



Summit County Housing Authority

Strategic Plan

Draft September 2025

Major Findings

- Based on the May 2019 Regional Housing Needs Assessment: Summit and Wasatch Counties, the projected annual need for affordable rental housing in Summit County was 231 units.

Table 1
Annual Housing Needs Projections for Renter Households 2019-2023
Selected Jurisdiction in Summit/Wasatch Region
(Excludes Renters at <30% AMI)

	Total	31%-50%	>50%-60%	>60%-80%	>80%-100%	>100%-120%
Summit County	231	63	23	48	49	48
Snyderville	123	30	13	27	27	26
Eastern Summit	44	12	4	9	9	10
Park City	64	21	6	12	13	12

- The projected annual need of affordable owner-occupied units was 198 units. This projection excludes households below 50% AMI for whom homeownership is largely unattainable.

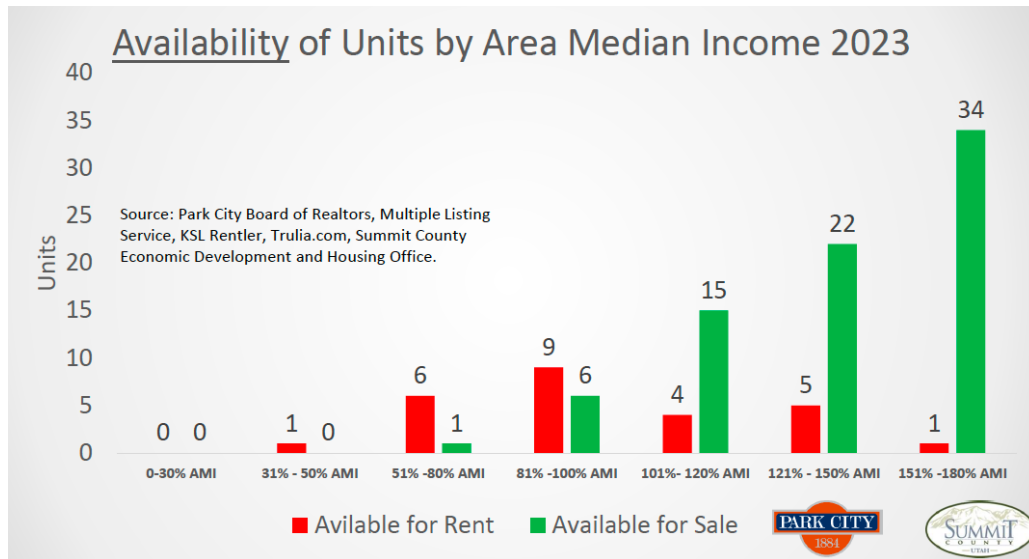
Table 2
Annual Housing Needs Projections for Owner Households 2019-2023
Selected Jurisdiction in Summit/Wasatch Region

	Total	>50%-60%	>60%-80%	>80%-100% AMI	>100%-120%
Summit County	198	36	49	49	39
Snyderville	97	21	20	20	11
Eastern Summit	33	5	9	10	9
Park City	68	10	20	19	19

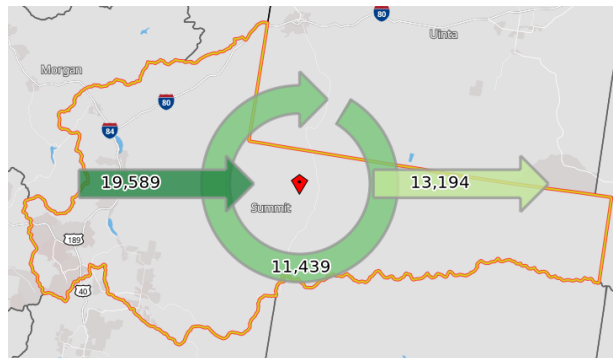
- 10% of homeowners and 1 in six renters in Summit County pay more than 50% of their income for housing.
- According to a needs assessment conducted in 2024, the projected annual need for additional housing was 600 units/beds per year for the next 10 years, when factoring in a 5% vacancy rate and a proportionate number of investor-owned real estate units used for short term rentals.

Household Income <= 30% AMI	353	35
Household Income >30% to <=50% AMI	388	38
Household Income >50% to <=80% AMI	317	32
Household Income >80% to <=100% AMI	317	32
Household Income >100% AMI	2151	215
	3,526	353
5% Market Vacancy	176	18
	3,703	370
Vacant Units (Investor-Owned Real Estate)	2,292	229
Total Units	5,995	600

- For calendar year 2024, the median sale price of a single-family home in Summit County was \$1.635 million, according to Kem C Gardner. The median sale price for a single-family home in all of Utah was \$547,700.
- In 2023, the availability of units by AMI indicated a significant shortage of units at lower AMIs.



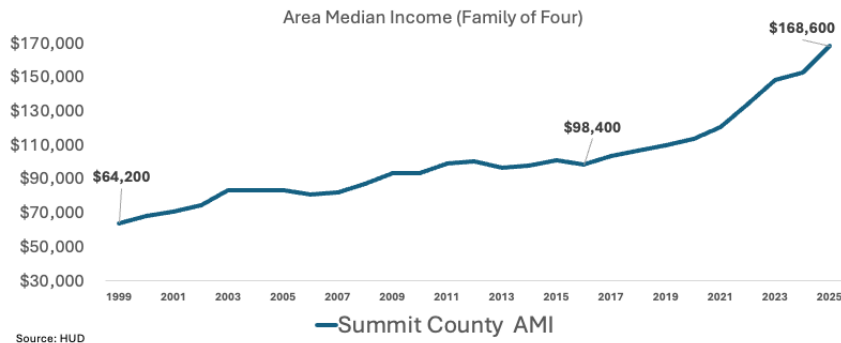
- 2022 Census data estimates that 63.1% of those employed in Summit County live outside the area and 53.6% of those who live in Summit County work outside of the area.



- While Summit County's population is projected to decrease by 1% in 2035, employment is projected to increase by 19.9%.

- The current average earnings per job in Summit County is \$77,187 while the Area Median Income for a family of four is \$168,600.

Changes in Area Median Income (AMI)



- 16.9% of the estimated 10,618 occupied housing units in the County's unincorporated area are deed restricted in some capacity.
- There is a significant difference between the median list price for a home and what is considered affordable.

Housing Profiles		What is Affordable?			
Geography	Median List Price		50% AMI	80% AMI	100% AMI
Henefer Township	\$724,450	Studio	\$164,000	\$295,000	\$378,000
Coalville City	\$872,000	1 BR	\$197,000	\$342,000	\$440,000
Oakley City	\$1,275,000	2 BR	\$228,000	\$390,000	\$502,000
Kamas City	\$1,299,950	3 BR	\$259,000	\$440,000	\$562,000
Francis City	\$1,189,324	Inputs • 5% downpayment • FirstHome Interest rate = 6.375% • Annual Property Tax • \$600 Annual Insurance • Annual Private Mortgage Insurance • \$300 Month HOA fees			
Park City	\$2,245,000				
Snyderville Basin (84098)	\$1,825,000				
Summit County	\$1,850,000 \$1,740,000*				
Utah 4/2025	\$500,000*				
USA 5/2025	\$440,892				

Source: Rocket Homes

*Utah Association of Realtors Median Sales Price
HUD, Summit County Economic Development & Housing Department

Who We Serve

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This section will provide brief profiles of people who are served by affordable housing in Summit County.



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Ideally, we will highlight folks taking advantage of a variety of different programs available in the County, including deed restricted ownership, rentals, ADUs, self-help, etc.

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Representing a variety of different job types would also be helpful in building the narrative around who is served by affordable housing.



Executive Summary

The Summit County Council has set a goal to facilitate the creation of 1,500 new affordable housing units over the next 10 years (2026 – 2035). The plan, *Strategic Plan 2035*, addresses the critical shortage of affordable housing in the area that is driven by high demand, limited supply, and rising property values, all of which are characteristic of desirable mountain resort communities as well as many areas of the Wasatch Front. The plan focuses on five goals:

1. increasing housing supply and diversity
2. optimizing land use and development
3. securing sustainable funding
4. streamlining regulatory processes, and
5. fostering community engagement and partnerships.

The plan proposes to target a range of incomes from 30% to 120% AMI and further stratifies the goals of 1,500 units to include 900 rental units and 600 homeownership opportunities. The plan will include a mix of housing types and encourage housing units to be built across the County. A draft of *Strategic Plan 2035* was presented to the County Council in May of 2025.

The Summit County Housing Authority is charged with implementing elements of this plan and also identifying its own vision, goals, and strategies for affordable housing in the County. Goals and strategies taken from *Strategic Plan 2035* will be highlighted in yellow.

Introduction and Situational Analysis

Summit County, like many mountain resort communities, faces a severe shortfall of affordable and attainable housing. The high cost of living makes it incredibly difficult for the local workforce (including essential workers, young professionals, and long-term residents) to find and maintain housing. A reduced availability of housing units, caused by increasing numbers of vacation rentals and second homes, contributes to the problem. Summit County's high area median income (AMI) means that rental units meeting the definition of affordable are often above market rate value. Typical programs targeted at 80% AMI are no longer serving our community's needs.

Key Challenges and Data Points

- Significant Housing Deficit: As of early 2025, Summit County had an estimated shortfall of over 7,600 housing units. These units are needed to support the local workforce and projected growth.

- Workforce Housing Gap: Approximately 63% of the workforce commutes to work from outside Summit County. This leads to long commutes, traffic congestion, and a disconnect between the workforce and the community.
- High Proportion of Second Homes: A large percentage of Summit County's housing stock is comprised of second homes or short-term rentals which further constrains the supply available for primary residents.
- Rising Construction Costs: Limited labor and a short building season contribute to high construction costs.
- Geographic Constraints: The steeper terrain and significant wetland areas limit the amount of easily developable land in certain areas of the County.
- Open Space Preservation: City and County preservation of open space has preempted many close-in properties which could be easily provided with utilities and would otherwise be appropriate for a continuum of housing types, from resort to affordable, proximate to public transportation and with good access to retail and public services.
- Regulatory Constraints: City and/or County restrictions on permanent occupancy of smaller residential units (e.g., at Promontory) raises property tax burden and artificially limits the amount of available market-rate rental housing – thus putting additional pressure on the relatively small amount of otherwise affordable rental housing.

Despite these challenges, Summit County has made efforts to address affordable housing. Local nonprofit organizations including Mountainlands Community Housing Trust and Habitat for Humanity of Summit and Wasatch Counties are actively working to develop affordable housing solutions. Recently completed additions to workforce housing within the Canyons has been successful in reducing traffic impacts by housing workers in close proximity to their jobs.

16% of the Summit County housing stock is deed restricted. Add additional numbers here.

The County is actively working with developers on the Dakota Pacific and Cline Dahle projects, both of which are slated to contain affordable housing units in proximity to transit and other needed services.

Affordable Housing

According to HUD, affordable housing is defined as housing where the gross housing costs, including utilities, do not exceed 30% of a household's gross monthly income. Typically targeted to those making 80% AMI or less.

Workforce Housing

Housing that is typically intended to be affordable to households earning between 80 and 120 percent of the area-wide median income.

Mission, Vision, and Values

Mission

The Summit County Housing Authority supports, provides, advocates, and plans for the long-term supply of desirable and affordable housing in order to develop a sustainable community and prosperous economy. We accomplish our mission through equitable policies, accountable management, and innovative programs to **balance** the changing needs of community members.

Vision

To create a Summit County where all community members, regardless of income, have access to safe, quality, and affordable housing for the purpose of fostering a diverse, resilient, and vibrant community.

Values

- **Equity:** Provide equal opportunity of access to housing for qualified community members at various income levels. Provide consistent **and predictable** enforcement of the housing regulations.
- **Innovation:** Foster creative solutions to solve problems and increase cooperation in the community. Be open to new and more effective ways of doing business.
- **Collaboration:** Commit to being a strong community partner in collaborating with other agencies and entities to enhance the vitality and viability of our community.
- **Efficiency and Effectiveness:** Implement state-of-the-art systems, processes, and policies that will increase customer and staff efficiency. **Demonstrate value and verifiable results to the public and decision makers through reliable data and reporting. Create a culture of continuous improvement and accountability.**
- **Transparency:** Communicate frequently and accurately to increase public and **decision maker** awareness and understanding of the Housing Authority programs, requirements,, decisions, **and results.**
- **Quality Service:** Provide respectful, friendly, timely, consistent, and proactive customer service. **Provide fair and compassionate service. Increase program simplicity and clarity to improve the customer experience.**
- **Public Trust:** Do what is ethical and in the public's interest. Protect the housing program's integrity and accountability.

Other examples of mission/vision statements:

- We embrace the importance of human life and provide all within our reach with opportunities for safe, clean, decent, and affordable housing. We recognize that

“housing” is a gateway for families and individuals to receive education in life skills and acquiring tools to assist them in becoming socially and economically upward mobile, leading to independence and self-sufficiency, thus improving their quality of life. We commit to being a strong community partner in collaborating with other agencies and entities, through advocacy and support, to enhance the vitality and viability of our community.

- Housing Connect’s mission is to connect people and communities to quality affordable housing opportunities while promoting self-sufficiency and neighborhood revitalization.
- The Housing Authority of Salt Lake City (HASLC), a federally-funded special-purpose government agency, was created in 1970 to provide rent subsidies and promote affordable housing for those living in the Salt Lake valley.
- The Summit Combined Housing Authority serves to enhance this county by helping those who define our community attain a safe, long-term housing solution and build a community in which to thrive.
- The Town of Vail is the resort community leader in ensuring the availability of homes for year-round Vail residents. Year-round residents, along with their homes, prove critical to maintaining and sustaining the premier international mountain resort community. In Vail, homes for residents are seen as infrastructure - a community support system - not unlike roads, bridges, water and sewer and similar services delivered by municipal government.
- THA envisions a future where everyone has an affordable, safe and nurturing home, where neighborhoods are attractive places to live, work, attend school, shop and play, and where everyone has the support they need to succeed as parents, students, wage earners and neighbors.

Goals and Strategies

The goals and strategies of the Summit County Housing Authority are evolving as decisions are being made about budgets and the Authority’s sphere of responsibility.

Goal 1: Year over year, increase the supply and diversity of affordable housing in order to increase equity, reduce cost-burdened households, promote a locally housed workforce, and accommodate greater housing choice.

Strategy 1.1: Support new construction projects by actively partnering with private developers to build new affordable and mixed-income housing projects.

Strategy 1.2: Support new construction projects by exploring and promoting innovative construction methods like modular and factory-built housing to reduce cost and timeline.

Strategy 1.3: Promote the construction and conversion of affordable units by providing incentives to property owners. (Promote accessory dwelling units by providing financial incentives to homeowners that build ADUs and deed restrict them for long-term affordability.)

Strategy 1.4: Facilitate the conversion and preservation of affordable units by acquiring, rehabilitating, and deed restricting units in targeted areas.

Strategy 1.5: Encourage employer assisted housing by partnering with major employers to develop housing solutions for their employees, potentially through master leasing, development partnerships, and/or down payment assistance programs.

Strategy 1.6: By September 2026, develop and pilot a down payment assistance program for qualified homebuyers. [recover down payment assistance, plus nominal interest, from allowed homeowner equity realized on sale]

Strategy 1.7: By October 2025, make a recommendation to the County Council regarding the primary residence designation process for deed restricted affordable units.

Strategy 1.8: By October 2025 make a recommendation to the County Council regarding elimination of restrictions on permanent occupancy of residential units, County-wide.

Goal 2: Optimize land use and development by strategically utilizing publicly owned lands and prioritizing the placement of new projects in high impact areas.

Strategy 2.1: By January 2026, **inventory** publicly owned land by conducting an **review** of all county-owned and other publicly owned parcels in order to identify those sites suitable for affordable housing development.

Strategy 2.2: Prioritize affordable housing development along existing and planned transit corridors to reduce transportation costs for residents and decrease reliance on cars. Use density, **diversity**, and design considerations to minimize vehicle miles traveled when considering development proposals.

Goal 3: Secure sustainable funding by establishing a local affordable housing trust fund, maximizing state and federal funding, and exploring public private partnerships.

Strategy 3.1: Request a consistent local funding source from the **Summit County** Budget Committee and ultimately the County Council.

Strategy 3.2: Actively seek private donations and philanthropic contributions to the fund.

Strategy 3.3: Pursue state and federal funding opportunities and provide technical assistance to developers and non-profits applying for these grants.

Strategy 3.4: Attract private capital and impact investors by structuring public private partnerships that offer reasonable return while ensuring long-term affordability.

Strategy 3.5: Lobby the Utah State legislature to include affordable housing **in** the list of approved TRT (Transient Room Tax) funding uses.

Strategy 3.6: Explore the potential of high end transfer taxes to fund the Housing Authority.

Strategy 3.7: Explore corporate structures to maximize revenue and funding sources (nonprofit, for profit, etc).

Strategy 3.8: Explore and, if appropriate, request public bonding authority from the State of Utah (like that granted to MIDA) secured by Authority properties and revenues and additional mil levies on commercial properties located in Summit County.

Goal 4: Streamline regulatory processes and policies by creating a centralized information system and regularly reviewing and updating **County** housing policies.

Strategy 4.1: Market and educate the community about the purpose and mission of the Housing Authority and direct all affordable housing questions to the housing authority first. Maintain a user-friendly and informative website.

Strategy 4.2: Continually assess the effectiveness of existing housing programs and policies and make adjustments based on market conditions and community feedback.

Strategy 4.3: Develop a housing dashboard to provide relevant, updated information often sought out by the community.

Strategy 4.4: **Research the cost/benefit of** conducting sales, rentals, and monitoring of affordable units in-house as opposed to contracting work out. +

Strategy 4.5: Provide continuous education for the Housing Authority Board of Commissioners in order to increase understanding and effectiveness.

Goal 5: Foster community engagement and partnerships by **encouraging** public support and awareness, strengthening partnerships, engaging employers and the business community, and ensuring the **implementing mechanisms** of community feedback.

Strategy 5.1: Design and implement an education and marketing campaign to address misconceptions about affordable housing by demonstrating the economic and community benefits of well-designed and located affordable housing.

Strategy 5.2: Develop of curated collection of testimonials or success stories highlighting the positive impact of affordable housing on community members and the community as a whole.

Strategy 5.3: Enhance collaboration between Summit County and incorporated cities (Park City, Henefer, Coalville, Oakley, Kamas, Francis), housing organizations, non-profit developers, private developers, and community organizations by establishing quarterly meetings and, when appropriate, forming collaborative agreements.

Strategy 5.4: Cooperate with the Chambers of Commerce and local businesses to identify workforce housing needs and develop collaborative solutions.

Strategy 5.5: Incorporate community feedback into the design and location of new affordable housing developments to ensure that these projects integrate well into existing communities.

Implementation and Timeline

Phase 1: June 2025 – June 2027

- Establish a dedicated Housing Authority and Affordable Housing Trust Fund with initial seed funding.
- Launch public awareness campaign.
- **Develop trial programs for incentivized ADUs, rental vouchers and down payment assistance.**
- Complete inventory of public land. Identify and prioritize sites for affordable housing based on pre-determined factors (distance to schools, healthcare, parks, access to infrastructure, etc).

Phase 2: June 2027 – June 2030

- Solidify ongoing funding sources including state and federal level grants and private investment.

- Expand pilot programs for incentivized ADUs, vouchers, down payment assistance, etc depending on program success and community feedback.

Phase 3: June 2030 – June 2035

- Continue to leverage funding and partnerships.
- Focus on larger-scale mixed-income and, potentially, **Transit Oriented Development** projects.
- Refine programs based on evaluation and community needed.
- Ensure long-term stewardship and affordability of developed units.

Monitoring and Evaluation

The Housing Authority will practice continuous progress monitoring by updating the Board at each monthly meeting. The County Council will be provided with a quarterly report and memo as well as an annual update. All reports will be publicly available on the Housing Authority website.

The following key performance indicators will be tracked:

- Number of new affordable units, broken into homeownership and rental as well as unit type (multi-family, single-family attached, single-family detached, ADU, etc)
- A full account of affordable units by AMI level
- A breakdown of funding that has been leveraged, divided into discrete categories based on source
- A count of the number of households assisted through each program type (voucher, down payment assistance, etc)
- Changes in the percentage/**numbers** of workforce living and working in the County
- **Changes in the percentage/numbers of County residents working outside the County**