11.01.080.

E. Failure to request a hearing as provided shall constitute a waiver of the right to a hearing and a waiver of the right to challenge the action.

F. If a responsible person fails to request a hearing after being issued a notice of violation, administrative citation, notice of itemized statement for costs, or notice of emergency abatement as provided herein, the corrective action detailed on the notice of violation, administrative citation, notice of itemized statement for costs, or notice of emergency abatement shall be considered the administrative enforcement order pursuant to this title for the default hearing provisions in 11.06.040.

**11.06.040: DEFAULT HEARINGS AND ORDERS:**

A. A default hearing may be requested by the City in any case that has outstanding or unpaid civil penalties, fines, fees or costs due to the City before collection, if a hearing on that case has not already been held.

B. At the default hearing, the responsible person shall have the opportunity to present evidence as to why the administrative law judge should not issue an order of default. The administrative law judge lacks jurisdiction to hear or address any other matters at a default hearing and shall not accept any evidence not relevant to showing that good cause exists as to why the administrative law judge should not issue an order of default. A case in default shall be considered a judgment on the merits unless otherwise specified by the administrative law judge.

C. Notice of a default hearing must be served according to section 11.01.080.

D. If the responsible person fails to establish good cause, the administrative law judge shall review the notice of violation, administrative citation, notice of itemized statement for costs, or notice of emergency abatement and any other evidence presented by the City. If the evidence shows that the violation existed or occurred, the administrative law judge shall enter an order consistent with the provisions of section 11.06.100. Fines and costs shall accrue until the City provides a notice of compliance detailed in section 11.07.060.

E. A case in default shall be considered a judgment on the merits unless otherwise specified by the administrative law judge.

#### **11.06.050: NOTIFICATION OF ADMINISTRATIVE ENFORCEMENT HEARING:**

A. Written notice of the day, time, and place of a hearing shall be served on the responsible person and the enforcement official by the administrative law judge, or designee, as soon as practicable prior to the date of the hearing, but in no event less than seven (7) calendar days before the date of the hearing.

B. The format and contents of the hearing notice shall be in accordance with rules and policies promulgated in advance by the administrative law judge, which may include an explanation of the hearing process, the type of evidence that will be permitted, the

length of the hearing, the issues to be addressed, and how witnesses may be examined.

**11.06.060: APPOINTMENT AND QUALIFICATIONS OF ADMINISTRATIVE LAW JUDGE:**

A. The Mayor, with the advice and consent of the City Council shall, from time to time, appoint one or more persons to serve as administrative law judges to preside at administrative enforcement hearings under this chapter.

B. Administrative law judges shall be persons licensed to practice law in the state of Utah as either active or retired licensees in good standing. All administrative law judges shall take and subscribe the constitutional oath of office. The City shall compensate such administrative law judges.

C. An administrative law judge shall have no personal, financial, or other conflict of interest in the matter for which the hearing is being held.

**11.06.070: POWERS OF THE ADMINISTRATIVE LAW JUDGE:**

A. The administrative law judge has the authority to hold hearings, determine if violations of city ordinances or applicable state laws exist, order compliance with city ordinances and applicable state laws, and enforce compliance as provided in this title on any matter subject to the provisions of the title.

B. The administrative law judge may continue a hearing based on good cause shown by a party to the hearing. The administrative law judge must enter on the record the good cause on which a continuance is granted.

C. The administrative law judge, at the request of any party to the hearing, may sign subpoenas for witnesses, documents, and other evidence where the attendance of the witness for the admission of evidence is deemed necessary to decide the issues at the hearing. All costs related to the subpoena, including witness fees, shall be borne by the party requesting the subpoena. The administrative law judge may develop policies and

procedures relating to the issuance of subpoenas in administrative code enforcement hearings, including the form of the subpoena and related costs.

D. The administrative law judge has continuing jurisdiction over the subject matter of an administrative code enforcement hearing for the purposes of granting a continuance; ordering compliance by issuing an administrative code enforcement order using any remedies available under the law; ensuring compliance of that order, which includes the right to authorize the City to enter and abate a violation; modifying an administrative code enforcement order; or, where extraordinary circumstances exist, granting a new hearing.

E. The administrative law judge has the authority to require a responsible person to post a code enforcement performance bond to ensure compliance with an administrative code enforcement order.

**11.06.080: PROCEDURES AT ADMINISTRATIVE ENFORCEMENT HEARING:**

A. Administrative enforcement hearings are intended to be informal in nature. Formal rules of evidence and discovery shall not apply; however, an informal exchange of discovery may be required. Any such request shall be in writing. Failure to request discovery shall not be a basis for a continuance. Complainant information shall not be disclosed or released unless the complainant is a witness at the hearing. The procedure and format of the administrative enforcement hearing shall follow duly adopted policies and procedures.

B. The City shall bear the burden of proof to establish the existence of a violation of the City Code or applicable state codes.

C. Such proof shall be established by a preponderance of the evidence.

D. Each party shall have the opportunity to cross-examine witnesses and present evidence in support of his case. A written declaration signed under penalty of perjury may be accepted in lieu of a personal appearance. Testimony may be given by telephone or other electronic means.

E. All administrative enforcement hearings shall be open to the public and shall be recorded as determined by the City. At the discretion of the administrative law judge, administrative enforcement hearings may be held at the location of the violation.

F. Representation.

1. The responsible person may be represented by an attorney. If an attorney will be representing a responsible person at a hearing, notice of the attorney's name, address, and telephone number shall be given to the City at least seven (7) calendar days prior to the hearing. If such notice is not given, the hearing may be continued at the City's request, and all costs of the continuance shall be assessed to the responsible person.

2. The attorney representing the City may appear in any proceedings under this title but need not appear, notwithstanding any statute or rule of court to the contrary.

G. The burden to prove any raised defenses shall be upon the party raising any such defense.

**11.06.090      FAILURE TO ATTEND ADMINISTRATIVE ENFORCEMENT HEARING:**

A responsible person who fails to appear at an administrative enforcement hearing shall be deemed to have waived the right to such hearing, the adjudication of issues related to the hearing, and the right to appeal; provided, that proper notice of the hearing has been given as provided in section 11.01.120.

**11.06.100:    ADMINISTRATIVE ENFORCEMENT ORDER:**

A. A responsible person and the City may enter into a stipulated agreement, which shall be signed by both parties. Such agreement shall be entered as an administrative enforcement order. Entry of such agreement shall constitute a waiver of the right to an administrative enforcement hearing and the right to appeal. If the responsible person and the City do not enter into a stipulated agreement, the following subsections, B-L, of this section apply.

B. After all evidence and testimony are presented, the administrative law judge shall issue a written administrative enforcement order within thirty days that affirms or rejects the notice of violation or citation.



C. An administrative law judge may issue an administrative enforcement order that requires a responsible person to cease and desist from violating the city code or applicable state code and to take any necessary corrective action.

D. An administrative law judge may order the City to enter the property and abate all violations, including the removal of animals that are in violation of applicable code requirements.

.

E. As part of an administrative enforcement order, an administrative law judge may establish specific deadlines for the payment of fees and costs and condition the total or partial assessment of civil fees on the responsible person's ability to take necessary corrective actions by the specified deadlines.

G. An administrative law judge may issue an administrative enforcement order imposing fines in accordance with section 11.03.100. Such fines shall continue to accrue until the responsible person complies with the administrative law judge's decision and corrects the violation.

H. An administrative law judge may schedule subsequent review hearings as may be necessary or as requested by the City to ensure compliance with an administrative enforcement order.

I. An administrative law judge may order a responsible person to post a cash performance bond to ensure compliance with an administrative enforcement order, but only if agreed to by the enforcement official handling the matter for the City.

J. An administrative enforcement order shall become final on the date of signing by the administrative law judge.

K. A copy of the administrative enforcement order shall be served on all parties by any one of the methods listed in Section 11.01.080. When required by this title, the code enforcement manager shall record the administrative enforcement order with the county recorder's office.

L. After an administrative law judge has issued an administrative enforcement order, the code enforcement manager shall monitor the matter for compliance with the administrative enforcement order.

**11.06.110: FAILURE TO COMPLY WITH ORDER:**

It shall be unlawful for any responsible person to fail to comply with the terms and deadlines set forth in an administrative enforcement order. A violation of this section shall be a class B misdemeanor.

**11.06.120 APPEAL:**

A. Any responsible person adversely affected by an administrative enforcement order made in the exercise of the provisions of this title may file a petition for review in the third district court of Salt Lake County.

B. The petition shall be barred unless it is filed within thirty days after the administrative enforcement order is final.

C. In the petition, the plaintiff may only allege that the administrative enforcement order was arbitrary or capricious.

D. The court shall:

1. Presume that the administrative enforcement order is valid;
2. Review the record to determine whether the order was arbitrary, capricious, or illegal; and
3. Affirm the administrative enforcement order if it is supported by evidence.

E. If appealed, the record of the proceedings including minutes, findings, orders and, if available, a true and correct recording of the proceeding shall be transmitted to the reviewing court within thirty days of the notice of appeal.

F. If there is a record, court review shall be limited to the record of the proceeding. The court may not accept or consider any evidence outside such record unless that evidence was offered to the administrative law judge and the court determines that it was improperly excluded by the administrative law judge. The court may call witnesses and take evidence if there is no record.

G. The filing of a petition does not stay execution of an administrative enforcement order. The administrative enforcement order shall stand unless and until the district court stays the administrative enforcement order pending review.

## **CHAPTER 11.07 RECORDED NOTICE OF VIOLATION**

### **SECTION:**

**11.07.010: Declaration Of Purpose**

**11.07.020: Authority**

**11.07.030: Procedures For Recordation**

**11.07.040: Service Of Notice Of Recordation**

**11.07.050: Failure To Request Hearing**

**11.07.060: Notice Of Compliance – Procedures**

**11.07.070: Withholding Issuance Of City Licenses and Permits**

**11.07.080: Cancellation Of Recorded Notice of Violation**

**11.07.090: Modification Of Civil Penalties**

**11.07.100: Failure To Pay Penalties**

**11.07.010: DECLARATION OF PURPOSE:**

The City Council finds that the recordation of notices of violation can be an effective method of enforcement for violations of the city code. The procedures established in this chapter shall be in addition to criminal, civil, or any other remedy established by law that may be pursued to address the violation of the city code or applicable state codes.

### **11.07.020: AUTHORITY:**

Whenever the enforcement official determines that a property or violation has not been brought into compliance as required in this title, the enforcement official has the authority to record the notice of violation or administrative code enforcement order with the county recorder's office.

**11.07.030: PROCEDURES FOR RECORDATION:**

A. Once the enforcement official has issued a notice of violation to a responsible person, and the property remains in violation after the deadline established in the notice of violation, and no request for an administrative hearing has been filed, the enforcement official may record a notice of violation with the county recorder's office.

B. If an administrative hearing is held, and an order is issued in the City's favor, the enforcement official may record the administrative code enforcement order with the county recorder's office. The recordation shall include the name of the property owner, the parcel number, the legal description of the parcel, and a copy of the notice of violation or order.

C. The recordation does not encumber the property but merely places future interested parties on notice of any continuing violation found upon the property.

**11.07.040: SERVICE OF NOTICE OF RECORDATION:**

A notice of the recordation shall be served on the responsible person and the property owner pursuant to any of the methods of service set forth in Section 11.01.080.

**11.07.050: FAILURE TO REQUEST HEARING:**

The failure of any person to file a request for an administrative code enforcement hearing when served with a notice of violation, administrative citation, notice of itemized statement for costs, or notice of emergency abatement shall constitute a waiver of the right to an administrative hearing and shall not affect the validity of the recorded notice of violation, administrative citation, notice of itemized statement for costs, or notice of emergency abatement.

**11.07.060: NOTICE OF COMPLIANCE – PROCEDURES:**

A. When a violation has been corrected, the responsible person or property owner may request an inspection of the property from the enforcement official who issued the notice of violation.

B. Upon receipt of a request for inspection, the enforcement official shall reinspect the property as soon as practicable to determine whether the violations listed in the notice of violation or the order have been corrected, and whether all necessary permits have been issued and final inspections have been performed.

C. The enforcement official shall serve a notice of compliance to the responsible person or property owner in the manner provided in section 11.01.080, if the enforcement official determines that:

1. All violations listed in the recorded notice of violation or order have been corrected;

2. All necessary permits have been issued and finalized;

3. All civil penalties assessed against the property have been paid or satisfied; and

4. The party requesting the notice of satisfaction has paid all administrative fees and costs.

D. If the enforcement official denies a request to issue a notice of compliance, upon request the enforcement official shall serve the responsible person with a written explanation setting forth the reasons for the denial. The written explanation shall be served by any of the methods of service listed in section 11.01.080 of this title.

E. No delay or omission on the part of the City to exercise any right or power accruing upon any violation shall impair any such right or power or shall be construed to be a waiver of any such violation or acquiescence therein and such right and power may be exercised as often as may be deemed expedient. The City's issuing of a notice of compliance in any instance shall not constitute continuing consent to subsequent instances and in all cases a notice of compliance may be granted or withheld at the sole discretion of the City. No prior notice of compliance shall affect any subsequent violation or shall impair any of the City's rights or remedies on said subsequent violation. Every substantive right and every remedy conferred upon the City may be enforced and exercised as often as may be deemed expedient.



#### **11.07.070: WITHHOLDING ISSUANCE OF CITY LICENSES AND PERMITS:**

Unless prohibited by other applicable law, the City may withhold business licenses; or permits for any alteration, repair, or construction pertaining to any existing or new structures or signs on the property, or any permits pertaining to the use and development of the real property or the structure until a violation is resolved. The City may withhold permits until a notice of compliance has been issued by the enforcement official. The City may not withhold permits that are necessary to obtain a notice of compliance or that are necessary to correct serious health and safety violations for failure to obtain a notice of compliance.

#### **11.07.080: CANCELLATION OF RECORDED NOTICE OF VIOLATION:**

If a notice of violation or other record of violation has been recorded on a property, after a notice of compliance has been issued, the enforcement official shall record the notice of compliance with the county recorder's office. Recordation of the notice of compliance shall have the effect of canceling the previously recorded notice of violation or other record of violation.

#### **11.07.090: MODIFICATION OF CIVIL PENALTIES:**

Upon completion of the notice of violation or administrative code enforcement order, the administrative law judge may modify the civil penalties on a finding of good cause.

#### **11.07.100: FAILURE TO PAY PENALTIES:**

The failure of any person to pay civil penalties assessed within the specified time may result in the City pursuing any legal remedy to collect the civil penalties as provided in the law.

### **CHAPTER 11.08 RECOVERY OF COSTS**

#### **SECTION:**

#### **11.08.010: Declaration Of Purpose**

**11.08.020: Authority To Assess Costs**

**11.08.030: Notification Of Assessment of Reinspection Fees**

**11.08.040: Failure To Timely Pay Costs**

**11.08.050: Administrative Fees**

**11.08.060: Civil Violations – Injunctions**

**11.08.070: Performance Security**

**11.08.010 DECLARATION OF PURPOSE:**

The City Council finds that there is a need to recover costs incurred by enforcement officials and other City personnel who spend considerable time inspecting and reinspecting properties throughout the City to ensure compliance with the city code or applicable state codes.

The City Council further finds that the assessment of costs is an appropriate method to recover expenses incurred for actual costs of abating violations, reinspection fees, filing fees, attorney fees, administrative law judge fees, title search, and any additional actual costs incurred by the City for each individual case. The assessment and collection of costs shall not preclude the imposition of any administrative or judicial administrative penalties or fines for violations of the city code or applicable state codes.

**11.08.020: AUTHORITY TO ASSESS COSTS:**

A. Whenever actual costs are incurred by the City on a property to abate a violation or obtain compliance with provisions of the city code or applicable state codes, the enforcement official may assess costs against the responsible person. Such costs shall be itemized and provided to the responsible person in the form of a notice of itemized statement of costs.

B. The notice of itemized statement of costs shall describe the name of the property owner, the address of the property, the date the violation was observed, the code sections violated and description of condition of the property that violates the applicable codes the date(s) on which the City took action to obtain compliance, a statement explaining the work done to obtain compliance, the itemized cost of such work, the procedures to request a hearing as provided in section 11.06.030, and consequences for failure to request a hearing.

C. The notice of itemized statement of costs shall be served by one of the methods of service listed in section 11.01.080.

D. Once a notice of violation has been issued, the property may be inspected one time at no additional cost. Any additional inspections shall be subject to reinspection fees pursuant to the City fee schedule.

**11.08.030: NOTIFICATION OF ASSESSEMENT OF REINSPECTION FEE:**

Notification of reinspection fees shall be provided on the notice of violation served on the responsible person. Reinspection fees assessed or collected pursuant to this chapter shall not be included in any other costs assessed. The failure of any responsible person to receive notice of the reinspection fees shall not affect the validity of any other fees imposed under this chapter.

**11.08.040: FAILURE TO TIMELY PAY COSTS:**

The failure of any person to pay assessed costs by the deadline specified in an invoice shall result in a late fee pursuant to City policy.

**11.08.050: ADMINISTRATIVE FEES:**

The enforcement official is authorized to assess administrative fees for costs incurred in the administration of this program, such as investigation of violations, preparation for hearings, hearings, and the collection process. The fee assessed shall be the amount set in the City's consolidated fee schedule.

**11.08.060: CIVIL VIOLATIONS – INJUNCTIONS:**

In addition to any other remedy provided under the city code or applicable state codes, including criminal prosecution or administrative remedies, any provision of the city code or applicable state code may be enforced by injunction issued by a court of appropriate jurisdiction upon a suit brought by the City.

**11.08.070: PERFORMANCE BONDS OR OTHER SECURITY:**

As part of any notice, order, or action, the administrative law judge has the authority to require responsible persons to post a performance bond or other performance security to ensure compliance with the city code, applicable state codes, or any judicial action.

If a responsible person fails to comply with the notice, order, or action, the bond or other performance security will be forfeited to the City. The bond or other performance security will not be used to offset the other outstanding costs and fees associated with the case.

## **CHAPTER 11.09 ADMINISTRATIVE ENFORCEMENT TAX LIENS**

### **SECTION:**

**11.09.010: Declaration Of Purpose**

**11.09.020: Procedure For Tax Liens Without A Judgment**

**11.09.030: Procedure For Tax Liens With A Judgment**

**11.09.040: Cancellation Of Code Enforcement Tax Lien**

### **11.09.010: DECLARATION OF PURPOSE:**

The City Council finds that recordation of code enforcement tax liens will assist in the collection of civil penalties, administrative costs, and administrative fees assessed by the administrative code enforcement hearing program or judicial orders. The City Council further finds that collection of civil penalties, costs, and fees assessed for code enforcement violations is important in deterring future violations and maintaining the integrity of the City's code enforcement system. The procedures established in this chapter shall be used to complement existing administrative or judicial remedies that may be pursued to address violations of the city code or applicable state codes.

### **11.09.020: PROCEDURE FOR TAX LIENS WITHOUT A JUDGMENT:**

A. The enforcement official shall prepare two copies of the itemized statement of costs incurred in the removal of the violations within 10 days after completion of the work of removing the violations.

B. The enforcement official shall send, by registered mail to the property owner's last known address, a copy of the itemized statement of costs informing him or her that a code enforcement tax lien is being recorded for the amount of actual costs of abatement. Payment shall be due within 20 calendar days from the date of mailing.

The enforcement official shall record a code enforcement tax lien against the property with the Salt Lake County Treasurer's Office.

C. The failure of any person with a financial interest in the property to actually receive the notice of the lien shall not affect the validity of the lien or any proceedings taken to collect the outstanding costs of abatement.

#### **11.09.030: PROCEDURE FOR TAX LIENS WITH A JUDGEMENT:**

Once a judgment has been obtained from the appropriate court assessing costs against the responsible person, the enforcement official may record a code enforcement tax lien against any real property owned by the responsible person.

#### **11.09.040: CANCELLATION OF CODE ENFORCEMENT TAX LIEN:**

Once payment in full is received for the outstanding civil penalties and costs, or the amount is deemed satisfied pursuant to a subsequent administrative or judicial order, the enforcement official shall either record a notice of satisfaction of judgment, or provide the property owner or financial institution with the notice of satisfaction of judgment so that it can record this notice with the county recorder's office. The notice of satisfaction of judgment shall include the same information as provided for in the original code enforcement tax lien. Such notice of satisfaction of judgment shall cancel the code enforcement tax lien.

### **CHAPTER 11.10 RECOVERY OF COSTS AND FEES**

#### **SECTION:**

**11.10.010: Recovery Of Costs By Writ Of Execution Or Other Means**

**11.10.020: Recovery Of Costs By Writ Of Garnishment Or Other Means**

**11.10.030: Allocation Of Civil Penalties And Funds Collected**



**11.10.010: RECOVERY OF COSTS BY WRIT OF EXECUTION OR OTHER MEANS:**

After obtaining a judgment, the enforcement official may collect the obligation by use of all appropriate legal means. This may include the execution on personal property owned by the responsible person by filing a writ with the applicable court.

**11.10.020: RECOVERY OF COSTS BY WRIT OF GARNISHMENT OR OTHER MEANS:**

After obtaining a judgment, the enforcement official may collect the obligation from the responsible person by use of all appropriate legal means. This may include the garnishment of paychecks, financial accounts, and other income or financial assets by filing a writ with the applicable court.

**11.10.030: ALLOCATION OF CIVIL PENALTIES AND FUNDS COLLECTED:**

Civil penalties and funds collected pursuant to this title shall be deposited in the general fund of the City. Civil penalties and funds deposited shall be appropriated and allocated pursuant to the City's budget process.

*Section 3.* Effective date. This Ordinance shall take effect upon first publication.

PASSED, APPROVED AND ADOPTED by the Murray City Municipal Council on  
this \_\_\_\_ day of \_\_\_\_\_, 2025.

MURRAY CITY MUNICIPAL COUNCIL

\_\_\_\_\_  
Pam Cotter, Chair

ATTEST:

\_\_\_\_\_  
Brooke Smith, City Recorder

MAYOR'S ACTION: Approved

DATED this \_\_\_\_ day of \_\_\_\_\_, 2025.

\_\_\_\_\_  
Brett A. Hales, Mayor

ATTEST:

\_\_\_\_\_  
Brooke Smith, City Recorder

CERTIFICATE OF PUBLICATION

I hereby certify that this Ordinance, or a summary hereof, was published according to law on the \_\_\_\_ day of \_\_\_\_\_, 2025.

\_\_\_\_\_  
Brooke Smith, City Recorder



**MURRAY**  
CITY COUNCIL

# Business Item #4



**MURRAY**

# Finance and Admin

## Privacy Program

### Council Action Request

### Council Meeting

Meeting Date: December 9, 2025

<b>Department</b> <b>Director</b> Brenda Moore  <b>Phone #</b> 801-264-2513  <b>Presenters</b> Brooke Smith GL Critchfield          <b>Required Time for Presentation</b> 15 Minutes  <b>Is This Time Sensitive</b> Yes  <b>Mayor's Approval</b>          <b>Date</b>	<b>Purpose of Proposal</b> Introduce the City's data privacy initiative and request support adopting the Joint Resolution to establish a Program Policy.  <b>Action Requested</b> Recommend approval of the Joint Resolution Adopting the Murray City Privacy Program Policy  <b>Attachments</b> Presentation, Draft Privacy Program, and Resolution   <b>Budget Impact</b> N/A     <b>Description of this Item</b> Utah passed a law that requires every city, county, and state agency to start a data privacy program by December 31, 2025. This program ensures government agencies handle personal information responsibly, protecting it from misuse, explaining how it's collected, and making data practices more transparent.  The Utah Office of Data Privacy created 21 foundational privacy standards to help cities meet this requirement. One of those standards is to formally adopt a privacy program through a resolution.   By passing a Joint Resolution, Murray City fulfills this standard and officially adopts its Privacy Program Policy.
--	---

JOINT RESOLUTION R25-\_\_

A JOINT RESOLUTION OF THE MAYOR AND MUNICIPAL COUNCIL OF  
MURRAY CITY ADOPTING THE MURRAY CITY PRIVACY PROGRAM  
POLICY.

WHEREAS, It is the declared policy of the state of Utah that an individual has a fundamental interest in and inherent expectation of privacy regarding the individual's personal data that the individual provides to a governmental entity (Utah Code § 63A-19-102(1)); and

WHEREAS, **personal data** is information that is linked or can be reasonably linked to an identified individual or an identifiable individual. (Utah Code § 63A-19-101(24)); and

WHEREAS, state law requires that a governmental entity process personal data consistent with the state's policy; and

WHEREAS, by adhering to privacy laws and implementing best practices, the City wants to foster a culture of privacy awareness, accountability, and continuous improvement; and

WHEREAS, the City wants to implement and fully develop a **data privacy program** (Utah Code § 63A-19-101 et seq.), which is an organized collection of the City's privacy practices, policies, and procedures that govern the City's processing and protection of personal data; and

WHEREAS, the data privacy program is dedicated to ensuring the protection and proper management of personal data within the City; and

WHEREAS, the City currently has a strong and robust desire and practice of recognizing and protecting personal data with regard to records requests under the Government Records Access and Management Act; and

WHEREAS, a data privacy program will allow the City to expand and formally organize its practices and to improve its protection of personal data throughout city government; and

WHEREAS, developing and maintaining a data privacy program requires an ongoing commitment that includes consistent effort to ensure the City effectively protects the privacy interests and expectations of individuals; and

WHEREAS, protecting the personal data of individuals interacting with City government is essential to maintaining the public's trust.



NOW, THEREFORE, BE IT RESOLVED by the Mayor and Murray City Municipal Council, as follows:

Section 1. The Murray City Privacy Program Policy, related to the City's collection, protection, use, retention, sharing, and disposal of personal information, and committing the City to standards of accountability and transparency, as elaborated in Attachment A, is adopted.

Section 2. The Mayor's Office, along with the City Recorder will report back annually to the Council on:

- a. the data privacy program that will establish actionable privacy standards to enable City departments to comply with state law; and
- b. the timeline by which City departments will incorporate the program principles into their operational practices.

PASSED, APPROVED, AND ADOPTED by the Mayor and Municipal Council of Murray City, Utah, this \_\_\_ day of \_\_\_\_\_, 2025.

MAYOR

MURRAY CITY COUNCIL

\_\_\_\_\_  
Brett A. Hales, Mayor

\_\_\_\_\_  
Pam Cotter, Chair

ATTEST

\_\_\_\_\_  
Brooke Smith, City Recorder

## **Attachment A**

### Murray City Privacy Program Policy

## MURRAY CITY PRIVACY PROGRAM POLICY

### 1. Purpose

This policy serves to document the City's privacy program, which includes City policies, practices, and procedures for the processing of personal data in accordance with Utah Code §63A-19-401(2)(a), and which aligns with the records management and data governance requirements provided in both GRAMA and DARS.

### 2. Guiding Principles

This policy consolidates privacy practices, outlines governance roles and responsibilities, and ensures compliance with generally applicable records management, data protection, and data privacy obligations. It is designed to safeguard individual privacy rights, promote transparency, maintain the integrity and security of personal data, and ensure accountability across the City. This policy is meant to guide further alignment of the City with the State Data Privacy Policy as detailed in Utah Code §63A-19-102.

### 3. Scope

This policy applies to all elected officials and City employees involved in the management, creation, and maintenance of records or who have access to personal data as part of their job duties. This policy also applies to all contractors of the City that process or have access to personal data as a part of the contractor's duties under an agreement with the City pursuant to Utah Code §63A-19-401(4).

### 4. Definitions

"Classification," "classify," and their derivative forms mean determining whether a record series, record, or information within a record is public, private, controlled, protected, or exempt from disclosure under Utah Code §63G-2-201(3)(b).<sup>1</sup>

"Cookie" means "Technology that records a user's information and activity when the user accesses websites. Cookies are used by website owners, third parties, and sometimes threat actors to gather user data."<sup>2</sup>

---

<sup>1</sup> [Utah Code § 63G-2-103\(3\)](#)

<sup>2</sup> Cybersecurity & Infrastructure Security Agency, Project Upskill Glossary. Last visited 1/14/2025 at: <https://www.cisa.gov/resources-tools/resources/project-upskill-glossary>

“DARS” means the Division of Archives and Records Service, the state agency responsible for managing and preserving government records.

“Data breach” means— the unauthorized access, acquisition, disclosure, loss of access, or destruction of personal data held by the City, unless the City concludes, according to standards established by the Cyber Center, that there is a low probability that personal data has been compromised.”<sup>3</sup>

“Designation,” “designate,” and their derivative forms mean indicating, based on the City’s familiarity with a record series or based on the City’s review of a reasonable sample of a record series, the primary classification that a majority of records in a record series would be given if classified and the classification that other records typically present in the record series would be given if classified.<sup>4</sup>

“Device fingerprinting” means collecting attributes of a user’s device configurations to create a trackable profile for the device.

“GRAMA” means the Government Records Access and Management Act, Utah Code §63G-2-101 et. seq.

“Individual” means a human being.<sup>5</sup>

“Key logger” means “a program designed to record which keys are pressed on a computer keyboard...”<sup>6</sup>

“Personal data” means information that is linked or can be reasonably linked to an identified individual or an identifiable individual.<sup>7</sup>

“Privacy Impact Assessment” means a written structured method for identifying, evaluating, and mitigating privacy risks before processing personal data.

“Processing activity” means any operation or set of operations performed on personal data, including collection, recording, organization, structuring, storage, adaptation, alteration, access, retrieval, consultation, use, disclosure by transmission, transfer, dissemination, alignment, combination, restriction, erasure, or destruction.<sup>8</sup>

---

<sup>3</sup> Utah Code § 63A-19-101(4)

<sup>4</sup> [Utah Code § 63G-2-103\(7\)](#)

<sup>5</sup> [Utah Code § 63G-2-103\(13\)](#)

<sup>6</sup> National Institute of Standards and Technology, Computer Security Resource Center, Glossary. Last visited 1/14/2025, at:

[https://csrc.nist.gov/glossary/term/key\\_logger#:~:text=Definitions%3A,NIST%20SP%20800%2D82r3](https://csrc.nist.gov/glossary/term/key_logger#:~:text=Definitions%3A,NIST%20SP%20800%2D82r3)

<sup>7</sup> [Utah Code § 63A-19-101\(13\)](#)

<sup>8</sup> [Utah Code § 63A-19-101\(14\)](#)

"Record" means the same as that term is defined at Utah Code § 63G-2-103(25).<sup>9</sup>

"Record series" means a group of records that may be treated as a unit for purposes of designation, description, management, or disposition.<sup>10</sup>

"Records officer" means the individual appointed by the chief administrative officer of the City to work with state archives in the care, maintenance, scheduling, designation, classification, disposal, and preservation of records.<sup>11</sup>

"Schedule," "scheduling," and their derivative forms mean the process of specifying the length of time each record series should be retained by the City for administrative, legal, fiscal, or historical purposes and when each record series should be transferred to the state archives or destroyed.<sup>12</sup>

## **5. Governance**

### **5.1 Chief Administrative Officers (CAOs) – Chief Privacy Officer (CPO)**

5.1.1 The Mayor shall designate one or more individuals to serve as a chief administrative officer whose privacy title shall be the Chief Privacy Officer (CPO) of the City in fulfilling the duties outlined in Utah Code § 63A-12-103.

5.1.2 The Mayor may assign responsibility for the duties outlined in Utah Code § 63A-12-103 to one, or among several, CPOs as the Mayor sees fit.

5.1.3 The designation of the CPO(s) shall be reported to the Utah Division of Archives and Records Services (Archives) within 30 days of the designation.

5.1.4 If responsibility for the duties outlined in Utah Code § 63A-12-103 are divided between more than one CPO, such specification should be reported to Archives along with the designation.

5.1.5 The designation of, and responsibilities assigned to, a CPO shall be reviewed and confirmed by the City on an annual basis.

---

<sup>9</sup> Only the citation to the definition of "record" is provided here due to the length of the definition.

<sup>10</sup> [Utah Code § 63G-2-103\(26\)](#)

<sup>11</sup> [Utah Code § 63G-2-103\(27\)](#)

<sup>12</sup> [Utah Code § 63G-2-103\(28\)](#)



## 5.2 Appointed Records Officers (AROs)

- 5.2.1 Designated CPO(s) shall appoint one or more individuals to serve as records officers in fulfilling the duties of working with Archives and the Office of Data Privacy in the care, maintenance, scheduling, disposal, classification, designation, access, privacy, and preservation of records.<sup>13</sup>
- 5.2.2 A designated CPO may assign responsibility for the duties of appointed records officers to one, or among several, officers as the CPO deems appropriate.
- 5.2.3 The appointment of records officers shall be reported to Archives within 30 days of the appointment.
- 5.2.4 If responsibility for the duties of appointed records officers are divided between more than one officer, such specification should be reported to Archives along with the appointment.
- 5.2.5 The appointment of, and responsibilities assigned to, a records officer shall be reviewed and confirmed by the City on an annual basis.

## 6. **Records Series**

### 6.1 Records and Records Series

- 6.1.1 Each department shall create and maintain records and records series in accordance with the requirements provided in DARS and GRAMA in addition to correlated guidance issued by Archives.
- 6.1.2 Each department shall appropriately designate and classify records and records series in accordance with the requirements provided in DARS and GRAMA.
- 6.1.3 CPO(s) shall be responsible for submitting a proposed retention schedule for each type of material defined as a record under GRAMA to the state archivist for review and final approval by the Records Management Committee (RMC).

---

<sup>13</sup> [Utah Code § 63A-12-103\(2\)](#)

6.1.4 Upon approval by the RMC, City shall maintain and dispose of records in strict accordance with the approved retention schedule. In instances where City has not received an approved retention schedule for a specific type of record, the general retention schedule maintained by the state archivist shall govern the retention and disposition of those records.

## 6.2 Record Series Privacy Annotation

6.2.1 Each department shall perform a privacy annotation for each record series that contains personal data pursuant to Utah Code § 63A-12-115.

6.2.2 Privacy annotations shall include:

- a. the legal authority under which personal data is processed;
- b. the purposes and uses for the personal data; and
- c. the types of personal data that may be processed within the record series.

6.2.3 Privacy annotations shall be conducted and reported in accordance with additional requirements provided by Archives via administrative rule.

## 7. Awareness & Training

### 7.1 Departmental Data Privacy Training

7.1.1 CPO(s) shall ensure that all employees that have access to personal data as part of the employee's work duties complete a data privacy training program within 30 days after beginning employment and at least once in each calendar year.

7.1.2 CPO(s) is responsible for monitoring completion of data privacy training by the City's employees.

### 7.2 Agency-Specific Training

In addition to the general privacy awareness training, departments may create and require employees to complete department-specific privacy training tailored to the unique privacy needs, practices, and requirements of the department.

### 7.3 Appointed Records Officer Training and Certification

- 7.3.1 CPO(s) shall ensure that, on an annual basis, all appointed records officers successfully complete online training on the provisions of GRAMA and obtain certification from Archives in accordance with Utah Code § 63A-12-110.
- 7.3.2 CPO(s) shall, on an annual basis, review and confirm the certification status of all appointed records officers.
- 7.3.3 GRAMA Access AROs: AROs who handle GRAMA transparency responsibilities are required to complete the GRAMA transparency training and obtain certification from Archives in accordance with Utah Code § 63A-12-110.
- 7.3.4 Records Management and Privacy AROs: AROs specializing in records management or privacy are required to complete both records management and GRAMA transparency training, as well as obtain the corresponding certifications.

## 8. **Identify**

### 8.1 Inventorying

- 8.1.1 CPO(s) shall maintain a comprehensive inventory of:
  - a. All IT systems that may process state or federal data which the state owns or is responsible for, using the standard process that DTS provides.<sup>14</sup>
  - b. All records and record series that contain personal data and the types of personal data included in the records and record series.<sup>15</sup>
  - c. All processing activities, the inventory of which shall include:
    - i. Non-compliant processing activities—pursuant to the GDPR—that were implemented prior to May 1, 2024, and a prepared strategy for bringing the non-compliant processing

---

<sup>14</sup> DTS [Information Security Policy 5000-0002](#), section 2.4.2.1

<sup>15</sup> Utah Code §§ [63A-12-104](#) and [63A-12-115](#)

activity into compliance by no later than January 1, 2027;<sup>16</sup>  
and

- ii. All processing activities implemented after May 1, 2024, with documentation confirming compliance status.

## 8.2 Information Technology Privacy Impact Assessment

8.2.1 CPO(s) shall ensure that the division completes a Privacy Impact Assessment (PIA) for all IT systems that may process personal data prior to the initiation of data processing in the IT system as required under DTS Information Security Policy 5000-0002.

- A. The responsible CPO shall use the PIA template that is created and maintained by the CPO and which is approved by the IT Director pursuant to DTS Information Security Policy 5000-0002.
- B. CPO(s) must maintain a copy of each completed assessment for a period of four years to provide audit documentation and ensure accountability in privacy practices.

## 9. **Transparency**

### 9.1 Website Privacy Policy

9.1.1 CPO(s) shall create and maintain privacy policies on their websites as outlined in Utah Code § 63D-2-103 and Utah Admin. Code R895-8.

9.1.2 CPO(s) shall ensure that personal data related to a user of a City website is not collected unless the City website complies with Utah Code § 63D-2-103(2).

9.1.3 CPO(s) shall ensure that all websites of the City contain a privacy policy statement that discloses:

- a. The identity of the City website operator;
- b. How the City website operator may be contacted;
- c. The personal data collected by the City;

---

<sup>16</sup> [Utah Code § 63A-19-401](#)

- d. The practices related to disclosure of personal data collected by the City and/or the City website operator; and
- e. The procedures, if any, by which a user of a City website may request:
  - i. Access to the user's personal data; and
  - ii. Access to correct the user's personal data.
- f. A general description of the security measures in place to protect a user's personal data from unintended disclosure.

## 9.2 Privacy Notice

- A. Employees shall only collect personal data from individuals if, on the day the personal data is collected, the [Department] has provided a privacy notice to an individual asked to furnish personal data that complies with Utah Code §§ 63G-2-601(2), 63A-19-402, 63D-2-103(2)-(3), or other governing law, as applicable.
- B. Such a personal data request privacy notice shall generally include<sup>17</sup>:
  - a. the record series that the personal data will be included in;
  - b. the reasons the person is asked to furnish the information;
  - c. the intended purposes and uses of the information;
  - d. the consequences for refusing to provide the information; and
  - e. the classes of persons and entities that currently:
    - i. share the information with the [Department]; or
    - ii. receive the information from the [Department] on a regular or contractual basis.

## 10. Individual Requests

10.1 CPO(s) shall ensure that the City has established appropriate processes and procedures that facilitate compliance with applicable governing law for handling the following privacy requests of individuals:

### 10.1.1 Individual's requests to access their personal data;

- a. Individual's requests to amend or correct their personal data;

---

<sup>17</sup> Utah Code §§ 63G-2-601(2) and 63A-19-402.



- b. Individual's requests for an explanation of the purposes and uses of their personal data; and
- c. At-risk governmental employee requests to restrict access to their personal data.

10.1.2 CPO(s) shall ensure that the City has established processes for public access requests to inspect or copy the City's records, which are not requests from an individual to access their personal data.<sup>18</sup>

10.1.3 CPO(s) shall ensure that employees of the City follow established business practices with respect to GRAMA.<sup>19</sup>

## **11. Processing**

### **11.1 Minimum Data Necessary**

11.1.1 CPO(s) shall ensure that all programs within the City obtain and process only the minimum amount of personal data reasonably necessary to efficiently achieve a specified purpose.<sup>20</sup>

11.1.2 CPO(s) shall ensure that all programs within the City regularly review their data collection practices to ensure compliance with the data minimization requirement.

### **11.2 Record and Data Sharing or Selling Policy**

11.2.1 City will only share or disclose personal data when there is appropriate legal authority. The sale of personal data is prohibited unless required by law.

11.2.2 Data sharing must comply with GRAMA or other governing law and may include sharing with governmental entities, contractors, private providers, or researchers. Compliance with GRAMA or other governing law is contingent upon the purpose of the sharing, the parties involved, and the nature of the records.

---

<sup>18</sup> This is likely detailed in a specific Department policy.

<sup>19</sup> Dept. of Government Operations Internal Policy 01. Code of Conduct. Section 3.2 Managing Records and Information.

<sup>20</sup> [Utah Code § 63A-19-401\(2\)\(c\).](#)

11.2.3 AROs are required to report annually to the CPO on personal data sharing and selling activities, including types of data shared, the legal basis for sharing, and the entities receiving this data.

11.2.4 All contracts involving personal data must incorporate appropriate privacy protection terms. Written agreements for data sharing are recommended to ensure compliance with applicable laws and regulations.

### 11.3 Retention and Disposition of Records Containing Personal Data

11.3.1 Employees shall maintain, archive, and dispose of records—which includes all personal data—in accordance with an approved retention schedule.<sup>21</sup>

11.3.2 Employees shall comply with all other applicable laws or regulations related to retention or disposition of specific personal data held by the City or by a particular division or program of the City.

## 12. Information Security

### 12.1 Incident Response

12.1.1 City adopts and follows the **DTS Cybersecurity Incident Response Plan** to manage and address all security incidents, including data breaches, and privacy violations.

12.1.2 Employees shall report all suspected security incidents, including non-IT incidents such as unauthorized access to physical records, to the CPO(s). Any additional department-specific response measures for non-IT incidents are the responsibility of the CPO(s) to develop and implement as appropriate.

12.1.3 CPO(s) shall ensure compliance with all other applicable laws or regulations related to incident response and breach notification of specific personal data held by the City.

### 12.2 Breach Notification

---

<sup>21</sup> Utah Code §§ [63G-2-604\(1\)\(b\)](#) and [63A-19-404](#).

12.2.1 The City is required to provide notice to an individual or the legal guardian of an individual, if the individual's personal data is affected by a data breach in accordance with Utah Code § 63A-19-406.<sup>22</sup>

12.2.2 The City is required to notify the Cyber Center and the state attorney general's office of a data breach affecting 500 or more individuals in accordance with Utah Code § 63A-19-405. If we experience a data breach affecting fewer than 500 individuals, the City must create and report an internal incident report in accordance with Utah Code § 63A-19-405(5). These requirements are in addition to any other reporting requirement that the City may be subject to.

12.2.3 Departments subject to other breach notification requirements, such as those required for compliance with federal regulations, laws or other governing requirements (e.g., HIPAA or 42 CFR Part 2) are currently required to create and maintain their own department specific breach notification policies and procedures that meet the requirements of the applicable governing laws and regulations.

### 13. **Surveillance**

#### 13.1 Covert Surveillance

13.1.1 Employees may not establish, maintain, or use undisclosed or covert surveillance of individuals unless permitted by law.<sup>23</sup>

13.1.2 Employees are responsible for engaging with appropriate leadership for review—to include legal counsel where pertinent—of any activity that may be considered a type of surveillance.

13.1.3 CPO(s) shall ensure that surveillance activities are documented and that a PIA for the activity has been completed.

#### 13.2 Cookies, Fingerprinting, Key Loggers, and Tracking Technologies

The City is committed to transparency and privacy protection for individuals that visit a website of the City with regard to the use of any tracking technologies, including but not limited to cookies, device fingerprinting, key loggers, and other similar methods for monitoring or collecting information from website users.

---

<sup>22</sup> [Utah Code § 63A-19-401\(2\)\(b\).](#)

<sup>23</sup> [Utah Code § 63A-19-401\(2\)\(f\).](#)

#### **13.2.1 Cookies**

The use of cookies on City websites and digital services must comply with applicable privacy and security policies. Cookies should be limited to essential operational purposes, and any use of tracking or third-party cookies for analytics or similar functions must be disclosed clearly to users, with an option to consent where required by law.

#### **13.2.2 Device Fingerprinting**

Device fingerprinting is prohibited unless explicitly authorized by the CPO and where the legal basis or appropriate justification for such processing is documented in a privacy impact assessment. The purpose and extent of fingerprinting must be clearly defined, documented, and disclosed to users in a privacy notice or statement that complies with applicable legal requirements.

#### **13.2.3 Key Loggers**

Key loggers are prohibited without specific authorization from the CPO and documented justification in the activity's PIA. Key loggers may only be used when there is a clearly defined operational need that complies with security standards and legal requirements, including appropriate user notice where required.

#### **13.2.4 Other Tracking Technologies**

The use of other tracking technologies, such as web beacons, pixel tags, or similar tools, is prohibited unless explicitly authorized by the CPO, and the legal basis for such tracking is documented in a PIA. Disclosure of these technologies must be included in user-facing privacy statements, with user consent obtained when required by law.

#### **13.2.5 User Notification and Consent**

The City must ensure users are informed about the use of tracking technologies. A clear website privacy statement must explain the types of data collected, the purpose of the tracking, and how users can manage their preferences or consent. Any updates to tracking practices must be promptly reflected in the privacy statement.

#### **13.2.6 Data Security and Retention**

Data collected through authorized tracking technologies must be securely stored, with access limited to authorized personnel. Retention of this data

must align with approved retention schedules, and the data should only be retained as long as necessary for the defined operational purpose.

14. **Periodic Review**

This policy will be reviewed periodically and updated to ensure ongoing compliance with applicable laws and regulations.

APPROVED, PASSED, and EFFECTIVE this    day of \_\_\_\_\_ 2025.

MAYOR

MURRAY CITY MUNICIPAL COUNCIL

\_\_\_\_\_  
Brett A. Hales

\_\_\_\_\_  
Pam Cotter, Chair

ATTEST:

\_\_\_\_\_  
Brooke Smith, City Recorder

**History:**

Adoption date: \_\_\_\_\_ 2025





 Murray City

# Privacy Program

Presented to the Murray City  
Committee of the Whole

## PRESENTED BY

Brooke Smith, City Recorder

## The Utah Data Privacy Act

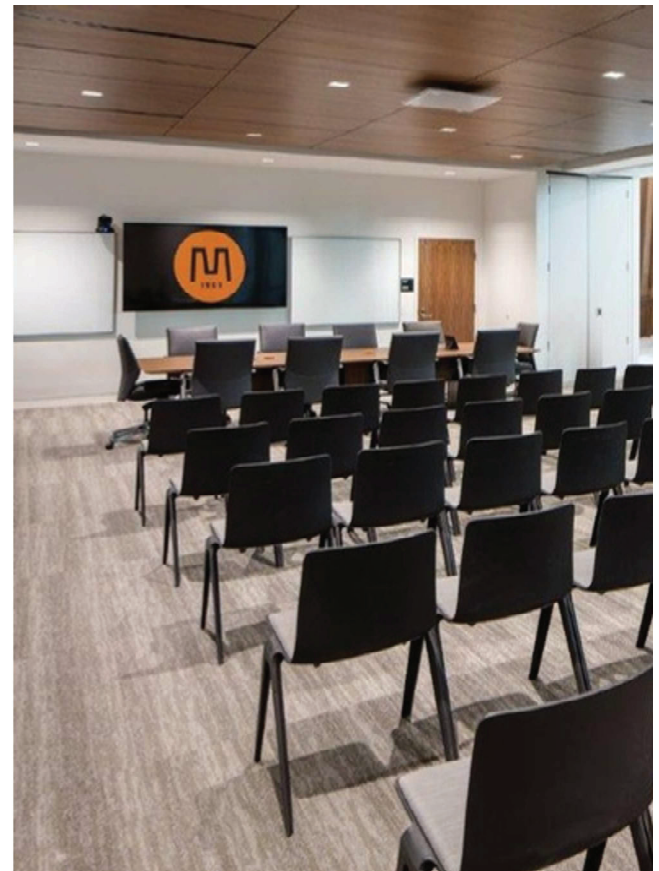
The Utah Data Privacy Act establishes essential guidelines governing the use of personal data by state and local entities. This legislation ensures that all government bodies, including Murray City departments, manage personal data responsibly, promoting transparency and protecting residents' privacy rights.



### Privacy for Governmental Entities

The Office of Data Privacy is developing an interoperable framework designed to assist...

 Privacy Utah /



“Governmental entities must establish a privacy program by December 31, 2025”



### Utah Code

Utah Code §63A-19-401 mandates that all government entities initiate privacy programs by December 31, 2025, ensuring that personal data is managed responsibly and securely.

### State Privacy Policy

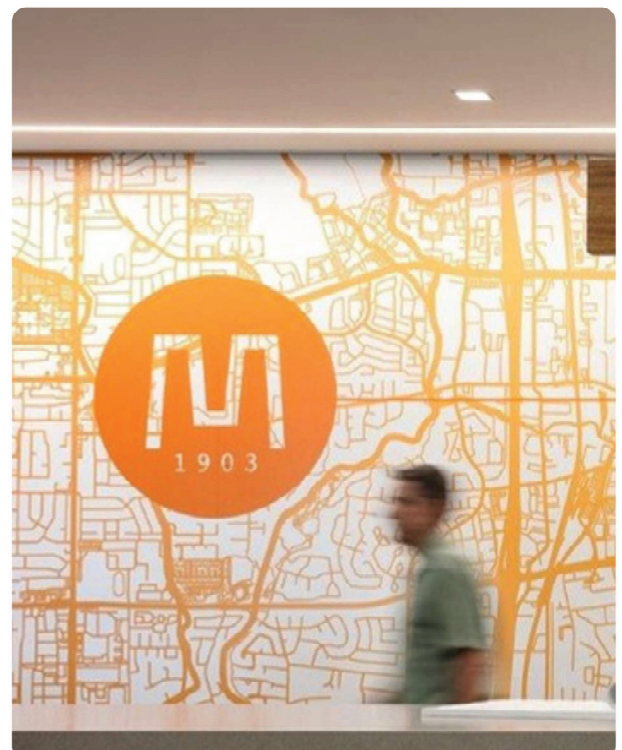
An individual has a fundamental interest in and inherent expectation of privacy regarding the individual's personal data that the individual provides to a governmental entity;

### Data Management

The City manages diverse personal data, including permits and public safety records, making it crucial to implement a robust privacy program to safeguard this information effectively.

## Who is Affected?

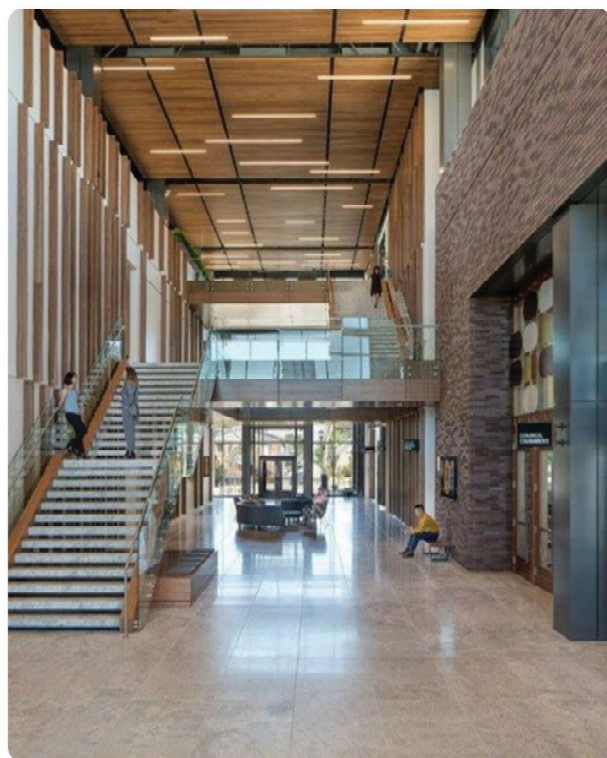
All governmental entities in Utah, including **Murray City**, must comply with the Utah Data Privacy Act to protect citizen data and ensure legal compliance.





# Why It Matters

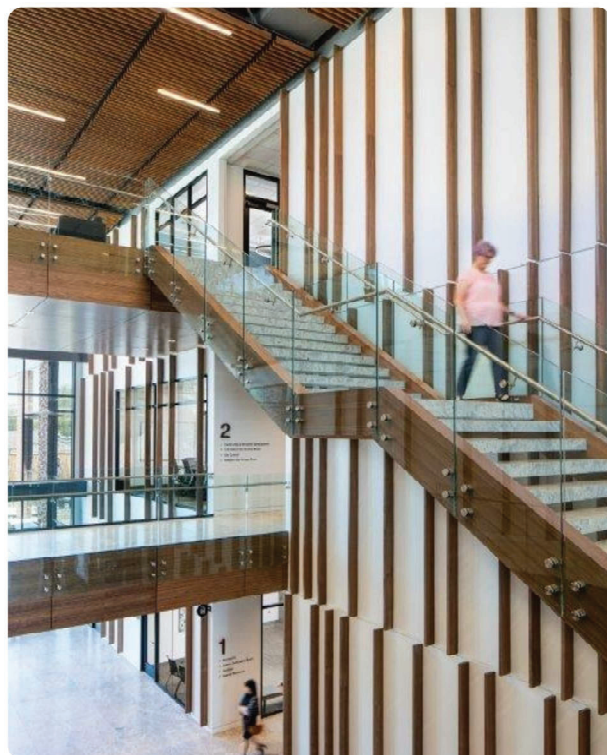
Protecting citizen data is essential for ensuring **legal compliance** and maintaining public trust in government operations, creating a better digital environment for all residents, business owners, and visitors in Murray City.



# Privacy for Governmental Entities

Next Steps: Ready, Set, Go!

Source: <https://privacy.utah.gov/privacy-government/>



# Ready: *Preparation Phase*



## DESIGNATE CAO

Designate a Chief Administrative Officer (CAO) at the executive level who will be responsible for implementing the governmental entity's privacy program and completing the annual privacy program report.

## APPOINT RECORDS OFFICERS

Designate Records Officers who will be responsible for implementing and maintaining the entity's privacy program and associated practices.

## CERTIFIED TRAINING

Ensure Records officers are completing annual GRAMA training and certification through the Division of Archives and Records (DARS).

## INITIATE PRIVACY AWARENESS TRAINING

Implement comprehensive training programs for staff to promote awareness of privacy requirements, ensuring all employees understand their roles and responsibilities regarding data protection.

# Set: *Planning and Assessment Phase*

## COMPLETE PRIVACY PROGRAM REPORT

Outline the governmental entity's specific privacy practices

Formalize the privacy program through an adopted policy, rule, or other documentation that explicitly defines the adopted privacy practices.

## CONDUCT MATURITY ASSESSMENT

Use the privacy maturity model to perform an initial self-assessment to measure the current maturity level of the governmental entity's privacy practices.

## IDENTIFY AND PRIORITIZE STRATEGIES

Based on the maturity assessment, determine and prioritize strategies that the governmental entity plans to effectuate to increase the maturity of specific privacy practices. This should include setting a target maturity level for one or more practices that the governmental entity aims to achieve if a specific strategy is implemented successfully.

# Go: *Execution and Monitoring Phase*

“Continual improvement is essential to maintaining a privacy program”

## IMPLEMENT PRIORITIZED STRATEGIES

Execute the prioritized strategies identified in the previous section to mature the governmental entity's privacy practices.

Following each strategy's implementation, update the maturity assessment to reflect the new status of the governmental entity's privacy practices. Continuously create and prioritize new strategies to further advance privacy practice maturity.

## UTILIZE PRIVACY IMPACT ASSESSMENTS (PIA)

Use the Privacy Impact Assessment the Office provides to evaluate new processing activities before implementation to ensure compliance with the GDPR and any other applicable privacy requirements.

## Joint Resolution Commitments

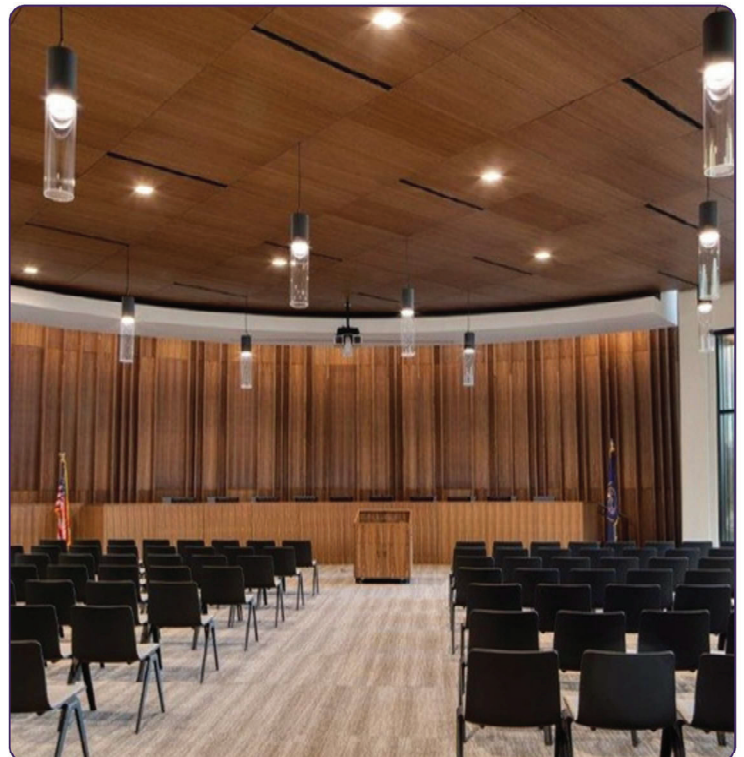
### Adoption of Privacy Program Policy

#### Formal Adoption

The Joint Resolution formally adopts the Murray City Privacy Program Policy, ensuring that personal data is handled in compliance with state laws and best practices.

#### Commitment to Privacy

The resolution commits to organizing and maturing privacy practices, establishing a framework that protects residents' personal data and enhances the city's transparency and accountability.





# Questions?



## EMAIL

[bsmith@murray.utah.gov](mailto:bsmith@murray.utah.gov)



## PHONE

801-264-2662



## WEBSITE

[Murray.utah.gov](http://Murray.utah.gov)





**MURRAY**  
CITY COUNCIL

# Business Item #5



**MURRAY**


## Department/Agency Finance & Administration

### Resolution adjusting payment terms of the 2025 Power Bonds

#### Council Action Request

Committee of the Whole, Council Meeting

Meeting Date: December 9, 2025

<b>Department Director</b> Brenda Moore  <b>Phone #</b> 801-264-2513  <b>Presenters</b> Brenda Moore	<b>Purpose of Proposal</b> Power Revenue Bond payment terms modification  <b>Action Requested</b> Consideration of a resolution  <b>Attachments</b> Draft of the resolution & 2nd Supplemental indenture bond documents  <b>Budget Impact</b> None  <b>Description of this Item</b>  As an FYI, the first time an entity bonds a General Indenture of Trust is created, subsequent issuances build on this first indenture.  As the Trustee was reviewing the 2025 Power bond documents in preparation of the Power Department making it's first bond payment, he noticed a provision in the General Indenture of trust known as a 1/6 1/12 provision. This provision basically means the City would need to make monthly payments to the trustee. The General Indenture does allow the requirement to be waived. Until this was brought to my attention none of the entities involved in the transaction were aware of the provision. Huntington Capital, the bondholder was contacted and they are willing to waive this requirement so we are asking council to approve the modified documents.
<b>Required Time for Presentation</b> 10 Minutes  <b>Is This Time Sensitive</b> Yes  <b>Mayor's Approval</b>  <b>Date</b> November 21, 2025	

Murray City, Utah

December 9, 2025

RESOLUTION NO. \_\_\_\_\_

A RESOLUTION OF THE MUNICIPAL COUNCIL (THE “COUNCIL”) OF MURRAY CITY, UTAH (THE “CITY”), AUTHORIZING THE EXECUTION OF A SECOND SUPPLEMENTAL INDENTURE OF TRUST IN CONNECTION WITH THE CITY’S ELECTRIC REVENUE BONDS, SERIES 2025; AUTHORIZING THE TAKING OF ALL OTHER ACTIONS NECESSARY TO THE CONSUMMATION OF THE TRANSACTIONS CONTEMPLATED BY THIS RESOLUTION; AND RELATED MATTERS.

WHEREAS, the Council of the City has entered into a General Indenture of Trust, dated as of May 1, 2025 (the “General Indenture”) and a First Supplemental Indenture of Trust, dated as of May 1, 2025 (the “First Supplemental Indenture”), with the Trustee, in connection with the issuance of the Issuer’s \$19,090,000 Electric Revenue Bonds, Series 2025 (the “Series 2025 Bonds”); and

WHEREAS, as permitted by the General Indenture, the Issuer desires to modify certain provisions as it relates to the required allocation and timing of the transfer of Revenues from the Revenue Fund to the Bond Fund to pay principal and interest on the Series 2025 Bonds and the Trustee and Huntington Public Capital Corporation, the purchaser and sole owner of the Series 2025 Bonds (the “Purchaser”), are amenable to such modification; and

WHEREAS, the City and the Trustee desire to memorialize such modification by entering into a Second Supplemental Indenture of Trust (the “Second Supplemental Indenture”), and the Purchaser will consent to such modification thereto;

NOW, THEREFORE, it is hereby resolved by the Municipal Council of Murray City, Utah, as follows:

Section 1. The modification set forth in the Second Supplemental Indenture, a copy of which is attached hereto as Exhibit B, is hereby authorized and approved.

Section 2. The Second Supplemental Indenture is hereby authorized, approved, and confirmed. The Mayor and City Recorder are hereby authorized to execute and deliver the Second Supplemental Indenture, in substantially the form and with substantially the content as the form presented at this meeting for and on behalf of the City.

Section 3. The Designated Officers and other appropriate officials of the City are authorized to make any alterations, changes, deletions, or additions to the Second Supplemental Indenture which may be necessary to correct errors or omissions therein, to complete the same, to remove ambiguities therefrom, or to conform the same to other provisions of documents related to the Series 2025 Bonds, to the provisions of this Resolution or any resolution adopted by the Council or the provisions of the laws of the State of Utah or the United States. The execution thereof by the Designated Officers or other appropriate officials on behalf of the City of the Second

Supplemental Indenture approved hereby shall conclusively establish such necessity, appropriateness, and approval with respect to all such additions, modifications, deletions, and changes incorporated therein.

Section 4. All resolutions or parts thereof in conflict herewith are, to the extent of such conflict, hereby repealed and this Resolution shall be in full force and effect immediately upon its approval and adoption.



APPROVED AND ADOPTED this December 9, 2025.

MURRAY CITY, UTAH

(SEAL)

---

Chair

ATTEST:

---

City Recorder

EXHIBIT A

CERTIFICATE OF RESOLUTION OF MUNICIPAL COUNCIL

EXHIBIT B

FORM OF SECOND SUPPLEMENTAL INDENTURE

CERTIFICATE OF RESOLUTION OF MUNICIPAL COUNCIL  
(December 9, 2025 Meeting)

The Municipal Council (“Council”) of Murray City, Utah (the “City”), met in regular public session on December 9, 2025, at its regular meeting place in Murray, Utah at 6:30 p.m. with the following members of the Council present:

Pam Cotter	Council Member
Scott Goodman	Council Member
Adam Hock	Council Member
Paul Pickett Acevedo	Council Member
Diane Turner	Council Member

Also present:

Brett Hales	Mayor
Brenda Moore	Director of Finance & Administration
G.L. Critchfield	City Attorney
Brooke Smith	City Recorder

Absent:

N/A

After the meeting had been duly called to order and after other matters not pertinent to this resolution had been discussed, the City Recorder presented to the Council a Certificate of Compliance with Open Meeting Law with respect to this December 9, 2025, meeting, a copy of which is attached hereto as Exhibit A.

Thereupon, Resolution No. \_\_\_\_\_ was introduced in written form, discussed in full, and pursuant to motion made by Councilmember \_\_\_\_\_ and seconded by Councilmember \_\_\_\_\_, adopted by the following vote:

AYE:

NAY:

The resolution was then signed by the Chair and recorded in the official records of the Municipal Council of Murray City, Utah.

EXHIBIT A

CERTIFICATE OF COMPLIANCE WITH  
OPEN MEETING LAW

I, Brooke Smith, the undersigned City Recorder of Murray City, Utah (the “City”), do hereby certify, according to the records of the City in my official possession, and upon my own knowledge and belief, that in accordance with the requirements of Section 52-4-202, Utah Code Annotated, 1953, as amended (“Utah Code”), I gave not less than twenty-four (24) hours public notice (the “Notice”) of the agenda, date, time and place of the December 9, 2025, public meeting held by the Municipal Council of the City (the “Council”) by causing a Notice, in the form attached hereto as Schedule 1,

(i) to be posted at the Murray City principal offices at least twenty-four (24) hours prior to the convening of the meeting, said Notice having continuously remained so posted and available for public inspection until the completion of the meeting;

(ii) to be posted to the Utah Public Notice Website (<http://pmn.utah.gov>) at least twenty-four (24) hours prior to the convening of the meeting; and

(iii) to be posted on the City’s official website at least twenty-four (24) hours prior to the convening of the meeting.

In addition, the Notice of 2025 Annual Meeting Schedule for the Municipal Council (attached hereto as Schedule 2) was given specifying the date, time and place of the regular meetings of the Municipal Council to be held during the year, by causing said Notice to be posted at least annually (a) on the Utah Public Notice Website, (b) on the City’s official website, and (c) in a public location within the Murray City principal office that is reasonably likely to be seen by residents of the City.

IN WITNESS WHEREOF, I have hereunto subscribed my official signature this December 9, 2025.

(SEAL)

By: \_\_\_\_\_  
City Recorder

ATTACHMENTS:  
SCHEDULE 1 -- NOTICE OF MEETING  
SCHEDULE 2 -- ANNUAL MEETING SCHEDULE



SECOND SUPPLEMENTAL INDENTURE OF TRUST

Dated as of December 1, 2025

by and between

MURRAY CITY, UTAH

and

ZIONS BANCORPORATION, NATIONAL ASSOCIATION  
as Trustee

and

joined in only to document its consent

HUNTINGTON PUBLIC CAPITAL CORPORATION,  
as Purchaser

Supplementing the  
General Indenture of Trust  
Dated as of May 1, 2025 and the  
First Supplemental Indenture of Trust  
Dated as of May 1, 2025

## Table of Contents

Page

### ARTICLE I

#### SUPPLEMENTAL INDENTURE; DEFINITIONS

Section 1.1.	<u>Supplemental Indenture</u> .....	2
Section 1.2.	<u>Definitions</u> .....	2

### ARTICLE II

#### ISSUANCE OF THE SERIES 2025 BONDS

Section 2.1.	<u>Modification of Section 5.2 of the General Indenture as it relates to the Series 2025 Bonds</u> .....	2
--------------	--	---

### ARTICLE III

#### CONFIRMATION OF GENERAL INDENTURE

Section 3.1.	<u>Confirmation of General Indenture</u> .....	2
--------------	--	---

### ARTICLE IV

#### MISCELLANEOUS

Section 4.1.	<u>Severability</u> .....	3
Section 4.2.	<u>Counterparts</u> .....	3
Section 4.3.	<u>Consent of Purchaser</u> .....	3

## SECOND SUPPLEMENTAL INDENTURE OF TRUST

This Second Supplemental Indenture of Trust, dated as of December 1, 2025, by and between Murray City, Utah, a political subdivision and body politic duly organized and existing under the Constitution and laws of the State of Utah (the “Issuer”) and Zions Bancorporation, National Association, a national banking association duly organized and existing under the laws of the United States of America, authorized by law to accept and execute trusts and having its principal office in Salt Lake City, Utah (the “Trustee”);

### WITNESSETH:

WHEREAS, the Issuer has entered into a General Indenture of Trust, dated as of May 1, 2025 (the “General Indenture”) and a First Supplemental Indenture of Trust, dated as of May 1, 2025 (the “First Supplemental Indenture”), with the Trustee, in connection with the issuance of the Issuer’s \$19,090,000 Electric Revenue Bonds, Series 2025 (the “Series 2025 Bonds”); and

WHEREAS, as permitted by the General Indenture, the Issuer desires to modify certain provisions as it relates to the required allocation and timing of the transfer of Revenues from the Revenue Fund to the Bond Fund to pay principal and interest on the Series 2025 Bonds and the Trustee and Huntington Public Capital Corporation, the purchaser and sole owner of the Series 2025 Bonds (the “Purchaser”), are amenable to such modification; and

WHEREAS, pursuant to Articles II and IX of the General Indenture and Section 5.6 of the First Supplemental Indenture, the modification as described herein is permissible and has been consented to by the necessary parties;

NOW, THEREFORE, THIS SECOND SUPPLEMENTAL INDENTURE OF TRUST WITNESSETH, that to secure the Series 2025 Bonds, the payment of the principal or redemption price thereof and interest thereon, the rights of the Registered Owners of the Series 2025 Bonds, to secure the Security Instrument Issuers of Security Instruments for the Series 2025 Bonds, and of all Reserve Instrument Providers of Reserve Instruments for the Series 2025 Bonds, and the performance of all of the covenants contained in such Bonds and herein, and for and in consideration of the mutual covenants herein contained and of the purchase of such Bonds by the Registered Owners thereof from time to time and the issuance of the Reserve Instrument by the Reserve Instrument Provider, and of the acceptance by the Trustee of the trusts hereby created, and intending to be legally bound hereby, the Issuer has executed and delivered this Second Supplemental Indenture of Trust, and by these presents does, in confirmation of the General Indenture, as amended and supplemented pursuant to its terms, hereby sell, assign, transfer, set over and pledge unto Zions Bancorporation, National Association, as Trustee, its successors in trusts and its assigns forever, to the extent provided in the General Indenture, as amended and supplemented pursuant to its terms, all right, title and interest of the Issuer in and to (i) the Net Revenues (as defined in the General Indenture), (ii) all moneys in funds and accounts held by the Trustee under the General Indenture and hereunder (except the Rebate Fund), and (iii) all other rights granted under the General Indenture and hereinafter granted for the further securing of such Bonds.

TO HAVE AND TO HOLD THE SAME unto the Trustee and its successors in trust hereby created and its and their assigns forever;

IN TRUST, NEVERTHELESS, FIRST, for the equal and ratable benefit and security of all present and future Registered Owners of Bonds and Security Instrument Issuers of Security Instrument for any Bonds without preference, priority, or distinction as to lien or otherwise (except as otherwise specifically provided), of any one Bond over any other Bond, and SECOND, for the equal and proportionate benefit, security and protection of all Reserve Instrument Providers, without privilege, priority or distinction as to the lien or otherwise of any Reserve Instrument Repayment Obligation over any of the others by reason of time of issuance, delivery or expiration thereof or otherwise for any cause whatsoever.

## ARTICLE I

### SUPPLEMENTAL INDENTURE; DEFINITIONS

Section 1.1. Supplemental Indenture. This Second Supplemental Indenture is supplemental to and is executed in accordance with and pursuant to Articles II and IX of the General Indenture.

Section 1.2. Definitions. All terms which are defined in the General Indenture, shall have the meanings, respectively, when used herein (including the use thereof in the recitals and the granting clauses thereof) unless expressly given a different meaning or unless the context clearly otherwise requires. All terms used herein which are defined in the recitals hereto shall have the meanings therein given to the same unless the context requires otherwise.

## ARTICLE II

### ISSUANCE OF THE SERIES 2025 BONDS

Section 2.1. Modification of Section 5.2 of the General Indenture as it relates to the Series 2025 Bonds. As it relates to the Series 2025 Bonds, the City shall not be required to allocate Revenues in the Revenue Fund pursuant to Section 5.2(c) of the General Indenture. Instead, the City will transfer to the Trustee for deposit into the Bond Fund on or prior to the next Interest Payment Date the required funds to make, in full, the payment coming due on such Interest Payment Date and/or Mandatory Sinking Fund Date.

## ARTICLE III

### CONFIRMATION OF GENERAL INDENTURE

Section 3.1. Confirmation of General Indenture. As supplemented by this Second Supplemental Indenture, and except as provided herein, the General Indenture and the First Supplemental Indenture are in all respects ratified and confirmed, and the General Indenture, the First Supplemental Indenture, and this Second Supplemental Indenture shall be read, taken and construed as one and the same instrument so that all of the rights, remedies, terms, conditions,

covenants and agreements of the General Indenture and the First Supplemental Indenture shall apply and remain in full force and effect with respect to this Second Supplemental Indenture, and to any revenues, receipts and moneys to be derived therefrom.

## ARTICLE IV

### MISCELLANEOUS

Section 4.1. Severability. If any provision of this Second Supplemental Indenture shall be held or deemed to be or shall, in fact, be inoperative or unenforceable as applied in any particular case in any jurisdiction or in all jurisdictions, or in all cases because it conflicts with any other provision or provisions hereof or any constitution or statute or rule of public policy, or for any other reason, such circumstances shall not have the effect of rendering the provision in question inoperative or unenforceable in any other case or circumstance, or of rendering any other provision or provisions herein contained invalid, inoperative, or unenforceable to any extent whatever. The invalidity of any one or more phrases, sentences, clauses or sections in this Second Supplemental Indenture contained, shall not affect the remaining portions of this Second Supplemental Indenture, or any part thereof.

Section 4.2. Counterparts. This Second Supplemental Indenture may be simultaneously executed in several counterparts, each of which shall be an original and all of which shall constitute but one and the same instrument.

Section 4.3. Consent of Purchaser. Purchaser has executed this Second Supplemental Indenture only to reflect and memorialize its written consent to the modification described herein, as required by the General Indenture and the First Supplemental Indenture.

IN WITNESS WHEREOF, the Issuer and the Trustee have caused this Second Supplemental Indenture of Trust to be executed as of the date first written above.

MURRAY CITY, UTAH

(SEAL)

By: \_\_\_\_\_  
Mayor

COUNTERSIGN:

\_\_\_\_\_  
City Recorder

ZIONS BANCORPORATION, NATIONAL  
ASSOCIATION, as Trustee

By: \_\_\_\_\_  
Trust Officer

**FOR PURPOSES OF EVIDENCING CONSENT TO THE MODIFICATIONS  
DESCRIBED HEREIN.**

HUNTINGTON PUBLIC CAPITAL  
CORPORATION

By: \_\_\_\_\_  
Title: \_\_\_\_\_





# Business Item #6



**MURRAY**

# Department/Agency Finance & Administration

## Investment Policy Update

### Council Action Request

### Council Meeting

Meeting Date: December 9, 2025

<b>Department Director</b> Brenda Moore  <b>Phone #</b> 801-264-2513  <b>Presenters</b> Mindy Stacy      <b>Required Time for Presentation</b> 10 Minutes  <b>Is This Time Sensitive</b> No  <b>Mayor's Approval</b>      <b>Date</b> November 10, 2025	<b>Purpose of Proposal</b>  Update the City investment policy to match the Utah Money Management Act  <b>Action Requested</b>  Discussion on 11/25, consideration on 12/9  <b>Attachments</b>  Draft of resolution, revised investment policy, redline of invest  <b>Budget Impact</b>  None    <b>Description of this Item</b>  The Utah Money Management act has been updated to allow investments in Certificates of Deposits (CD) along with other changes on how investment advisors and institutions are selected. We are updating the City Investment policy to mirror the state police. The attorney's office has also modernized the section numbering, and corrected minor grammatical and spacing errors. Both the final investment policy and the red-lined version are attached.
---	---

RESOLUTION NO. R25-\_\_

A RESOLUTION ADOPTING AND APPROVING  
THE MURRAY CITY INVESTMENT POLICY

WHEREAS, the City Council has adopted the Murray City Investment Policy ("Investment Policy") that establishes parameters for the types of investments the City may utilize for all funds; and

WHEREAS, for purposes of good fiscal management and control it is prudent to review and update the Investment Policy from time to time; and

WHEREAS, the City Treasurer and Director of Finance and Administration have reviewed the Investment Policy and made minor substantive and formatting revisions and recommend the updated Investment Policy be adopted and approved in order to maintain compliance with the Utah Money Management Act; and

WHEREAS, the City Council, upon its review of the updated Investment Policy, wants to pass, approve, and adopt it.

NOW, THEREFORE, BE IT RESOLVED by the Murray City Municipal Council as follows:

1. It hereby approves the Investment Policy, attached hereto; and
2. The City Treasurer is authorized pursuant to Utah Code Subsection 10-6-141(2)(a) to manage cash investment practices in accordance with the Investment Policy's terms.

PASSED, APPROVED AND ADOPTED by the Murray City Municipal Council of Murray City, Utah, this     day of             2025.

MURRAY CITY MUNICIPAL COUNCIL

\_\_\_\_\_  
Pam Cotter, Chair

ATTEST:

\_\_\_\_\_  
Brooke Smith, City Recorder

APPROVED by the Murray City Mayor, of Murray City, Utah, this    day of  
\_\_\_\_\_ 2025.

MURRAY CITY MAYOR

\_\_\_\_\_  
Brett A. Hales, Mayor

ATTEST:

\_\_\_\_\_  
Brooke Smith, City Recorder

**FOR REFERENCE ONLY - NOT PART OF THIS ORDINANCE**

**10-6-141 City treasurer -- Duties generally.**

- (1) The city treasurer is custodian of all money, bonds, or other securities of the city.
- (2) The city treasurer shall:
  - (a) determine the cash requirements of the city and **provide for the investment of all money by following the procedures and requirements of Title 51, Chapter 7, State Money Management Act;**
  - (b) receive all public funds and money payable to the city, within three business days after collection, including all taxes, licenses, fines, and intergovernmental revenue;
  - (c) keep an accurate detailed account of all money received under Subsection (2)(b) in the manner provided in this chapter and as directed by the legislative body of the city by ordinance or resolution; and (d) collect all special taxes and assessments as provided by law and ordinance.

Amended by Chapter 285, 1992 General Session

# MURRAY CITY INVESTMENT POLICY

## 1. POLICY

It shall be the policy of Murray City Corporation to invest in public funds in a manner which will provide for **Safety of Principal/Capital, Liquidity, and Rate of Return**, respectively. It shall also be the policy of the City that all invested funds shall be made in accordance with applicable State and local statutes, specifically the Money Management Act (referred to hereafter as “The Act”) which provisions are hereby incorporated as part of this policy. Effective cash flow management and resulting cash investment practices are recognized as essential to good fiscal management and control.

## 2. SCOPE

This investment policy shall apply to all financial assets of the City including all component units. These funds and component units are accounted for in the Murray City Comprehensive Annual Financial Report and currently includes:

General Fund	Murray Parkway Fund
Power Fund	Cemetery Perpetual Care
Water Fund	Senior 503 (c) Fund
Waste Water Fund	Storm Water Fund
Capital Improvement Fund	Central Garage Fund
Risk Fund	Redevelopment Agency Fund
Library Fund	Municipal Building Authority Fund
Solid Waste Fund	Telecommunications Fund

Any new funds created will also be subject to this investment policy, to State statute, and rulings of the State Money Management Council.

## 3. PRUDENCE

Investments shall be made with judgment and care, under circumstances then prevailing, which persons of prudence, discretion and intelligence exercise in the management of their own affairs, not for speculation, but for investment, considering the probable safety of their capital as well as the probable income to be derived. The standard of prudence to be used by investment officials shall be the “**prudent person**” standard and shall be applied in the context of managing an



overall portfolio. Investment officers acting in accordance with written procedures and this investment policy and exercising due diligence shall be relieved of personal responsibility for an individual security's credit risk or market price changes, provided deviations from expectations are reported in a timely fashion and appropriate action is taken to control adverse developments.

#### 4. OBJECTIVE

The primary objectives, in priority order of Murray City Corporation's investment activities shall be:

A. Safety of Principal.

Safety of principal/capital is the foremost objective of the investment program. Investments of Murray City Corporation shall be undertaken in a manner that seeks to ensure preservation of capital in the overall portfolio. To attain this objective, **diversification** is required in order that potential losses on individual securities do not exceed the income generated from the remainder of the portfolio.

B. Liquidity.

Murray City's investment portfolio will remain sufficiently liquid to enable the City to meet all operation requirements which might be reasonably anticipated. This policy will include a portion of the portfolio to be placed in money market mutual funds or the Utah State Treasurer's Pool which offer same-day liquidity for short term funds.

C. Yield (Return on Investment)

Murray City's investment portfolio shall be designed with the objective of attaining a market rate of return throughout budgetary and economic cycles, considering the investment risk constraints and the cash flow characteristics of the portfolio.

#### 5. DELEGATION OF AUTHORITY

Authority to manage the City's investment program is derived from Utah Annotated, 10-6-141 1953, as amended. The City Council and Mayor have assigned the responsibility for conducting investment transactions to the City Treasurer and/or the City Finance and Administration Director, who shall oversee management and establish procedures for the operation of the investment program. In the event of an emergency and the unavailability of the City Treasurer, the Finance and Administration Director is authorized to conduct the City's investment transactions. No person may engage in an investment transaction except as provided under the terms of this policy and the general policies and procedures as adopted by the City.

## **6. ETHICS AND CONFLICTS OF INTEREST.**

Investment officials shall recognize that the investment portfolio is subject to public review and evaluation. The overall program shall be designed and managed with a degree of professionalism worthy of the public trust. Officers and employees involved in the investment process shall refrain from personal business activity that could conflict with proper executions of the investment program, or which could impair their ability to make impartial investment decisions. Employees and investment officials shall avoid any material financial interests in financial institutions that conduct business within this jurisdiction, and they shall further avoid any large personal financial/investment positions that could be related to the performance of Murray City's portfolio. It shall be the responsibility of employees and investment officials to report to the City Finance and Administration Director any conflicts of interest as stated in this section of the investment policy.

## **7. AUTHORIZED INVESTMENTS**

Investments shall be limited to those listed in exhibit A in accordance with those authorized by 51-7-11 of the Act. The City Treasurer shall ensure that all purchases and sales of securities are settled within 15 days of the trade date. In addition, investments are further subject to the following parameters:

- A. Certificates of Deposits: Certificates of Deposits (CD) investment shall be made with institutions having offices within the State of Utah and will be made based on the highest interest rate available at the time the investment is made. Interest on Certificates of Deposit greater than \$250,000 is required to be computed over a 360-day/year basis. Since time deposits are not liquid, no more than 25% of the investment portfolio may be in this investment type.
- B. Negotiable Certificates of Deposit: as allowed under the Act.
- C. Diversification by Issuer: The City will diversify its investments by institution (issuer). Diversification of investments with a single institution must comply with applicable rules of the Act, specifically:
  - (1) No more than 20% of funds may be invested in any one permitted qualified out-of-state issuer of certificates of deposit institution (Rule 10,5).
  - (2) No more than 10% of the total portfolio with a single Commercial Paper or corporate Notes issuer if the portfolio is \$10,000,000 or less (Rule 17, 5).

- (3) No more than \$1,000,000 in a single Commercial Paper or Corporates Notes issuer if the portfolio is greater than \$10,000,000 but less than \$20,000,000 (Rule 17, 5).
  - (4) No more than 5% of the total portfolio with a single Commercial Paper or Corporate Notes issuer if the portfolio is \$20,000,000 or more (Rule 17, 5).
  - (5) May not exceed the maximum amount of funds allowed to be held by any qualified depository as reported quarterly by the State Council (Rule 11).
  - (6) Further, for issuers which are not covered by rules or statute, the City will restrict its investments to no more than 20% with a single issuer with the exception of funds invested with the Utah State Treasurer's Pool (referred to hereafter as "The State Pool"), U.S. Treasury securities, or funds held in trust (i.e. construction, sinking, or reserve bond funds, etc.).
- D. Diversification by Investment Type: The City will diversify its investments by investment type. It will be the policy to restrict investments to a maximum of 25% of the portfolio within a single investment type; i.e. no more than 25% in commercial paper, repos, etc. This restriction does not apply to the State Pool; U.S. Treasury Bonds, Notes and Bills; and U.S. Government Agency Obligations. All percentages are calculated as of the date of purchase.
- E. Maximum Maturities: To the extent possible, the City shall attempt to match its investments with anticipated cash flow requirements. Unless matched to a specific cash flow, the City will not directly invest in securities maturing more than three years from the date of purchase or in accordance with state and local statutes. U.S. Treasury Bonds, Notes and Bills; and U.S. Government Agency Obligations and Negotiable Certificates of Deposit under the insured limit, shall have a maximum maturity of five years.
- F. Reserve funds and other funds with longer term investment horizons may be invested in securities exceeding two years if maturities of such investments are made to coincide as nearly as practicable with the funds expected use.

## **8. SAFEKEEPING AND CUSTODY**

### **A. Authorized Dealers, Institutions, and Advisors.**

- (1) Certified Dealers and Institutions. Murray City will make investments only with dealers and institutions which are certified each quarter by the State Money Management Council and any other applicable sections or rules as may be found

in the Act. Dealer Certification includes and is not limited to the following criteria as specified by Rule 16 of the Act:

- (a) Proof of status as a primary reporting dealer including recognition by the Federal Reserve Bank.
  - (b) Maintain an office and resident principal in Utah if applicant is not a primary reporting dealer.
  - (c) Proof of registration with the Utah Securities Division.
  - (d) Certificate of Good Standing issued by the Utah Corporation Division of the Department of Commerce.
  - (e) Financial statements prepared by a Certified Public Accountant.
  - (f) Net Capital of at least five percent (5%) of aggregate debt balances
  - (g) Total Capital of (i) at least \$10 million or (i) at least \$25 million if applicant is a wholly owned subsidiary.
  - (h) Proof of registration under the Government Securities Act of 1986.
  - (i) Copies of all agreement's applicant requires to be signed by public treasurers.
  - (j) A notarized statement that the agent is familiar with the Money Management Act.
- (2) Certified Investment Advisors. Certified Investment Advisors are firms that act as an agent and invest funds on behalf of the City in an advisory capacity. The City Treasurer may retain the services of outside managers to invest funds for the City. For certified investment advisors under the Utah Money Management Act, the following criteria will be used:
- (a) Be either a SEC Registered Investment Advisor under the Investment Advisors Act of 1940 or a Certified Bank Money Manager.
  - (b) Maintain an office and resident principal in Utah.
  - (c) A notarized statement that the advisor is familiar with the Money Management Act.
- (3) Reviews Required.

- (a) The performance and service levels of money managers shall be reviewed at least annually.
  - (b) A current copy of the State Money Management Act and Rules of the State Money Management Council shall be reviewed at least annually.
  - (c) Review quarterly, a copy of the approved list of depository institutions that have been Qualified as depositories to receive public funds. Also included will be a listing of allowable Maximum Amount of Public Funds allowed per institution.
  - (d) Review quarterly, a copy of the listing of Certified Dealers and their Agents who are certified to receive Public Funds.
- (4) Competitive Bidding. The City will require competitive bidding for long-term investment management of advisory services. Competitive bidding for such services may be conducted every 10 years or sooner if the agreed upon services are not being fulfilled.

B. Internal Controls. The City Treasurer is responsible for establishing and maintaining an internal control structure designed to ensure that the funds of the City are protected from loss, theft or misuse. The internal control structure shall be designed to provide reasonable assurance that these objectives are met. The concept of reasonable assurance recognizes that the cost of a control should not exceed the benefits likely to be derived and the valuation of costs and benefits requires estimates and judgments by management.

Accordingly, the City Treasurer shall establish a process for independent review by such means as established by the general financial policies and procedures of the City and the City Finance and Administration Director. This review shall address the following points:

- (1) Control of collusion.
- (2) Separation of transaction authority from accounting and record keeping
- (3) Custodial safekeeping.
- (4) Avoidance of physical delivery of securities.
- (5) Written confirmation of transactions for investment and wire transfers.
- (6) Development of a wire transfer agreement with the lead bank and third-party custodian.

- C. Delivery vs. Payment. All security transactions will be executed by delivery vs. payment (DVP) to ensure that securities are deposited in an eligible financial institution prior to the release of funds. Securities will be held by a third-party custodian in a separate account in the name of the City and evidenced by safekeeping receipts issued to the City Treasurer. The third-party custodian must not be required to be pledged by the third-party custodian.

## **9. PERFORMANCE STANDARDS**

The investment portfolio will be designed to obtain a market average rate of return during budgetary and economic cycles, considering the City's investment risk constraints and cash flow needs. In keeping with the State of Utah statutes and the City's investment strategy, funds will be placed for investment and not speculation, (i.e. technically referred to as a passive investment strategy). Given this strategy, the basis used by the City Treasurer to determine whether market yields are being achieved shall be the six-month U.S. Treasury Bill and for sweep accounts (overnight repo account) the average Fed Funds rate.

## **10. MAXIMUM MATURITIES**

To the extent possible, Murray City will attempt to match investments with anticipated cash requirements. Unless matched to a specific cash flow, Murray City will not directly invest in securities maturing more than 15 months for fixed rate corporate bonds, three (3) years for variable rate corporate bonds, and 5 years for government agency, negotiable CDs under insurance limits, and treasury bonds from the date of purchase. However, the maximum maturity restrictions shall not apply to collateral used for qualified repurchase agreements in which the City may participate.

## **11. MASTER REPURCHASE AGREEMENT**

After issuing an RFP to all qualified institutions for all banking services and awarding the selection of the institution receiving said bid, a **MASTER REPURCHASE AGREEMENT** will be signed by the City and said institution. The City Treasurer shall have on file a copy of this agreement prior to entering into any repurchase agreements with said firm. Any variances to this document shall be signed by all parties to the agreement. The Public Securities Association Master Repurchase Agreement shall govern all repurchase agreements entered by the City.

## **12. INVESTMENT POOLS/MUTUAL FUNDS**



The City upon thorough investigation of the pool/fund, will require the following from the Utah Public Treasurers' Investment Fund prior to any investing with said pool:

- A. Monthly statement detailing all transactions on each investment account held by the City such as:
  - (1) Date and account number for each account.
  - (2) Reference date for each transaction.
  - (3) All deposits and withdrawals listed by date.
  - (4) Report period covered.
  - (5) Balance for each account.
  - (6) Account Summary: beginning balance, deposits in the period, withdrawals in the period, ending balance, gross earnings, fee (0%), net earnings, average daily balance, gross earnings rate, net earnings rate.

### **13. REPORTING**

The City Treasurer shall provide such reports as may be required by law or ordinance, or as may be required by the Mayor, City Council, or City Finance and Administration Director. In addition, the City Treasurer shall provide such reports as may be reasonably required by departments, boards or commissions for which the City Treasurer is investing funds.

The City Treasurer will also report the status of investments on a semi-annual basis on or before January 31 and July 31 of each year as requested by the State Council as required by 51-7-15 of the Money Management Act.

### **14. INVESTMENT POLICY ADOPTION**

Murray City's Investment Policy shall be adopted by resolution of the City Council and approved by the Mayor. The policy shall be reviewed on an annual basis. Any changes must be approved by the City Treasurer and the City Finance and Administration Director as well as the City Council and Mayor.

## Exhibit A

### AUTHORIZED INVESTMENTS

The following list contains investments authorized by the 51-7-11 of the Utah State Money Management Act. The Act should be referred to for additional information pertaining to each investment type.

<b><u>Investment Type</u></b>	<b><u>Maximum Maturity</u></b>	<b><u>Credit Quality Requirements</u></b>
U.S. Treasury		
Bills		None
Notes		None
Bonds		None
U.S. Government Agency		
Federal Farm Credit Banks (FFCB)		None
Federal Home Loan Banks (FHLB)		None
Federal National Mortgage Assn. (FNMA)		None
Federal Loan Marketing Assn. (FNMA)		None
Federal Home Loan Mortgage Corp. (FHLMC)		None
Federal Agriculture Mortgage Corp. (FAMC)		None
Tennessee Valley Authority		None
Money Market		
Bankers Acceptances	270 days or less	Fed Reserve eligible
Commercial Paper	270 days or less	A1/P1, 1 <sup>st</sup> Tier*
Neg. Certificates of Deposit	365 days or less	None
Variable Rate	Repriced quarterly or semi-annually	
	3 years or less	None
Non-qualifying Repurchase Agreements		None, requires collateral
Non-qualifying Reverse Repurchase Agreements		None, requires collateral

Corporations		Cannot exceed 5% of portfolio
Fixed Rate	15 months or less	A or higher, publicly traded*
Variable Rate (Cannot be mortgage-related products)	Repriced semi-annually 3 years or less	A or higher, publicly traded*
Municipal Obligations		All must be issued by the State or any of its municipalities
General Obligation		
Tax Anticipation		
Assessment Bonds		
Revenue Bonds		
Bank Deposits		
Collateralized Deposits	365 days or less	None
Time Deposits		360 day/basis if over \$100,000
Mutual Funds		SEC Rule 2a-7
Money Market Funds		None
Utah Public Treasurers' Investment Fund (Pool)		None
Negotiable Brokered Certificates of Deposit		
Fixed, Callable, Step Up, Floating Rate	5 years or less	Price no more than par, purchased par value not to exceed 97% of FDIC limit

**\*Investment must be rated by two national recognized statistical rating organizations, one of which must be Moody's Investor Service or Standard & Poor's.**

## **GLOSSARY**

**AGENCIES:** Federal agency securities and/or Government-sponsored enterprises.

**ASKED:** The price at which securities are offered.

**BANKERS' ACCEPTANCE (BA):** A draft or bill of exchange accepted by a bank or trust company. The accepting institution guarantees payment of the bill, as well as the issuer.

**BENCHMARK:** A comparative base for measuring the performance or risk tolerance of the investment portfolio. A benchmark should represent a close correlation to the level of risk and the average duration of the portfolio's investments.

**BID:** The price offered by a buyer of securities. (When you are selling securities, you ask for a bid.) See Offer.

**BROKER:** A broker brings buyers and sellers together for a commission.

**CERTIFICATE OF DEPOSIT (CD):** A time deposit with a specific maturity evidenced by a certificate. Large-denomination CDs are typically negotiable.

**COLLATERAL:** Securities, evidence of deposit or other property which a borrower pledges to secure repayment of a loan. Also refers to securities pledged by a bank to secure deposits of public monies.

**COMPREHENSIVE ANNUAL FINANCIAL REPORT (CAFR):** The official annual report for the government entity. It includes five combined statements for each individual fund and account group prepared in conformity with GAAP. It also includes supporting schedules necessary to demonstrate compliance with finance-related legal and contractual provisions, extensive introductory material, and a detailed Statistical Section.

**COUPON:** (a) The annual rate of interest that a bond's issuer promises to pay the bondholder on the bond's face value. (b) A certificate attached to a bond evidencing interest due on a payment date.

**CUSTODY:** A banking service that provides safekeeping for the individual securities in a customer's investment portfolio under a written agreement which also calls for the bank to collect and pay out income, to buy, sell, receive and deliver securities when ordered to do so by the principal.

**DEALER:** A dealer, as opposed to a broker, acts as a principal in all transactions, buying and selling for his own account.

**DEBENTURE:** A bond secured only by the general credit of the issuer.

**DELIVERY VERSUS PAYMENT:** There are two methods of delivery of securities: delivery

versus payment and delivery versus receipt. Delivery versus payment is delivery of securities with an exchange of money for the securities. Delivery versus receipt is delivery of securities with an exchange of a signed receipt for the securities.

**DERIVATIVES:** (1) Financial instruments whose return profile is linked to, or derived from, the movement of one or more underlying index or security, and may include a leveraging factor, or (2) financial contracts based upon notional amounts whose value is derived from an underlying index or security (interest rates, foreign exchange rates, equities or commodities).

**DISCOUNT:** The difference between the cost price of a security and its maturity when quoted at lower than face value. A security selling below original offering price shortly after sale also is considered to be at a discount.

**DISCOUNT SECURITIES:** Non-interest-bearing money market instruments that are issued at a discount and redeemed at maturity for full face value, *e.g.*, U.S. Treasury Bills.

**DIVERSIFICATION:** Dividing investment funds among a variety of securities offering independent returns.

**DUE DILIGENCE:** Such a measure of prudence, activity, assiduity, as is properly to be expected from, and ordinarily exercised by, a reasonable and prudent person under the particular circumstances; not measured by any absolute standard, but depending on the relative facts of the special case.

**FEDERAL CREDIT AGENCIES:** Agencies of the Federal government set up to supply credit to various classes of institutions and individuals, *e.g.*, S&L's, small business firms, students, farmers, farm cooperatives, and exporters.

**FEDERAL DEPOSIT INSURANCE CORPORATION (FDIC):** A federal agency that insures bank deposits, currently up to \$100,000 per deposit.

**FEDERAL FUNDS RATE:** The rate of interest at which Fed funds are traded. This rate is currently pegged by the Federal Reserve through open-market operations.

**FEDERAL HOME LOAN BANKS (FHLB):** Government sponsored wholesale banks (currently 12 regional banks) which lend funds and provide correspondent banking services to member commercial banks, thrift institutions, credit unions and insurance companies. The mission of the FHLBs is to liquefy the housing related assets of its members who must purchase stock in their district Bank.

**FEDERAL NATIONAL MORTGAGE ASSOCIATION (FNMA):** FNMA, like GNMA was chartered under the Federal National Mortgage Association Act in 1938. FNMA is a federal corporation working under the auspices of the Department of Housing and Urban Development (HUD). It is the largest single provider of residential mortgage funds in the United States. Fannie Mae, as the corporation is called, is a private stockholder-owned corporation. The corporation's purchases include a variety of adjustable mortgages and second loans, in addition to fixed-rate

mortgages. FNMA's securities are also highly liquid and are widely accepted. FNMA assumes and guarantees that all security holders will receive timely payment of principal and interest.

**FEDERAL OPEN MARKET COMMITTEE (FOMC):** Consists of seven members of the Federal Reserve Board and five of the twelve Federal Reserve Bank Presidents. The President of the New York Federal Reserve Bank is a permanent member, while the other Presidents serve on a rotating basis. The Committee periodically meets to set Federal Reserve guidelines regarding purchases and sales of Government Securities in the open market as a means of influencing the volume of bank credit and money.

**FEDERAL RESERVE SYSTEM:** The central bank of the United States created by Congress and consisting of a seven-member Board of Governors in Washington, D.C., 12 regional banks and about 5,700 commercial banks that are members of the system.

**GOVERNMENT NATIONAL MORTGAGE ASSOCIATION (GNMA or Ginnie Mae):** Securities influencing the volume of bank credit guaranteed by GNMA and issued by mortgage bankers, commercial banks, savings and loan associations, and other institutions. Security holder is protected by full faith and credit of the U.S. Government. Ginnie Mae securities are backed by the FHA, VA or FmHA mortgages. The term "pass-throughs" is often used to describe Ginnie Maes.

**LIQUIDITY:** A liquid asset is one that can be converted easily and rapidly into cash without a substantial loss of value. In the money market, a security is said to be liquid if the spread between bid and asked prices is narrow and reasonable size can be done at those quotes.

**LOCAL GOVERNMENT INVESTMENT POOL (LGIP):** The aggregate of all funds from political subdivisions that are placed in the custody of the State Treasurer for investment and reinvestment.

**MARKET VALUE:** The price upon which a security is trading and could presumably be purchased or sold.

**MASTER REPURCHASE AGREEMENT:** A written contract covering all future transactions between the parties to repurchase—reverse repurchase agreements that establishes each party's rights in the transactions. A master agreement will often specify, among other things, the right of the buyer-lender to liquidate the underlying securities in the event of default by the seller-borrower.

**MATURITY:** The date upon which the principal or stated value of an investment becomes due and payable.

**MONEY MARKET:** The market in which short-term debt instruments (bills, commercial paper, bankers' acceptances, etc.) are issued and traded.

**NEGOTIABLE BROKERED CERTIFICATE OF DEPOSIT:** A certificate of deposit issued by a financial institution that is guaranteed by the applicable federal deposit insurance limit and that



can be sold in a secondary market but cannot be cashed in before maturity.

**OFFER:** The price asked by a seller of securities. (When you are buying securities, you ask for an offer.) See Asked and Bid.

**OPEN MARKET OPERATIONS:** Purchases and sales of government and certain other securities in the open market by the New York Federal Reserve Bank as directed by the FOMC in order to influence the volume of money and credit in the economy. Purchases inject reserves into the bank system and stimulate growth of money and credit; sales have the opposite effect. Open market operations are the Federal Reserve's most important and most flexible monetary policy tool.

**PORTFOLIO:** Collection of securities held by an investor.

**PRIMARY DEALER:** A group of government securities dealers who submit daily reports of market activity and positions and monthly financial statements to the Federal Reserve Bank of New York and are subject to its informal oversight. Primary dealers include Securities and Exchange Commission (SEC)-registered securities broker-dealers, banks, and a few unregulated firms.

**PRUDENT PERSON RULE:** An investment standard. In some states the law requires that a fiduciary, such as a trustee, may invest money only in a list of securities selected by the custody state—the so-called legal list. In other states the trustee may invest in a security if it is one which would be bought by a prudent person of discretion and intelligence who is seeking a reasonable income and preservation of capital.

**QUALIFIED PUBLIC DEPOSITORIES:** A financial institution which does not claim exemption from the payment of any sales or compensating use or ad valorem taxes under the laws of this state, which has segregated for the benefit of the commission eligible collateral having a value of not less than its maximum liability and which has been approved by the Public Deposit Protection Commission to hold public deposits.

**RATE OF RETURN:** The yield obtainable on a security based on its purchase price or its current market price. This may be the amortized yield to maturity on a bond the current income return.

**REPURCHASE AGREEMENT (RP OR REPO):** A holder of securities sells these securities to an investor with an agreement to repurchase them at a fixed price on a fixed date. The security “buyer” in effect lends the “seller” money for the period of the agreement, and the terms of the agreement are structured to compensate him for this. Dealers use RP extensively to finance their positions. Exception: When the Fed is said to be doing RP, it is lending money, that is, increasing bank reserves.

**SAFEKEEPING:** A service to customers rendered by banks for a fee whereby securities and valuables of all types and descriptions are held in the bank's vaults for protection.

**SECONDARY MARKET:** A market made for the purchase and sale of outstanding issues following the initial distribution.

**SECURITIES & EXCHANGE COMMISSION:** Agency created by Congress to protect investors in securities transactions by administering securities legislation.

**SEC RULE 15C3-1:** See Uniform Net Capital Rule.

**STRUCTURED NOTES:** Notes issued by Government Sponsored Enterprises (FHLB, FNMA, SLMA, etc.) and Corporations which have imbedded options (e.g., call features, step-up coupons, floating rate coupons, derivative-based returns) into their debt structure. Their market performance is impacted by the fluctuation of interest rates, the volatility of the imbedded options and shifts in the shape of the yield curve.

**TREASURY BILLS:** A non-interest-bearing discount security issued by the U.S. Treasury to finance the national debt. Most bills are issued to mature in three months, six months, or one year.

**TREASURY BONDS:** Long-term coupon-bearing U.S. Treasury securities issued as direct obligations of the U.S. Government and having initial maturities of more than 10 years.

**TREASURY NOTES:** Medium-term coupon-bearing U.S. Treasury securities issued as direct obligations of the U.S. Government and having initial maturities from two to 10 years.

**UNIFORM NET CAPITAL RULE:** Securities and Exchange Commission requirement that member firms as well as nonmember broker-dealers in securities maintain a maximum ratio of indebtedness to liquid capital of 15 to 1; also called net capital rule and net capital ratio. Indebtedness covers all money owed to a firm, including margin loans and commitments to purchase securities, one reason new public issues are spread among members of underwriting syndicates. Liquid capital includes cash and assets easily converted into cash.

**YIELD:** The rate of annual income returns on an investment, expressed as a percentage. (a) **INCOME YIELD** is obtained by dividing the current dollar income by the current market price for the security. (b) **NET YIELD** or **YIELD TO MATURITY** is the current income yield minus any premium above par or plus any discount from par in purchase price, with the adjustment spread over the period from the date of purchase to the date of maturity of the bond.

# MURRAY CITY INVESTMENT POLICY

## I. POLICY

It shall be the policy of Murray City Corporation to invest in public funds in a manner which will provide for **Safety of Principal/Capital, Liquidity, and Rate of Return**, respectively. It shall also be the policy of the City that all invested funds shall be made in accordance with applicable State and local statutes, specifically the Money Management Act (referred to hereafter as "the Act") which provisions are hereby incorporated as part of this policy. Effective cash flow management and resulting cash investment practices are recognized as essential to good fiscal management and control.

## II. SCOPE

This investment policy shall apply to all financial assets of the City including all component units. These funds and component units are accounted for in the Murray City Comprehensive Annual Financial Report and currently includes:

General Fund	Murray Parkway Fund
Power Fund	Cemetery Perpetual Care
Water Fund	Senior 503 (c) Fund
Waste Water Fund	Storm Water Fund
Capital Improvement Fund	Central Garage Fund
Risk Fund	Redevelopment Agency Fund
Library Fund	Municipal Building Authority Fund
Solid Waste Fund	Telecommunications Fund

Any new funds created will also be subject to this investment policy, to State statute, and rulings of the State Money Management Council.

## III. PRUDENCE

Investments shall be made with judgment and care, under circumstances then prevailing, which persons of prudence, discretion and intelligence exercise in the management of their own affairs, not for speculation, but for investment, considering the probable safety of their capital as well as the probable income to be derived. The standard of prudence to be used by investment officials shall be the "**prudent person**" standard and shall be applied in the context of managing an overall portfolio. Investment officers acting in accordance with written procedures and this investment policy and exercising due diligence shall be relieved of personal responsibility for an

individual security's credit risk or market price changes, provided deviations from expectations are reported in a timely fashion and appropriate action is taken to control adverse developments.

#### **~~IV~~4. OBJECTIVE**

The primary objectives, in priority order of Murray City Corporation's investment activities shall be:

##### **~~1~~A. Safety of Principal.**

Safety of principal/capital is the foremost objective of the investment program. Investments of Murray City Corporation shall be undertaken in a manner that seeks to ensure preservation of capital in the overall portfolio. To attain this objective, **diversification** is required in order that potential losses on individual securities do not exceed the income generated from the remainder of the portfolio.

##### **~~2~~B. Liquidity.**

Murray City's investment portfolio will remain sufficiently liquid to enable the City to meet all operation requirements which might be reasonably anticipated. This policy will include a portion of the portfolio to be placed in money market mutual funds or the Utah State Treasurer's Pool which offer same-day liquidity for short term funds.

##### **~~3~~C. Yield (Return on Investment)**

Murray City's investment portfolio shall be designed with the objective of attaining a market rate of return throughout budgetary and economic cycles, considering the investment risk constraints and the cash flow characteristics of the portfolio.

#### **~~V~~5. DELEGATION OF AUTHORITY**

Authority to manage the City's investment program is derived from Utah Annotated, 10-6-141 1953, as amended. The City Council and Mayor have assigned the responsibility for conducting investment transactions to the City Treasurer and/or the City Finance and Administration Director, who shall oversee management and establish procedures for the operation of the investment program. In the event of an emergency and the unavailability of the City Treasurer, the Finance and Administration Director is authorized to conduct the City's investment transactions. No person may engage in an investment transaction except as provided under the terms of this policy and the general policies and procedures as adopted by the City.

#### **~~VI~~6. ETHICS AND CONFLICTS OF INTEREST.**

Investment officials shall recognize that the investment portfolio is subject to public review and evaluation.

The overall program shall be designed and managed with a degree of professionalism worthy of the public trust. Officers and employees involved in the investment process shall refrain from personal business activity that could conflict with proper executions of the investment program, or which could impair their ability to make impartial investment decisions. Employees and investment officials shall avoid any material financial interests in financial institutions that conduct business within this jurisdiction, and they shall further avoid any large personal financial/investment positions that could be related to the performance of Murray City's portfolio. It shall be the responsibility of employees and investment officials to report to the City Finance and Administration Director any conflicts of interest as stated in this section of the investment policy.

## **~~VH~~7. AUTHORIZED INVESTMENTS**

Investments shall be limited to those listed in exhibit A in accordance with those authorized by 51-7-11 of the Act. The City Treasurer shall ensure that all purchases and sales of securities are settled within 15 days of the trade date. In addition, investments are further subject to the following parameters:

~~1A.~~ Certificates of Deposits: Certificates of Deposits (CD) investment shall be made with institutions having offices within the State of Utah and will be made based on the highest interest rate available at the time the investment is made. Interest on Certificates of Deposit greater than \$250,000 is required to be computed over a 360- day/year basis. Since time deposits are not liquid, no more than 25% of the investment portfolio may be in this investment type.

~~2B.~~ Negotiable Certificates of Deposits: as allowed under the Act.

~~3C.~~ Diversification by Issuer: The City will diversify its investments by institution (issuer). Diversification of investments with a single institution must comply with applicable rules of the Act, specifically:

~~I.(1)~~ No more than 20% of funds may be invested in any one permitted qualified out-of-state issuer of certificates of deposit institution (Rule 10, 5).

~~II.(2)~~ No more than 10% of the total portfolio with a single Commercial Paper or corporate Notes issuer if the portfolio is \$10,000,000 or less (Rule 17, 5).

~~III.(3)~~ No more than \$1,000,000 in a single Commercial Paper or Corporates Notes issuer if the portfolio is greater than \$10,000,000 but less than \$20,000,000 (Rule 17, 5).

~~IV.(4)~~ No more than 5% of the total portfolio with a single Commercial Paper or Corporate Notes issuer if the portfolio is \$20,000,000 or more (Rule 17,

5).

~~V.(5)~~ May not exceed the maximum amount of funds allowed to be held by any qualified depository as reported quarterly by the State Council (Rule II)

~~VI.(6)~~ Further, for issuers which are not covered by rules or statute, the City will restrict its investments to no more than 20% with a single issuer with the exception of funds invested with the Utah State Treasurer's Pool (referred to hereafter as "The State Pool"), U.S. Treasury securities, or funds held in trust (i.e. construction, sinking, or reserve bond funds, etc.).

~~4.D.~~ Diversification by Investment Type: The City will diversify its investments by investment type. It will be the policy to restrict investments to a maximum of 25% of the portfolio within a single investment type; i.e. no more than 25% in commercial paper, repos, etc. This restriction does not apply to the State Pool; U.S. Treasury Bonds, Notes and Bills; and U.S. Government Agency Obligations. All percentages are calculated as of the date of purchase.

~~5.E.~~ Maximum Maturities: To the extent possible, the City shall attempt to match its investments with anticipated cash flow requirements. Unless matched to a specific cash flow, the City will not directly invest in securities maturing more than three years from the date of purchase or in accordance with state and local statutes. U.S. Treasury Bonds, Notes and Bills; and U.S. Government Agency Obligations and negotiable Certificates of Deposit under the insured limit, shall have a maximum maturity of five years.

~~6.F.~~ Reserve funds and other funds with longer term investment horizons may be invested in securities exceeding two years if maturities of such investments are made to coincide as nearly as practicable with the funds expected use.

## ~~VIII.~~ **SAFEKEEPING AND CUSTODY**

~~1A.~~ Authorized Dealers and Institutions-

### ~~CERTIFIED DEALERS~~

\_\_\_\_ (1) Certified Dealers and Institutions: Murray City will make investments only \_\_\_\_  
\_\_\_\_ with dealers and institutions which are certified each quarter by the State \_\_\_\_  
\_\_\_\_ Money Management Council and any other applicable sections or rules as \_\_\_\_  
\_\_\_\_ may be found in the Act. Dealer Certification includes and is not limited to \_\_\_\_  
\_\_\_\_ the following criteria as specified by Rule 16 of the Act:

~~A.~~ (a) \_\_\_\_ Proof of status as a primary reporting dealer including \_\_\_\_



\_\_\_\_\_ recognition by the Federal Reserve Bank.

~~B.~~ (b) Maintain an office and resident principal in Utah if applicant \_\_\_\_\_  
\_\_\_\_\_ is not a primary reporting dealer.

~~C.~~ (c) Proof of registration with the Utah Securities Division.

~~D.~~ (d) Certificate of Good Standing issued by the Utah \_\_\_\_\_  
\_\_\_\_\_ Corporation Division of the Department of Commerce.

~~E.~~ (e) Financial statements prepared by a Certified Public Accountant.

~~F.~~ (f) Net Capital of at least five percent (5%) of aggregate debt balances

~~G.~~ (g) Total Capital of (i) at least \$10 million or (ii) at least \$25 \_\_\_\_\_  
\_\_\_\_\_ million if applicant is a wholly owned subsidiary.

~~H.~~ (h) Proof of registration under the Government Securities Act of 1986.

~~I.~~ (i) Copies of all agreement's applicant requires to be signed by public \_\_\_\_\_  
\_\_\_\_\_ treasurers.

~~J.~~ (j) A notarized statement that the agent is familiar with the Money \_\_\_\_\_  
\_\_\_\_\_ Management Act.

(2) ~~Certified Investment Advisors: For certified investment advisors under the Utah Money Management Act, the following criteria will be used:~~ Certified Investment Advisors are firms that act as an agent and invest funds on behalf of the City in an advisory capacity. The City Treasurer may retain the services of outside managers to invest funds for the City. ~~Qualified outside advisors must meet the following minimum criteria: For certified investment advisors under the Utah Money Management Act, the following criteria will be used:~~

~~A.~~ (a) Be either an SEC Registered Investment Advisor under the Investment \_\_\_\_\_  
\_\_\_\_\_ Advisors Act of 1940 or a Certified Bank Money Manager.

~~B.~~ (b) Maintain an office and resident principal in Utah.

~~C.~~ (c) A notarized statement that the advisor is familiar with the Money \_\_\_\_\_  
\_\_\_\_\_ Management Act.

~~3.~~ (3) Reviews Required:;

- ~~(a.)~~ All investment managers must direct all investment transactions through dealers certified by the State Money Management Council and selected by the City through the process outlined above. The performance and service levels of money managers shall be reviewed at least annually.
- ~~(b.)~~ A current copy, reviewed at least annually, of the State Money Management Act and Rules of the State Money Management Council.
- ~~(c.)~~ Review quarterly, a copy of the approved list of depository institutions that have been Qualified as depositories to receive public funds. Also included will be a listing of allowable Maximum Amount of Public Funds allowed per institution.
- ~~(d.)~~ Review quarterly, a copy of the listing of Certified Dealers and their Agents who are certified to receive Public Funds.

4. ~~(4)~~ Competitive Bidding: The City will require competitive bidding for long-term investment management of advisory services. Competitive bidding for such services may be conducted every 10 years or sooner if the agreed upon services are not being fulfilled.

**~~2B.~~ INTERNAL CONTROLS Internal Controls**

\_\_\_\_\_ The City Treasurer is responsible for establishing and maintaining an internal control \_\_\_\_\_ structure designed to ensure that the funds of the City are protected from loss, theft or \_\_\_\_\_ misuse. The internal control structure shall be designed to provide reasonable assurance \_\_\_\_\_ that these objectives are met. The concept of reasonable assurance recognizes that (1) the \_\_\_\_\_ cost of a control should not exceed the benefits likely to be derived and (2) the valuation of \_\_\_\_\_ costs and benefits requires estimates and judgments by management.

\_\_\_\_\_ Accordingly, the City Treasurer shall establish a process for independent review by such \_\_\_\_\_ means as established by the general financial policies and procedures of the City and the \_\_\_\_\_ City Finance and Administration Director. This review shall address the following points:

- ~~A.~~ (1) \_\_\_\_\_ Control of collusion.
- ~~B.~~ (2) \_\_\_\_\_ Separation of transaction authority from accounting and record keeping
- ~~C.~~ (3) \_\_\_\_\_ Custodial safekeeping.
- ~~D.~~ (4) \_\_\_\_\_ Avoidance of physical delivery of securities.
- ~~E.~~ (5) \_\_\_\_\_ Written confirmation of transactions for investment and wire transfers.
- (6) \_\_\_\_\_ Development of a wire transfer agreement with the lead bank and \_\_\_\_\_ third-party custodian.

### **3C. DELIVERY vs. PAYMENT**

\_\_\_\_\_ All security transactions will be executed by delivery vs. payment (DVP) to ensure that \_\_\_\_\_ securities are deposited in an eligible financial institution prior to the release of funds. \_\_\_\_\_ Securities will be held by a third-party custodian in a separate account in the name of the \_\_\_\_\_ City and evidenced by safekeeping receipts issued to the City Treasurer. The third-party \_\_\_\_\_ custodian must not be required to be pledged by the third-party custodian.

### **IX9. PERFORMANCE STANDARDS**

The investment portfolio will be designed to obtain a market average rate of return during budgetary and economic cycles, considering the City's investment risk constraints and cash flow needs. In keeping with the State of Utah statutes and the City's investment strategy, funds will be placed for investment and not speculation, (i.e. technically referred to as a passive investment strategy). Given this strategy, the basis used by the City Treasurer to determine whether market yields are being achieved shall be the six-month U.S. Treasury Bill and for sweep accounts (overnight repo account) the average Fed Funds rate.

### **X10. MAXIMUM MATURITIES**

To the extent possible, Murray City will attempt to match investments with anticipated cash requirements. Unless matched to a specific cash flow, Murray City will not directly invest in securities maturing more than 15 months for fixed rate corporate bonds, three (3) years for variable rate corporate bonds, and 5 years for government agency, negotiable CDs under insurance limits and treasury bonds from the date of purchase. However, the maximum maturity restrictions shall not apply to collateral used for qualified repurchase agreements in which the City may participate.

### **XI11. MASTER REPURCHASE AGREEMENT**

After issuing an RFP to all qualified institutions for all banking services and awarding the selection of the institution receiving said bid, a **MASTER REPURCHASE AGREEMENT** will be signed by the City and said institution. The City Treasurer shall have on file a copy of this agreement prior to entering into any repurchase agreements with said firm. Any variances to this document shall be signed by all parties to the agreement. The Public Securities Association Master Repurchase Agreement shall govern all repurchase agreements entered by the City.

### **XI12. INVESTMENT POOLS/MUTUAL FUNDS**

The City upon thorough investigation of the pool/fund, will require the following from the Utah Public Treasurers' Investment Fund prior to any investing with said pool:

- A. Monthly statement detailing all transactions on each investment account held by the City such as:

(1-) Date and account number for each account.

- (2.) Reference date for each transaction
- (3.) All deposits and withdrawals listed by date.
- (4.) Report period covered
- (5.) Balance for each account
- (6.) Account Summary: beginning balance, deposits in the period, withdrawals in the period, ending balance, gross earnings, fee (0%), net earnings, average daily balance  
gross earnings rate, net earnings rate.  
~~1. Beginning balance, deposits in the period, withdrawals in period, ending balance, gross earnings, fee (0%), net earnings, average daily balance, gross earnings rate, net earnings rate.~~

### **~~XIII~~13.REPORTING**

The City Treasurer shall provide such reports as may be required by law or ordinance, or as may be required by the Mayor, City Council, or City Finance and Administration Director. In addition, the City Treasurer shall provide such reports as may be reasonably required by departments, boards or commissions for which the City Treasurer is investing funds.

The City Treasurer will also report the status of investments on a semi-annual basis on or before January 31 and July 31 of each year as requested by the State Council as required by 51-7-15 of the Money Management Act.

### **~~XIV~~14.INVESTMENT POLICY ADOPTION**

Murray City's Investment Policy shall be adopted by resolution of the City Council and approved by the Mayor. The policy shall be reviewed on an annual basis. Any changes must be approved by ~~the individual(s) charged with maintaining compliance with the policy~~ the City Treasurer and the Finance and Administration Director as well as the City Council and Mayor.

## Exhibit A

### AUTHORIZED INVESTMENTS

The following list contains investments authorized by the 51-7-11 of the Utah State Money Management Act. The Act should be referred to for additional information pertaining to each investment type.

<b><u>Investment Type</u></b>	<b><u>Maximum Maturity</u></b>	<b><u>Credit Quality Requirements</u></b>
<hr/>		
U.S. Treasury		
Bills		None
Notes		None
Bonds		None
U.S. Government Agency		
Federal Farm Credit Banks (FFCB)		None
Federal Home Loan Banks (FHLB)		None
Federal National Mortgage Assn. (FNMA)		None
Federal Loan Marketing Assn. (FNMA)		None
Federal Home Loan Mortgage Corp. (FHLMC)		None
Federal Agriculture Mortgage Corp. (FAMC)		None
Tennessee Valley Authority		None
Money Market		
Bankers Acceptances	270 days or less	Fed Reserve eligible
Commercial Paper	270 days or less	A1/P1, 1s <sup>t</sup> Tier*
Neg. Certificates of Deposit	365 days or less	None
Variable Rate	Repriced quarterly or semi-annually	
	3 years or less	Fixed Rate
Non-qualifying Repurchase Agreements		15 months or less
Non-qualifying Reverse Repurchase Agreements		

Corporations

None

None, requires collateral None, requires collateral

Cannot exceed 5% of portfolio

A or higher, publicly traded\*



Variable Rate (Cannot be mortgage-related products)	Repriced semi-annually 3 years or less	A or higher, publicly traded*
Municipal Obligations		All must be issued by the State or any of its municipalities
General Obligation		
Tax Anticipation		
Assessment Bonds		
Revenue Bonds		
Bank Deposits		
Collateralized Deposits	365 days or less	None
Time Deposits		360 day/basis if over \$100,000
Mutual Funds		SEC Rule 2a-7
Money Market Funds		None
Utah Public Treasurers' Investment Fund (Pool)		None
Negotiable Brokered Certificates of Deposit		
Fixed, Callable, Step Up, Floating Rate	5 years or less	Price no more than par, purchased par value not to exceed 97% of FDIC limit

**\*Investment must be rated by two national recognized statistical rating organizations, one of which must be Moody's Investor Service or Standard & Poor's.**

## **GLOSSARY**

**AGENCIES:** Federal agency securities and/or Government-sponsored enterprises.

**ASKED:** The price at which securities are offered.

**BANKERS' ACCEPTANCE (BA):** A draft or bill or exchange accepted by a bank or trust company. The accepting institution guarantees payment of the bill, as well as the issuer.

**BENCHMARK:** A comparative base for measuring the performance or risk tolerance of the investment portfolio. A benchmark should represent a close correlation to the level of risk and the average duration of the portfolio's investments.

**BID:** The price offered by a buyer of securities. (When you are selling securities, you ask for a bid.) See Offer.

**BROKER:** A broker brings buyers and sellers together for a commission.

**CERTIFICATE OF DEPOSIT (CD):** A time deposit with a specific maturity evidenced by a certificate. Large-denomination CD's are typically negotiable.

**COLLATERAL:** Securities, evidence of deposit or other property which a borrower pledges to secure repayment of a loan. Also refers to securities pledged by a bank to secure deposits of public monies.

**COMPREHENSIVE ANNUAL FINANCIAL REPORT (CAFR):** The official annual report for the government entity. It includes five combined statements for each individual fund and account group prepared in conformity with GAAP. It also includes supporting schedules necessary to demonstrate compliance with finance-related legal and contractual provisions, extensive introductory material, and a detailed Statistical Section.

**COUPON:** (a) The annual rate of interest that a bond's issuer promises to pay the bondholder on the bond's face value. (b) A certificate attached to a bond evidencing interest due on a payment date.

**CUSTODY:** A banking service that provides safekeeping for the individual securities in a customer's investment portfolio under a written agreement which also calls for the bank to collect and pay out income, to buy, sell, receive and deliver securities when ordered to do so by the principal.

**DEALER:** A dealer, as opposed to a broker, acts as a principal in all transactions, buying and selling for his own account.

**DEBENTURE:** A bond secured only by the general credit of the issuer.

**DELIVERY VERSUS PAYMENT:** There are two methods of delivery of securities: delivery versus payment and delivery versus receipt. Delivery versus payment is delivery of securities with an exchange of money for the securities. Delivery versus receipt is delivery of securities with an exchange of a signed receipt for the securities.

**DERIVATIVES:** (1) Financial instruments whose return profile is linked to, or derived from, the movement of one or more underlying index or security, and may include a leveraging factor, or (2) financial contracts based upon notional amounts whose value is derived from an underlying index or security (interest rates, foreign exchange rates, equities or commodities).

**DISCOUNT:** The difference between the cost price of a security and its maturity when quoted at lower than face value. A security selling below original offering price shortly after sale also is considered to be at a discount.

**DISCOUNT SECURITIES:** Non-interest-bearing money market instruments that are issued at a discount and redeemed at maturity for full face value, *e.g.*, U.S. Treasury Bills.

**DIVERSIFICATION:** Dividing investment funds among a variety of securities offering independent returns.

**DUE DILIGENCE:** Such a measure of prudence, activity, assiduity, as is properly to be expected from, and ordinarily exercised by, a reasonable and prudent person under the particular circumstances; not measured by any absolute standard, but depending on the relative facts of the special case.

**FEDERAL CREDIT AGENCIES:** Agencies of the Federal government set up to supply credit to various classes of institutions and individuals, *e.g.*, S&L's, small business firms, students, farmers, farm cooperatives, and exporters.

**FEDERAL DEPOSIT INSURANCE CORPORATION (FDIC):** A federal agency that insures bank deposits, currently up to \$100,000 per deposit.

**FEDERAL FUNDS RATE:** The rate of interest at which Fed funds are traded. This rate is currently pegged by the Federal Reserve through open-market operations.

**FEDERAL HOME LOAN BANKS (FHLB):** Government sponsored wholesale banks (currently 12 regional banks) which lend funds and provide correspondent banking services to member commercial banks, thrift institutions, credit unions and insurance companies. The mission of the FHLBs is to liquefy the housing related assets of its members who must purchase stock in their district Bank.

**FEDERAL NATIONAL MORTGAGE ASSOCIATION (FNMA):** FNMA, like GNMA was chartered under the Federal National Mortgage Association Act in 1938. FNMA is a federal corporation working under the auspices of the Department of Housing and Urban Development (HUD). It is the largest single provider of residential mortgage funds in the United States. Fannie Mae, as the

corporation is called, is a private stockholder-owned corporation. The corporation's purchases include a variety of adjustable mortgages and second loans, in addition to fixed-rate mortgages. FNMA's securities are also highly liquid and are widely accepted. FNMA assumes and guarantees that all security holders will receive timely payment of principal and interest.

**FEDERAL OPEN MARKET COMMITTEE (FOMC):** Consists of seven members of the Federal Reserve Board and five of the twelve Federal Reserve Bank Presidents. The President of the New York Federal Reserve Bank is a permanent member, while the other Presidents serve on a rotating basis. The Committee periodically meets to set Federal Reserve guidelines regarding purchases and sales of Government Securities in the open market as a means of influencing the volume of bank credit and money.

**FEDERAL RESERVE SYSTEM:** The central bank of the United States created by Congress and consisting of a seven-member Board of Governors in Washington, D.C., 12 regional banks and about 5,700 commercial banks that are members of the system.

**GOVERNMENT NATIONAL MORTGAGE ASSOCIATION (GNMA or Ginnie Mae):** Securities influencing the volume of bank credit guaranteed by GNMA and issued by mortgage bankers, commercial banks, savings and loan associations, and other institutions. Security holder is protected by full faith and credit of the U.S. Government. Ginnie Mae securities are backed by the FHA, VA or FmHA mortgages. The term "pass-throughs" is often used to describe Ginnie Maes.

**LIQUIDITY:** A liquid asset is one that can be converted easily and rapidly into cash without a substantial loss of value. In the money market, a security is said to be liquid if the spread between bid and asked prices is narrow and reasonable size can be done at those quotes.

**LOCAL GOVERNMENT INVESTMENT POOL (LGIP):** The aggregate of all funds from political subdivisions that are placed in the custody of the State Treasurer for investment and reinvestment.

**MARKET VALUE:** The price upon which a security is trading and could presumably be purchased or sold.

**MASTER REPURCHASE AGREEMENT:** A written contract covering all future transactions between the parties to repurchase-reverse repurchase agreements that establishes each party's rights in the transactions. A master agreement will often specify, among other things, the right of the buyer-lender to liquidate the underlying securities in the event of default by the seller-borrower.

**MATURITY:** The date upon which the principal or stated value of an investment becomes due and payable.

**MONEY MARKET:** The market in which short-term debt instruments (bills, commercial paper, bankers' acceptances, etc.) are issued and traded.

**NEGOTIABLE BROKERED CERTIFICATE OF DEPOSIT:** A certificate of deposit issued by a financial institution that is guaranteed by the applicable federal deposit insurance limit and that can be sold in a secondary market but cannot be cashed in before maturity.

**OFFER:** The price asked by a seller of securities. (When you are buying securities, you ask for an offer.) See Asked and Bid.

**OPEN MARKET OPERATIONS:** Purchases and sales of government and certain other securities in the open market by the New York Federal Reserve Bank as directed by the FOMC in order to influence the volume of money and credit in the economy. Purchases inject reserves into the bank system and stimulate growth of money and credit; sales have the opposite effect. Open market operations are the Federal Reserve's most important and most flexible monetary policy tool.

**PORTFOLIO:** Collection of securities held by an investor.

**PRIMARY DEALER:** A group of government securities dealers who submit daily reports of market activity and positions and monthly financial statements to the Federal Reserve Bank of New York and are subject to its informal oversight. Primary dealers include Securities and Exchange Commission (SEC)-registered securities broker-dealers, banks, and a few unregulated firms.

**PRUDENT PERSON RULE:** An investment standard. In some states the law requires that a fiduciary, such as a trustee, may invest money only in a list of securities selected by the custody state-the so-called legal list. In other states the trustee may invest in a security if it is one which would be bought by a prudent person of discretion and intelligence who is seeking a reasonable income and preservation of capital.

**QUALIFIED PUBLIC DEPOSITORIES:** A financial institution which does not claim exemption from the payment of any sales or compensating use or ad valorem taxes under the laws of this state, which has segregated for the benefit of the commission eligible collateral having a value of not less than its maximum liability and which has been approved by the Public Deposit Protection Commission to hold public deposits.

**RATE OF RETURN:** The yield obtainable on a security based on its purchase price or its current market price. This may be the amortized yield to maturity on a bond the current income return.

**REPURCHASE AGREEMENT (RP OR REPO):** A holder of securities sells these securities to an investor with an agreement to repurchase them at a fixed price on a fixed date. The security "buyer" in effect lends the "seller" money for the period of the agreement, and the terms of the agreement are structured to compensate him for this. Dealers use RP extensively to finance their positions. Exception: When the Fed is said to be doing RP, it is lending money, that is, increasing bank reserves.

**SAFEKEEPING:** A service to customers rendered by banks for a fee whereby securities and valuables of all types and descriptions are held in the bank's vaults for protection.

**SECONDARY MARKET:** A market made for the purchase and sale of outstanding issues following the initial distribution.

**SECURITIES & EXCHANGE COMMISSION:** Agency created by Congress to protect investors in securities transactions by administering securities legislation.

**SEC RULE 15C3-1:** See Uniform Net Capital Rule.

**STRUCTURED NOTES:** Notes issued by Government Sponsored Enterprises (FHLB, FNMA, SLMA, etc.) and Corporations which have imbedded options (e.g., call features, step-up coupons, floating rate coupons, derivative-based returns) into their debt structure. Their market performance is impacted by the fluctuation of interest rates, the volatility of the imbedded options and shifts in the shape of the yield curve.

**TREASURY BILLS:** A non-interest-bearing discount security issued by the U.S. Treasury to finance the national debt. Most bills are issued to mature in three months, six months, or one year.

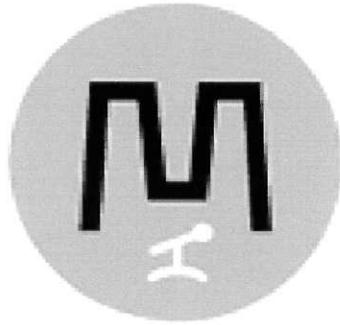
**TREASURY BONDS:** Long-term coupon-bearing U.S. Treasury securities issued as direct obligations of the U.S. Government and having initial maturities of more than 10 years.

**TREASURY NOTES:** Medium-term coupon-bearing U.S. Treasury securities issued as direct obligations of the U.S. Government and having initial maturities from two to 10 years.

**UNIFORM NET CAPITAL RULE:** Securities and Exchange Commission requirement that member firms as well as nonmember broker-dealers in securities maintain a maximum ratio of indebtedness to liquid capital of 15 to 1; also called net capital rule and net capital ratio. Indebtedness covers all money owed to a firm, including margin loans and commitments to purchase securities, one reason new public issues are spread among members of underwriting syndicates. Liquid capital includes cash and assets easily converted into cash.

**YIELD:** The rate of annual income returns on an investment, expressed as a percentage. (a) **INCOME YIELD** is obtained by dividing the current dollar income by the current market price for the security. (b) **NET YIELD** or **YIELD TO MATURITY** is the current income yield minus any premium above par or plus any discount from par in purchase price, with the adjustment spread over the period from the date of purchase to the date of maturity of the bond.





**MURRAY**  
CITY COUNCIL

# Mayor's Report And Questions



**MURRAY**  
CITY COUNCIL

**Adjournment**