



COMMISSION ON HOUSING AFFORDABILITY MEETING MINUTES

MEETING WAS HELD TUESDAY, SEPTEMBER 3, 2024

1:00 P.M. – 2:30 P.M.

THE MEETING WAS CONDUCTED IN PERSON AND ALSO VIA ZOOM AT
UTAH STATE CAPITOL – COMMISSION ROOM #445

AN AUDIO RECORDING OF THIS MEETING CAN BE FOUND AT [HTTPS://WWW.UTAH.GOV/PMN/FILES/1164833.M4A](https://www.utah.gov/pmn/files/1164833.m4a)

MATERIALS COVERED AT THE MEETING AND REFERENCED IN THESE MINUTES CAN BE FOUND AT
[HTTPS://WWW.UTAH.GOV/PMN/SITEMAP/NOTICE/920915.HTML](https://www.utah.gov/pmn/sitemap/notice/920915.html)

SENATOR LINCOLN FILLMORE AND REPRESENTATIVE STEPHEN WHYTE COCHAIR THIS COMMISSION

COMMISSION MEMBERS PRESENT:

LINCOLN FILLMORE COCHAIR
STEPHEN WHYTE COCHAIR
JOEL BRISCOE
STEPHEN WALDRIP
CHRISTINA OLIVER
ABBY HUNSAKER
BETH HOLBROOK
DAVID DAMSCHEN
WAYNE NIEDERHAUSER
MICHAEL OSTERMILLER
NICHOLAS BERGER
JANICE KIMBALL
ANDREW JOHNSTON
TOM MACDONALD
DANNY WALZ
DINA BLAES
RACHELLE CUSTER
GINGER CHINN

REPRESENTING:

SENATOR
REPRESENTATIVE
REPRESENTATIVE
EXECUTIVE DIRECTOR DWS DESIGNEE
DIRECTOR, HOUSING & COMMUNITY DEVELOPMENT
EXECUTIVE DIRECTOR OF GOEO DESIGNEE
UTAH TRANSIT AUTHORITY DESIGNEE
UTAH HOUSING CORPORATION PRESIDENT
STATE HOMELESSNESS COORDINATOR
UTAH ASSOCIATION OF REALTORS
UTAH BANKERS ASSOCIATION
PUBLIC HOUSING AUTHORITIES
ULCT (MUNICIPAL GOVERNMENT, SALT LAKE CITY)
ULCT (MUNICIPAL GOVERNMENT)
URA (REPRESENTATIVE FOR RDAs/CRA's)
UTAH ASSOCIATION OF COUNTIES (COUNTY GOVERNMENT 1ST CLASS)
UTAH ASSOCIATION OF COUNTIES (COUNTY GOVERNMENT 3RD-6TH CLASS)
SALT LAKE CHAMBER

COMMISSION MEMBERS ABSENT:

CHRISTOPHER GAMVROULAS

GUESTS PRESENTING AS PART OF THE AGENDA, SPECIFICALLY WELCOMED BY THE COCHAIRS OR REFERENCED IN THESE MINUTES:

DEJAN ESKIC, KEM C GARDNER POLICY INSTITUTE
NATHAN BRADY, OFFICE OF LEGISLATIVE RESEARCH AND
GENERAL COUNSEL
KARSON EILERS, UTAH LEAGUE OF CITIES AND TOWNS

SUPPORT STAFF PRESENT:

ADRIAN COUNCILL
ALYSSA GAMBLE
AMANDA McPECK
CLAIRE HARRISON

ELLIOT LAWRENCE
EMILY WILLIS
JANELL QUIROZ
JENNIFER DOMENICI
JENNIFER EDWARDS

McKENNA MARCHANT
DR. RICHIE WILCOX
RHONDA BAILEY
SIVAN NIZAN

- I. WELCOME & INTRODUCTIONS – Co CHAIRS
 - A. THE CoCHAIRS OPENED THE MEETING WITH AT 1:09 PM AND WELCOMED THE COMMISSIONERS AND ATTENDEES.
- II. PUBLIC COMMENTS
 - A. NO PUBLIC COMMENTS WERE ENTERED PRIOR TO THE MEETING, LIVE IN PERSON DURING THE MEETING OR LIVE ONLINE DURING THE MEETING.
- III. APPROVAL OF MEETING MINUTES
 - A. A MOTION TO APPROVE THE MEETING MINUTES FROM JUNE 25, 2024, WAS MADE BY COMMISSIONER CHRISTINA OLIVER AND SECONDED BY COMMISSION STEVE WALDRIP. THAT MOTION WAS PASSED BY A VOTE OF AFFIRMATION FROM ALL THE COMMISSIONERS PRESENT.
- IV. CURRENT STATE OF HOUSING REPORT FROM DEJAN ESKIC OF THE KEM C GARDNER POLICY INSTITUTE
 - A. DEJAN ESKIC DISCUSSED THE CURRENT STATE OF HOUSING BASED ON THE RESEARCH PERFORMED AT THE KEM C GARDNER POLICY INSTITUTE. HE BEGAN WITH CURRENT HOUSING SHORTAGES AND PROJECTED SHORTAGES. HE SPOKE ABOUT THE INCOME REQUIRED TO PURCHASE THE MEDIAN PRICED HOME AROUND THE STATE OF UTAH. HE PRESENTED THE STUDY'S CALCULATED STARTER HOMES NEEDED. THE COMMISSIONERS ADDED QUESTIONS AND COMMENTS ABOUT THE INFORMATION PERHAPS BEING SKEWED BECAUSE IT IS DISCUSSING A RENTER OR FIRST-TIME BUYER'S FINANCIAL PROSPECTS OF BEING ABLE TO BY A MEDIAN PRICED HOME BUT THE DATA THAT MAKES FOR SENSE TO SEE WOULD BE A FIRST-TIME HOME BUYERS ABILITY TO BUY A LOWER PRICED OR "STARTER HOME" AND NOT THE MEDIAN HOME. THE ASK IS TO SEE THE DATA WITH A LOWER PRICED HOME METRIC, DATA AROUND AVAILABILITY OF LOWER PRICED HOMES AND DATA OF BUYERS THAT COULD DO 5% DOWN INSTEAD OF 10% DOWN DUE TO AVAILABILITY OF DOWN PAYMENT ASSISTANCE.
 - B. PRESENTATION FROM DEJAN ESKIC CAN BE FOUND HERE <https://www.utah.gov/pmn/files/1164375.pdf>
- V. PERFORMANCE AUDIT OF UTAH HOUSING POLICY UPDATE FROM NATHAN BRADY, OFFICE OF LEGISLATIVE RESEARCH AND GENERAL COUNSEL
 - A. NATHAN BRADY SHARED THE HOUSING POLICY AUDIT THAT WAS DONE BY THE LEGISLATIVE AUDITOR GENERAL'S OFFICE BY READING THROUGH THE HIGH LEVEL RECOMMENDATIONS. CoCHAIR SENATOR FILLMORE THEN EXPLAINED THAT HE AND COCHAIR REPRESENTATIVE WHYTE HAD REVIEWED THE INFORMATION PRESENTED BY NATHAN BRADY AND HAD BEGUN WORKING WITH THE POLITICAL SUBDIVISIONS COMMITTEE TO PUT POLICY IN A PIECE OF LEGISLATION TO BE ADOPTED AS A COMMITTEE BILL BY THAT LEGISLATIVE COMMITTEE AROUND THESE RECOMMENDATIONS. CoCHAIR SENATOR FILLMORE ASKED THE COMMISSION TO EXPRESS FEEDBACK AROUND THE RECOMMENDED THOUGHT OF HAVING A STATE-LEVEL STRATEGIC PLAN FOR HOUSING IN UTAH (RECOMMENDATION 1.1). HE ASKED IF IT MADE SENSE TO HAVE A STATE-WIDE PLAN, AND IF IT WOULD IMPEDE SOME LEVEL OF LOCAL CONTROL, WOULD IT BE ADVANTAGEOUS TO HAVE MANY LOCAL PLANS AT CITY, TOWN AND COUNTY LEVELS? MANY COMMISSIONERS ADDED VOICE TO THE CONVERSATION. THEY SUBMITTED IDEAS AROUND REGIONAL PLANS INSTEAD OF STATEWIDE PLANS, PLANS BASED AROUND CONNECTIVITY (TRANSIT, GROCERY, SCHOOLS. INFRASTRUCTURE, ACCESS TO CHILDCARE) WITH REGIONAL OVERLAYS THAT LOOK AT HOUSING IN TERMS OF ACCESS AND CONNECTIVITY. IT WAS CALLED OUT THAT REGARDLESS OF WHETHER THE PLAN IS WHOLE STATE OR SOME FORM OF SMALLER JURISDICTION IT WOULD BE CRITICAL TO NOT RELY ON THE MARKET TO ESTABLISH THE PRODUCTION OF AFFORDABLE HOUSING, MEANING THAT THE PLAN(S) NEEDS TO LEAD TO AFFORDABILITY AS AN END GOAL. MOST OF THE COMMISSIONS THAT OFFERED INPUT HONED IN ON SOME SORT OF A REGIONAL PLAN ITH AN EMPHASIS ON ENSURING THAT EACH REGION ADDRESS AFFORDABILITY, AND DENSITY NEEDS AND CONCERNS FOR THEIR SPECIFIC AREA.
 - B. PRESENTATION FROM NATHAN BRADY CAN BE FOUND HERE <https://www.utah.gov/pmn/files/1164831.pdf>
- VI. SUBGROUP 1 REPORT FROM COMMISSIONER STEPHEN WALDRIP AND COMMISSIONER MIKE OSTERMILLER

- A. COMMISSIONER STEVE WALDRIP INTRODUCED THE TOPICS OF INTEREST OF SUBGROUP 1 PUBLIC LANDS, RENTAL CONVERSIONS, ASSESSING TOOLS OUTLINED BELOW AND EXPOUNDED ON TOPICS 1-5, COMMISSIONER MIKE OSTERMILLER ADDRESSED TOPIC 6.

I. PUBLIC LANDS - FEDERAL, STATE, LOCAL

1. ONE OF THE ISSUES IS THAT THIS IS MOSTLY UNKNOWN. THE TAXPAYER COMMISSION HAS HIRED AN INDIVIDUAL TO AGGREGATE AND CREATE USABLE DATA AND THERE IS NOW A WORKING GROUP TO WORK THROUGH THE DATA TO UNDERSTAND WHAT OUR PUBLIC LAND OPPORTUNITIES ARE.
2. SITLA IS WORKING ON SOME AGGRESSIVE GOALS FOR CREATING ATTAINABLE HOUSING IN THEIR DEVELOPMENTS AND SHOULD HAVE A 1ST PROPOSAL PLAN IN A COUPLE WEEKS TO TAKE TO THE PUBLIC FOR FEEDBACK.
3. THERE IS NOT LIKELY TO BE A LEGISLATIVE ASK ON THIS PROJECT FOR THIS YEAR.

II. HELPING LEGACY CITIES CONVERT RENTALS TO OWNER-OCCUPIED HOUSING.

III. CORPORATE OWNERSHIP AND OVERNIGHT RENTALS

IV. OWNER OCCUPIED DEED RESTRICTION MONITORING

V. REVIEW EXISTING TOOLS

VI. BARRIERS TO BUILDING CONDOS

1. COMMISSIONER MICHAEL OSTERMILLER DISCUSSED THE CHALLENGES AND ONGOING EFFORTS TO ADDRESS THE HIGH INSURANCE COSTS AND LIABILITY ISSUES IN THE CONSTRUCTION OF CONDOMINIUMS. HE HIGHLIGHTED THE WORK OF A ROBUST WORKING GROUP, CONSISTING OF ATTORNEYS, INSURANCE PROFESSIONALS, PRIVATE DEVELOPERS, AND CITY REPRESENTATIVES, TO FIND POLICY CHANGES TO LOWER INSURANCE COSTS AND LIABILITY. THE COMMISSIONER INDICATED THAT WHILE UTAH'S STATUTES ARE ALREADY FAVORABLE, THE HIGH INSURANCE COSTS ARE PRIMARILY DUE TO REGIONAL PRICING. THE GROUP IS CURRENTLY EXPLORING INCENTIVES FOR DEVELOPERS TO CHOOSE OWNER-OCCUPIED CONDOMINIUMS OVER APARTMENTS, WITH THE AIM OF TIPPING THE MARKET IN FAVOR OF CONDOMINIUM DEVELOPMENT.

- B. THE COCHAIRS ASKED IF THE SUBGROUP WOULD BE READY WITH RECOMMENDATIONS FOR INCLUSION IN A POTENTIAL BILL BY THE OCTOBER MEETING AND THE SUBGROUP LEADERS SAID THEY FELT THEY COULD HAVE THAT READY BY THEN.

VII. SUBGROUP 2 REPORT FROM COMMISSIONER TOM MACDONALD AND SUBGROUP MEMBER KARSON EILERS

- A. SUBGROUP 2 MEMBER KARSON EILERS OF UTAH LEAGUE OF CITIES AND TOWNS INTRODUCED THE TOPICS OF INTEREST OF SUBGROUP 2 ZONING, PROCESS ISSUES, AND REGULATORY AS FOLLOWS AND EXPOUNDED ON EACH TOPIC.

- I. ZONING (PARKING REQUIREMENTS, DEFINITION OF A PARKING SPOT, GARAGE REQUIREMENTS, LOT SIZE REQUIREMENTS, UNITS/ACRE ETC.)
- II. PROCESS ISSUES (CAN IT BE MORE EFFICIENT? CAN TIME AND COSTS BE SAVED FOR DUPLICATE BUILDING PERMIT REVIEWS)
- III. REGULATORY (STATEWIDE APPEALS PROCESS)
- IV. BUILDING CODES REVIEW - CHANGES TO ACCOMMODATE SMALLER LOT DEVELOPMENTS,
- V. TECHNICAL ASSISTANCE FOR GROWING COMMUNITIES
- VI. STARTER HOME MODERATE INCOME HOUSING PLAN STRATEGY

- B. AFTER KARSON EILERS REVIEWED THE SUBGROUP TOPICS HE GAVE SOME BACKGROUND AND INSIGHT ON THE LAND USE TASK FORCE.

- C. THE COCHAIRS ASKED IF THE SUBGROUP WOULD BE READY WITH RECOMMENDATIONS FOR INCLUSION IN A POTENTIAL BILL BY THE OCTOBER MEETING AND THE SUBGROUP LEADERS SAID THEY FELT THEY COULD HAVE THAT READY BY THEN.

VIII. SUBGROUP 3 REPORT FROM CHRISTINA OLIVER

- A. COMMISSIONER CHRISTINA OLIVER INTRODUCED THE TOPICS OF FOCUS OF SUBGROUP 3 REPORTING TOOLS, DATA, AND MEASURABLE GOALS/OUTCOMES AS FOLLOWS AND EXPOUNDED ON EACH TOPIC.

I. HOUSING STATS

- II. MAPPING EXISTING DATA AND GAPS
- III. BEST PRACTICES - DATA COLLECTION
- IV. MODERATE INCOME HOUSING REPORT - REVIEW OF PROGRAM
- V. RDA PROJECT AREA HOUSING FUNDING - COMMISSIONER ABBY HUNSAKER EXPLAINED REGARDING THIS TOPIC THAT THEY ARE WORKING ON LANGUAGE TO EXPLAIN HOW RDA FUNDS ARE, HOW THEY ARE BEING SPENT AND DISPEL THE MISCONCEPTION THAT THERE ARE SUPERFLUOUS FUNDS TIED UP IN RDAs.
- B. THE COCHAIRS ASKED IF THE SUBGROUP WOULD BE READY WITH RECOMMENDATIONS FOR INCLUSION IN A POTENTIAL BILL BY THE OCTOBER MEETING AND THE SUBGROUP LEADERS SAID THEY FELT THEY COULD HAVE THAT READY BY THEN.
- IX. SUBGROUP 4 REPORT FROM COMMISSIONER NICHOLAS BUERGER
 - A. COMMISSIONER NICHOLAS BUERGER INTRODUCED THE TOPICS OF FOCUS OF SUBGROUP 4 HOUSING GRANTS, VOUCHERS AND TAX EXEMPTIONS AS FOLLOWS AND EXPOUNDED ON EACH TOPIC.
 - I. CREATION OF A TRUE STATE-FUNDED HOUSING VOUCHER - NAME CHANGE GETTING AWAY FROM THE WORD VOUCHER AND MORE ALONG THE LINES OF A STATE RENTAL ASSISTANCE PROGRAM SIMILAR TO WHAT HAS BEEN DEVELOPED IN OTHER STATES. THIS WILL BE A SUBSIDY.
 - II. CLARIFICATION/UNIFICATION AND EXPANSION OF PROPERTY TAX EXEMPTIONS
 - III. AFFORDABLE HOUSING FUNDING
 - B. THE COCHAIRS ASKED IF THE SUBGROUP WOULD BE READY WITH RECOMMENDATIONS FOR INCLUSION IN A POTENTIAL BILL BY THE OCTOBER MEETING AND THE SUBGROUP LEADERS SAID THEY FELT THEY COULD HAVE THAT READY BY THEN.
- X. OTHER BUSINESS - THERE WAS NO ADDITIONAL BUSINESS TO DISCUSS
- XI. MEETING WAS ADJOURNED AT 2:14PM BY A MOTION FROM COMMISSIONER DAVID DAMSCHEN AND SECONDED BY COMMISSIONER ABBY HUNSAKER AND A UNANIMOUS VOTE OF AFFIRMATION.
- XII. THE NEXT SCHEDULED MEETING FOR THE COMMISSION ON AFFORDABLE HOUSING IS SET FOR OCTOBER 1, 2024, AT 1:00PM.

MINUTES APPROVED ON: OCTOBER 1, 2024

CERTIFIED CORRECT BY: JANELL QUIROZ

