



**WORKFORCE
SERVICES**
HOUSING & COMMUNITY
DEVELOPMENT

COMMISSION ON HOUSING AFFORDABILITY

COMMISSION ON HOUSING AFFORDABILITY

Meeting Minutes (Meeting Minutes Approved 09/11/2025)

The meeting of the Commission of Housing Affordability was held Tuesday, May 27, 2025 | 1:00 p.m. - 3:00 p.m. It was conducted from Committee room #210 in the Utah State Senate Building and attendance was available onsite as well as via Zoom.

An audio recording of this meeting can be found at <https://www.utah.gov/pmn/files/1277595.m4a> The recording starting time for discussions are noted in the "Agenda item" column and identified by the [].

Materials covered at the meeting and referenced in these minutes can be found at <https://www.utah.gov/pmn/sitemap/notice/997373.html>

Senator Lincoln Fillmore and Representative Stephen Whyte co-chair this Commission

Commissioners In Attendance:

Lincoln Fillmore, Raymond Ward, Stephen Whyte, Stephen Waldrip, Tricia Davis Winter, David Damschen, Wayne Niederhauser, Christopher Gamvroulas, Michael Ostermiller, Matt Packard, Don Shelton, Danny Walz, Dina Blaes, Dan Adams, Travis Kyhl and Rachelle Custer

Commissioners Excused/Absent:

Abby Hunsaker, Beth Holbrook

Invited Participants and persons noted in the Minutes:

Representative Gay Lynn Bennion, Rhonda Bailey, Sivan Nizan, Laura Hanson, Dejan Eskic, Cameron Diehl, Meg Padjen, Curtis Magleby, Greg Magleby, And Brody Lambert

DWS Supporting Staff:

Elliot Lawrence, Janell Quiroz, Jennifer Domenici And Sarah Neilson

| Agenda Item | Discussion | Motions/ Actions items |
|---------------|--|---------------------------|
| Agenda item 1 | <u>Welcome & Introductions:</u> The Chairmen Senator Fillmore and Representative Whyte called the meeting to order at 1:07pm. Senator Fillmore introduced the new Commissioners <ul style="list-style-type: none">● Representative Raymond Ward● Mayor Matt Packard - Mayor of Springville● Councilman Don Shelton - Jordan City Councilman District 3 | |



**WORKFORCE
SERVICES**
HOUSING & COMMUNITY
DEVELOPMENT

COMMISSION ON HOUSING AFFORDABILITY

| | | |
|--------------------------|--|---|
| | <ul style="list-style-type: none">● Tricia Davis Winter - Director of Housing and Community Development● Dan Adams - Executive Director of Afforda | |
| Agenda item 2 | <u>Oath of Office:</u> Elliot Lawrence, DWS legal council led the new commissioners that were present in the Oath of Office. The commissioners that took part were Representative Raymond Ward, Mayor Matt Packard, Councilman Don Shelton, and Tricia Davis Winter. | |
| Agenda item 3 | <u>Public Comments:</u> Senator Fillmore opened the meeting for public comment. There were no comments submitted electronically prior to the meeting. Representative Bennion commented that she was attending this meeting via Zoom. No additional public comments were given. | |
| Agenda item 4 | <u>Approval of Meeting Minutes for Nov 13, 2024:</u> Chairman Fillmore called for comments and a motion on the approval of the meeting minutes for November 13, 2024 | Representative Ray Ward made a motion to approve the Minutes for 11.13.24. The motion was seconded by Commissioner Wayne Niederhauser. The motion passed unanimously. |
| Agenda item 5 [04:29] | <u>2025 Commission Goals, Policy Objectives and Timeline:</u> In a discussion about the Utah Commission on Housing Affordability, Co-chairs Senator Fillmore and Representative White outlined the commission's goals, policy objectives, and timeline. They shared that the Commission's primary goal and objectives were to make housing more affordable for Utah residents by increasing the supply of housing to meet demand. In summary they said that Utah's rapid population growth, driven by a high birth rate and significant migration, has led to a decade-long struggle to keep up with housing supply, resulting in significantly increased prices. | |



**WORKFORCE
SERVICES**
HOUSING & COMMUNITY
DEVELOPMENT

COMMISSION ON HOUSING AFFORDABILITY

| | | |
|--|---|--|
| | <p>The commission aims to address the challenge of affordability, particularly for first-time homebuyers and those at entry-level income brackets, who often find it nearly impossible to purchase a home. When forced into the rental market, these individuals miss out on the financial benefits of building equity.</p> <p>The Co-chairs shared the policy centric approach they planned to use to achieve the Commission's goals, highlighting the following:</p> <ul style="list-style-type: none">● Make housing development faster, easier, and less regulated, with a specific focus on increasing the quantity of entry-level housing.● Leverage available land and eager developers to build more homes.● Encourage all stakeholders to contribute to making housing developable at introductory price points. <p>Additionally there will be discussion this year in 4 key areas of focus:</p> <ol style="list-style-type: none">1. Focus on homeownership: Prioritizing policies that support the ability of Utahns to own homes.2. Increase the supply of single-detached, owner-occupied starter homes: Specifically targeting the type of housing most needed for first-time buyers.3. Address local land use and zoning: Exploring ways to optimize local regulations to facilitate more housing development.4. Improve local infrastructure: Examining how infrastructure development can support an increased supply of homes. <p>The commission plans to develop policy proposals for the upcoming 2026 legislative session, working collaboratively with experts and stakeholders throughout the year.</p> <p>The commission's timeline for the year involves several meetings to discuss policy proposals, with the goal of more efficiently advancing housing legislation.</p> <p>The commission, though legislatively created, does not have the authority to open bill files directly; that power rests with individual legislators. The chairs of the commission intend to use the meeting time this year to hear policy proposals from various stakeholders. They encourage anyone with an idea to present it for consideration by the entire commission, allowing for vetting and comparison of different</p> | |
|--|---|--|



**WORKFORCE
SERVICES**
HOUSING & COMMUNITY
DEVELOPMENT

COMMISSION ON HOUSING AFFORDABILITY

| | | |
|--------------------------------------|--|--|
| | <p>proposals.</p> <p>The plan involves:</p> <ul style="list-style-type: none">• May, July, and September meetings: These sessions will be dedicated to hearing and discussing policy proposals. The chairs may choose to open bill files based on these ideas, but any legislator, including those not on the commission, can also open a bill file for a promising idea they hear.• Shifting from "grab bag" bills: In past years, the commission often consolidated many policy proposals into a few "grab bag" bills. This led to delays as well-developed ideas were held up by ongoing negotiations on less-ready proposals, often resulting in bills emerging late in the legislative session.• Prioritizing ready ideas: The new approach aims to advance policy ideas as soon as they are "ready," creating more individual bill files if necessary. This will prevent ready proposals from being delayed by the negotiation of others, allowing for a more streamlined legislative process. The goal is to avoid a rush of bills in the final weeks of the session.• Early November meeting: This meeting will be held to present finalized policy ideas to the chairs of legislative interim committees, seeking their interest in adopting these as committee bills. | |
| <p>Agenda item 6 [13:57]</p> | <p><u>Legislative Workflow:</u></p> <p>Rhonda Bailey, associate general counsel and Sivan Nizan, policy analyst; both with the Office of Legislative Research and General Counsel prepared a legislation workflow timeline in preparation for the 2026 General Session which they reviewed with the commission. They called out a couple of points in addition to the slide they prepared.</p> <ol style="list-style-type: none">1. In order for bills to be ready by the beginning of the session the finalized policy ideas would need to be submitted by October 1st.<ol style="list-style-type: none">a. After October first they can still be drafted but they may not be ready by the beginning of the general session. | |



**WORKFORCE
SERVICES**
HOUSING & COMMUNITY
DEVELOPMENT

COMMISSION ON HOUSING AFFORDABILITY

| | | |
|--------------------------|---|--|
| | <p>2. The policy proposals do not need to be specific in language, but they can not be so broad that the drafters do not understand what needs to be written.</p> <p>3. Only policies that the Bill Sponsor approves will be drafted.</p> <p>Here is the presented slide https://www.utah.gov/pmn/files/1277603.pdf</p> | |
| Agenda item 7 [16:00] | <p><u>Housing Workgroups:</u></p> <p>Laura Hanson, the Governor’s Senior Advisor for Long-Range Planning and the State Planning Coordinator with Steve Waldrip, member of this commission and the Governor’s Senior Advisor for Housing Strategy and Innovation, introduced the Statewide Strategic Housing Plan. As they began the presentation Commissioner Waldrip emphasized that “the State cannot solve this problem. This is not and cannot be viewed as a government solution. We don't have enough money. We don't have enough bandwidth. We cannot take over the housing market. It's going to require coordination and cooperation with private stakeholders, financial builders, and others.” Another take away from the presentation is the hope that the plan will be doable, durable, long lasting, resistant to challenge and move the state forward. The plan has two phases at this point with phase one in completion and phase two currently in the works. A couple of highlights that the presenters shared were</p> <ul style="list-style-type: none">• A dashboard where statewide and county metrics could be accessed.• Individual tactics broken down to identify stakeholders, goals, level of impact, implementation timeline, impacted demographics, level of complexity. <p>The presented slides are available it this link: https://www.utah.gov/pmn/files/1277599.pdf</p> | |
| Agenda item 8 [32:32] | <p><u>Housing Status Overview:</u></p> <p>Dejan Eskic, Senior Research Fellow with the Kem C. Gardner Institute delivered an update on the current housing market. The Commission went through the data that Mr. Eskic was sharing and asked a lot of questions which both led to in-depth discussions on the metrics as well as additional requests to see the data in other ways or with different</p> | <p>Follow -up asks for data and clarification:</p> <ul style="list-style-type: none">➤ Population numbers related to |



**WORKFORCE
SERVICES**
HOUSING & COMMUNITY
DEVELOPMENT

COMMISSION ON HOUSING AFFORDABILITY

| | | |
|--|--|---|
| | <p>parameters. Mr. Eskic highlighted changes to the metrics both in the homeownership and rental sides of the housing market.</p> <p>Some data requests and questions from the commissioners that came from the presentation were:</p> <ul style="list-style-type: none"> • Population numbers and percentage of population living at the various levels of AMI (The data will include this metric in future presentations) • What the annual household income would need to be to be able to afford the median monthly payment? (Answer \cong \$155,000) • What is the definition of a starter home? (\leq \$450K) • How is “household” defined for the purpose of the data? (The data for household size by income group is available and can be included in future presentations.) • Does median income refer to individuals or households? (Household) • Does “household” include all earners under one roof/ within one unit or is it by tax filing. If there are three earners living in one unit and two file taxes jointly and one separately is that two households or one? • Regarding construction falling behind - what is the average annual breakeven point for the number of units that need to be built to keep up with our population demand? (\cong 27,000) More than that will diminish the current deficit and less will add to the deficit. • What is the current deficit and is it reassessed each year? (The numbers are currently being worked - it’s between 30K-35K. The numbers are recalculated each year.) • Where are the people not currently in their own home living? Are they living with family members, doubling up in homes, renting etc.? (The data is ambiguous and not reportable at this time) • What interest rate would mortgages need to be to not be a hindrance to the market? (The magic number is mid to high 5s) • Are there other costs that could be addressed by the Commission? (It’s a little more difficult to address construction | <p>data presented.</p> <ul style="list-style-type: none"> ➤ Percent of population at the various AMI levels. Demographic data about household size vs. house size. ➤ Data around retirees and households of two or less occupying large, multi-bedroom homes (essentially stock being underutilized). ➤ Data with multiple households living in a dwelling designed for one household. ➤ Entitled lots within the state. How many are there/ Where in the process are they? |
|--|--|---|



**WORKFORCE
SERVICES**
HOUSING & COMMUNITY
DEVELOPMENT

COMMISSION ON HOUSING AFFORDABILITY

| | | |
|--|---|----------------------------|
| | <p>costs but finding ways to improve the entitlement process and address the speed of approvals could lead to significant cost improvements for builders/developers. Zoning also plays a role; costs can be divided by a greater or fewer number of units which is determined by zoning. The land cost passed on to the consumer is higher if density is lower.)</p> <ul style="list-style-type: none">• Does it really matter what size homes we build, if we flooded the market with large homes, wouldn't the price drop? (In theory yes, however large lots and more building materials have a cost and builders need to cover their expenses and hit their financial goals so they can't just build thousands of large homes to correct the market. In the current market the size of the home directly correlates to the price of the home. With household sizes getting smaller do we need to continue to build larger and larger homes?)• What ways can municipalities be incentivised to promote the zoning for and encouragement of options other than single-family detached housing - example duplexes vs single units? Should municipalities have total autonomy in dictating what can be built and where within their boundaries. <p>Chairman Representative Whyte asked for Mr. Eskic's bottomline takeaways. He summed up that affordability is directly related to housing size and that zoning drives a lot of the housing size and feature requirements as well as process predictability. He added that builders report a lot of bottlenecks in the process and that some municipalities are more flexible and others are tremendously difficult to work with when it comes to zoning and infrastructure.</p> <p>The commissioners discussed what homeownership really needs to look like. The costs associated with a narrow definition like only "single-family detached" at the risk of losing agricultural land. Land for home building is scarce so townhomes and condos may be a big part of the answer regarding homeownership. They discussed changes to the market over the years as fewer and fewer people at 80% AMI can buy homes. More and more people are priced out of homeownership and the rental market is still seeing significant challenges as well, especially for the most vulnerable populations. Thoughts about zoning,</p> | <p>What size are they?</p> |
|--|---|----------------------------|



**WORKFORCE
SERVICES**
HOUSING & COMMUNITY
DEVELOPMENT

COMMISSION ON HOUSING AFFORDABILITY

| | | |
|---|---|--|
| | <p>infrastructure, transportation, interest rates, financing, tax exempt bonds.</p> <p>Mr. Eskic's presentation is available at this location: https://www.utah.gov/pmn/files/1277609.pdf</p> | |
| <p>Agenda item 9 [01:21:10]</p> | <p><u>Effecting change through Policy:</u></p> <p>Cameron Diehl of the Utah League of Cities and Towns began his presentation by commending the partnerships that work so well in Utah that are not often seen in other states.</p> <p>He then added some clarification around some of the comments that had been expressed in the meeting stating that cities do not control the market forces, whether those are interest rates or inflation, land costs, material costs, tariffs etc.. All those are outside the control of the individual municipalities. They also don't control house size - State law precludes cities from requiring house sizes of greater than 1,000 square feet. House size is a market driven decision that's outside of their control. (There are plenty of examples of where cities have zoned for small lots, only to then see large units built on those small lots.)</p> <p>Mr Diehl shared that the ULCT had been asking it's members to weigh in on policy levers that could be pulled to make a positive impact on housing availability and affordability. His organization polled over 100 city officials from more than 60 cities and towns around the State and the responses fall into 3 categories:</p> <ol style="list-style-type: none">1. Implementation of "Centers"2. Infrastructure3. Implementation of other recent policies <p>Mr Diehl invited Meg Padjen, Community and Economic Development Director of the Wasatch Front Regional Council to join him in his presentation as he addressed item one "Centers Strategy". He echoed back to a comment Commissioner Niederhouser made about the land constraints, especially around urban areas. He said the "Center Strategy" at its core is to try to maximize all of the transportation, economic development and other connectivity while also addressing housing. He and Meg shared the Wasatch Choice Vision Map https://wasatchchoice.org/. Ms. Padjen explained the map and the long range vision along the Wasatch front for transportation and land use. This vision has been a 4 year collaborative work between all the cities.</p> | |



**WORKFORCE
SERVICES**
HOUSING & COMMUNITY
DEVELOPMENT

COMMISSION ON HOUSING AFFORDABILITY

| | | |
|---------------------------------|---|--|
| | <p>She pointed out that over 100 centers of activity have been added where cities have said that they will be focusing growth. The centers are intended to bring together transportation, economic development and housing. The cities had on their plans in 2023 199 centers and have grown that number now to 316 centers that will have high impact development. Mr Diehl and Ms. Padjen explained how Station area planning and certification will play into the development of the Centers. The current station area plans have added plans for 48,000 housing units that weren't previously being contemplated.</p> <p>Mr. Diehl shared data around approved Housing and Transit Reinvestment Zones(HTRZ) which led into his second topic - infrastructure. He then shared examples of cities that were tackling their infrastructure constraints and the progress being made since the Infrastructure District Bill.</p> <p>Mr Diehl's third topic echoed a comment made by the Chairs during their opening discussion regarding faster compliance. Cameron Diehl shared that more than 90% of cities and towns have confirmed compliance with the Subdivisions Bill. The ULCTs has been tracking and working with the cities and towns across the state to understand, implement and work toward compliance quickly as legislation is passed. Mr. Diehl reviewed several pieces of recent legislation that already having positive impacts throughout the state.</p> <p>In summary Mr. Diehl said, "We at the local level, are actively working to meet our obligations under State law and recognize that the 'Center Strategy' is bearing fruit, and we look forward to working with the Commission to figure out how to take the 'Center Strategy' to the next level."</p> <p>No questions or comments from the Commissioners were made.</p> | |
| Agenda item 10 [01:38:12] | <p>Starter and Flex Homes</p> <p>Greg Magleby from FlexReady Homes and principal engineer with LEI Consulting Engineers along with Brody Lambert, CEO of Elevation Constructions presented their new concept for affordable housing. The FlexReady home is expandable and designed to grow and be added upon. The owner can add a garage and additional square footage as needed. Mr. Magleby explained the efficiencies and cost savings they have built into their community designs. Additionally the renovations</p> | |



**WORKFORCE
SERVICES**
HOUSING & COMMUNITY
DEVELOPMENT

COMMISSION ON HOUSING AFFORDABILITY

| | | |
|----------------------------------|--|---|
| | <p>are designed for the homes so that they can grow with their occupants as they build equity. FlexReady has about 26 different home designs and the modifications/ expansions are done to the back of the homes leaving the front elevations untouched. The are single family-unit developments at 7.5 units/acre The presenters then explained the regulatory flexibility that would help these communities to be available around the state. Mr. Lambert also spoke to the value engineering of the project. He also mentioned land costs and zoning as key hurdles for projects like this one. This design project is currently being piloted in Ephriam. Their presentation can be found at https://www.utah.gov/pmn/files/1277597.pdf and https://www.utah.gov/pmn/files/1277601.pdf</p> <p>No questions or comments from the Commissioners were made.</p> | |
| <p>Agenda item 11</p> | <p>Annual Open and Public Meetings Act Review and Conflict Disclosure Update – Elliot Lawrence, DWS Legal Counsel</p> | <p><i>Moved to the next meeting due to time constraints.</i></p> |
| <p>Agenda item 12</p> | <p>Adjourn CO-Chairman Senator Fillmore announced that the OPMA training would move to a future meeting in the interest of time and called for a motion to adjourn. The meeting was adjourned at 3:07pm</p> | <p>Commissioner Dave Damschen made a motion to adjourn. The motion was seconded by Commissioner Don Shelton. The motion passed unanimously.</p> |

Minutes certified by Janell Quiroz

Minutes approved: 09/11/2025



**WORKFORCE
SERVICES**
HOUSING & COMMUNITY
DEVELOPMENT

COMMISSION ON HOUSING AFFORDABILITY

Commission on Housing Affordability Board Membership

State Code 35A-8-22

| Name | Representation per Statute |
|---------------------------------------|---|
| Co-chair Senator Lincoln Fillmore | One senator appointed by the President of the Senate |
| Co-chair Representative Stephen Whyte | Two representatives appointed by the Speaker of the House of Representatives |
| Representative Raymond Ward | Two representatives appointed by the Speaker of the House of Representatives |
| Stephen Waldrip | The executive director of the DWS or the executive director's designee |
| Tricia Davis Winter | The director of the division |
| Abby Hunsaker | The executive director of the Governor's Office of Economic Opportunity or the executive director's designee |
| Beth Holbrook | The president of the Utah Transit Authority or the president's designee |
| David Damschen | The chair of the board of trustees of the Utah Housing Corporation or the chair's designee |
| Wayne Niederhauser | The state homelessness coordinator appointed under Section 63J-4-202 or the state homelessness coordinator's designee |
| Christopher Gamvroulas | One individual representing the land development community with experience and expertise in affordable, subsidized multi-family development, recommended by the Utah Homebuilders Association |
| Michael Ostermiller | One individual representing the real estate industry, recommended by the Utah Association of Realtors |
| Vacant - in process | One individual representing the banking industry, recommended by the Utah Bankers Association |
| Vacant - in process | One individual representing public housing authorities, recommended by the director of the division |
| Matt Packard | Two individuals representing municipal government, recommended by the Utah League of Cities and Towns |
| Don Shelton | Two individuals representing municipal government, recommended by the Utah League of Cities and Towns |



**WORKFORCE
SERVICES**
HOUSING & COMMUNITY
DEVELOPMENT

COMMISSION ON HOUSING AFFORDABILITY

| | |
|---------------------|--|
| Danny Walz | Appointed by the Governor: one individual representing redevelopment agencies and community reinvestment agencies, recommended by the Utah Redevelopment Association |
| Vacant - in process | Appointed by the Governor: representing county government, recommended by the Utah Association of Counties, one individual from a county of the first class |
| Rachelle Custer | Appointed by the Governor: representing county government, recommended by the Utah Association of Counties, one individual from a county of the third, fourth, fifth, or sixth class |
| Dan Adams | Appointed by the Governor: Default: one individual representing a nonprofit organization that addresses issues related to housing affordability |
| Travis Kyhl | Appointed by the Governor: one individual with expertise on housing affordability issues in rural communities |
| Vacant - in process | Appointed by the Governor: one individual representing the Salt Lake Chamber, recommended by the Salt Lake Chamber |

Meetings and Information

All meetings for the Commission on Housing Affordability (CHA) will be posted to the public notice website. To receive meeting notifications, please subscribe by following these steps:

1. Click this link or type it into your browser
<https://www.utah.gov/pm/sitemap/publicbody/6423.html>
2. Scroll down to "Subscribe by Email"
3. Enter your information and click "Subscribe".

2025 CHA meetings are open to the public and can be attended live in the Utah State Capitol, committee room #445 (unless otherwise noted) and via ZOOM. The meetings are currently scheduled for the following dates and times:

- May 27, 1-3 pm (Senate building, room #210) | Zoom Link: <https://utah-gov.zoom.us/j/87333033241>
- July 10, 1-3 pm (Capitol building, rm #445) | Zoom Link: <https://utah-gov.zoom.us/j/87333033241>
- Sept. 11, 1-3 pm (Capitol building, rm #445) | Zoom Link: <https://utah-gov.zoom.us/j/87333033241>
- October 30, 1-3 pm (Capitol building, rm #445) | Zoom Link: <https://utah-gov.zoom.us/j/87333033241>
- Nov. 13, 1-3 pm (Capitol building, rm #445) | Zoom Link: <https://utah-gov.zoom.us/j/87333033241>