Summit County Housing Authority

Strategic Plan

Updated October 2025

Who We Serve – *Testimonials being collected by Ammon Teare in the SC Communications Department*

TJ

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

Count von Count

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.

Bert

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 this plan and also identifying its own vision, goals, and strategies for affordable housing in the County. In addition to aiding in the development of 1,500 new units over ten years, the Summit County Housing Authority aims to implement programs in alignment with the Utah Housing Strategic Plan, made available to the public in October 2025. These programs and initiatives include:

1. Locally funded housing vouchers
2. A down payment assistance program for home ownership
3. A program for incentivizing the creation of deed restricted ADUs
4. Incentives to convert market rate units to affordable units
5. Purchasing existing market rate units and deed restricting them
6. Strategies for partnering with developers and non-profits to increase the affordable housing stock
7. Systematic development code amendments in coordination with the Community Development Department and the Department of Economic Development and Housing

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.

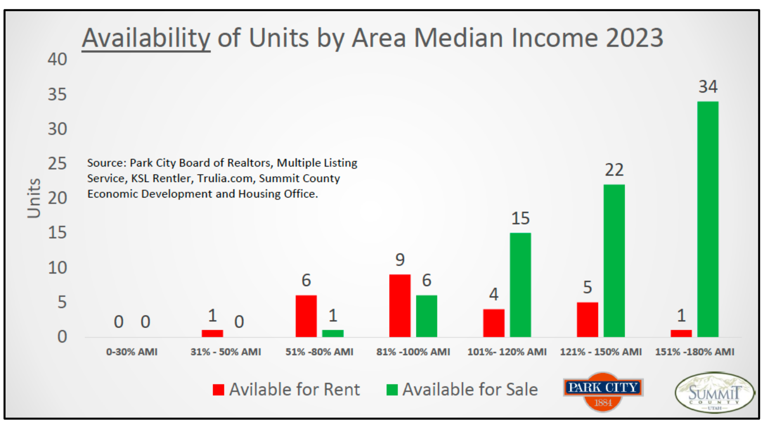
Key Challenges and Data Points

County Context

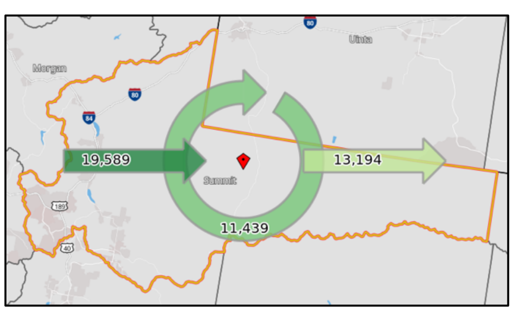
- Significant Housing Deficit: As of early 2025, Summit County had a current estimated shortfall of over 7,600 housing units. It is estimated that we will need an additional 600 units per year for the next 10 years when factoring in a 5% vacancy rate and a proportional number of investor-owned units (not occupied by the community). These units are needed to support the local workforce and projected growth.

AMI	Total Units	Units Per Year
<= 30% AMI	353	35
>30% to <= 50% AMI	388	38
>50% to <= 80% AMI	317	32
>80% to <=100% AMI	317	32
>100% AMI	2,151	215
5% Market Vacancy	176	18
Investor-Owned Units	2,292	229
TOTAL UNITS	5,995	600

  - In 2023, the availability of units by AMI indicated a significant shortage of units at lower AMIs.

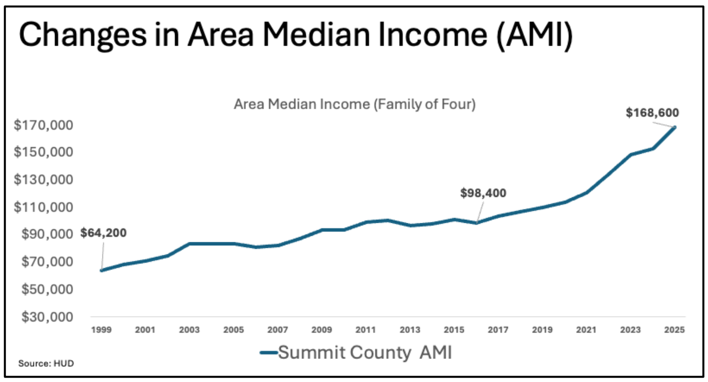


- Workforce Housing Gap: Approximately 63% of the workforce commutes to work from outside Summit County. This leads to long commutes, traffic congestion, and a disconnect between the workforce and the community.



2022 Census Data shows inbound and outbound commuters in Summit County.

- Though affordable housing is typically defined as housing that is priced for those making 80% of the AMI or less, we know in Summit County that our workforce is making between 30 and 50% of the AMI. In Summit County, 10% of homeowners and 1 in six renters pay more than 50% of their income for housing. There is a need for more affordable housing options at a variety of AMIs and in a variety of different product types.
- 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.



- <u>High Proportion of Second Homes</u>: 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.
  - 16.9% of the estimated 10,618 occupied housing units in the County's unincorporated area are deed restricted in some capacity. Even so, there is a significant difference between the median list price for a home and what is considered affordable.

Housing Profiles

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

Geography	Median List Price
Henefer Township	$724,450
Coalville City	$872,000
Oakley City	$1,275,000
Kamas City	$1,299,950
Francis City	$1,189,324
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

What is Affordable?

	50% AMI	80% AMI	100% AMI
Studio	$164,000	$295,000	$378,000
1 BR	$197,000	$342,000	$440,000
2 BR	$228,000	$390,000	$502,000
3 BR	$259,000	$440,000	$562,000

Inputs
- 5% downpayment
- FirstHome Interest rate = 6.375%
- Annual Property Tax
- $600 Annual Insurance
- Annual Private Mortgage Insurance
- $300 Month HOA fees

- 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 currently deed restricted.

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 median income. In Summit County, our workforce makes between 30 and 50% of AMI which is why our targets are adjusted.

State Context

In the Utah Housing Strategic Plan, made publicly available in October 2025, the issues related to affordable housing statewide were made abundantly clear.

> *Barriers to homeownership and affordable housing are the single greatest threat to Utah's prosperity. A lack of affordable housing holds back our workforce, weakens our economy, and keeps Utahns from achieving the American dream.*
>
> *- Governor Spencer J. Cox*

Utah has a homeownership rate of 70.3%, but we have a generation entering the workforce that has little hope of ever achieving homeownership (US Census Bureau). Only 9% of non-homeowners in Utah can afford the median-priced home and only about 20% can afford to buy a home that would be considered affordable under state and federal guidelines (Kem C. Gardner Policy Institute (GPI)). Additionally, over 45% of renters in Utah are considered rent burdened, with nearly 20% of those spending more than 50% of their income on rent (GPI).

The plan estimates that the state, as a whole, has 35,000 fewer homes than needed to meet demand today, and a projected need for 247,000 additional homes to meet demand over the next 10 years (GPI). Current market pace is expected to produce 220,000 homes over than same time period. This is coupled with the fact that Utah has a significant undersupply of housing affordable to lower income households, identified as those making less than 80% of the Area Median Income (AMI).

The State Housing Strategic Plan recognizes the need for a multifaced approach to addressing Utah's housing crisis. It also underscores the essential role of subsidized and deeply affordable housing.

Utah State Vision, Commitment, and Administration Priorities

Our vision is to ensure that every resident in Utah has access to safe, affordable, and stable housing options that provide access to opportunities and a high quality of life.

We commit to addressing the housing crisis through the development of a comprehensive, long-term strategy that engages legislators, the state's executive branch, private industry, local governments, advocacy organizations, and philanthropic partners.

Gov. Cox has outlined an ambitious goal, facilitating the market delivery of at least 150,000 new housing units, including 35,000 new starter homes and 40,000 new homes in identified regional centers, such as those depicted in Wasatch Choice Vision, by the end of his second term (December 2028).

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.
- **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 service to community members.
- **Public Trust:** Do what is ethical and in the public's interest. Protect the housing program's integrity and accountability.

Goals and Strategies

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 and nonprofits 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 creation of affordable rental units by incentivizing the construction and deed restriction of accessory dwelling units.

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

Strategy 1.5: Incentivize the conversion of market rate housing to affordable housing and deed restrict for long-term affordability.

Strategy 1.6: 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 1.7: By September 2026, develop and pilot a down payment assistance program for qualified homebuyers.

Strategy 1.8: By June 2026, develop and pilot a voucher program aimed at subsidizing rent for those working in the community and making between 30 and 50% AMI.

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

Strategy 2.1: By February 2026, inventory publicly owned land by conducting a review of all county-owned and other publicly owned parcels in order to identify those sites most 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.

Strategy 2.3: Collaborate with Summit County departments, including Community Development and Economic Development and Housing, to develop code amendments that support the creation of affordable housing options, including an Affordable Housing Overlay Zone.

Strategy 2.4: Explore the possibility of creating a Community Land Trust to allow housing structures to be sold independently from the land underneath thus increasing affordability.

Goal 3: Secure sustainable funding sources and partner with local nonprofits to maximize state and federal funding and efficiently explore 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, if possible.

Strategy 3.3: Pursue state and federal funding opportunities when they arise 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: By January 2027, 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 to 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: By January 2026, 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 the 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 a down payment assistance program.
- 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).
- Develop and pilot programs for down payment assistance, ADU creation and deed restriction, and rental voucher programs.

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, and incentivized conversion of market rate to affordable units 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 in accordance with the Utah Housing Strategic Plan:

Affordable Housing Metrics (by unit type and size)

- Number of deed restricted rental units affordable to Summit County community, members at or below 60% of AMI
- Number of deeply affordable units created for 30-60% AMI
- Number of new starter homes delivered to market, starting January 2024

Market-Rate Housing Metrics

- Percentage of Summit County renters that are housing cost-burdened
- Percentage of Summit County homeowners that are housing cost-burdened
- Percentage of households that can afford the median-priced home
- Share of homes (new and existing) affordable to each AMI group

General Housing Supply

- Total number of new housing units currently entitled, but limited by infrastructure deficiencies
- Total number of new housing units permitted
- Total number of certificates of occupancy issued
- Amount of time from a completed development application to the issuance of a building permit by project type
- Acreage of identified non-productive public land, excluding State Trust Lands and federally-owned lands

Housing Location and Connectivity

- Number of housing units within areas designated as city or town centers identified in regional visions, such as Wasatch Choice, or in Station Area Plans (SAPs) or Housing Transit Reinvestment Zones (HTRZs)
- The proportionate share of different housing types (housing mix) available in any given municipality or area

SCHA Specific Measures

- 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

Monitoring and Evaluation

Phase 1

Phase 2

Phase 3

Ongoing

Goal/Strategy	Progress	Notes	Next Steps
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 creation of affordable rental units by incentivizing the construction and deed restriction of accessory dwelling units.			

Strategy 1.4: Facilitate the conversion and preservation of affordable units by acquiring, rehabilitating, and deed restricting units in targeted areas.			
Strategy 1.5: Incentivize the conversion of market rate housing to affordable housing and deed restrict for long-term affordability.			
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.			
Strategy 1.7: By September 2026, develop and pilot a down payment assistance program for qualified homebuyers.			
Strategy 1.8: By June 2026, develop and pilot a voucher program aimed at subsidizing rent for those working in the community and making between 30 and 50% AMI.			
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 February 2026, utilize publicly owned land by conducting an inventory 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.			
Strategy 2.3: Collaborate with Summit County departments, including Community Development and Economic Development and Housing, to develop code amendments that support the creation of affordable housing options.			
Strategy 2.4: Explore the possibility of creating a Community Land Trust to allow housing structures to be sold independently from the land underneath thus increasing affordability.			
Goal 3: Secure sustainable funding sources and partner with local nonprofits to maximize state and			

federal funding and efficiently explore public private partnerships.			
Strategy 3.1: Request a consistent local funding source from the 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 to the list of approved TRT (Transient Room Tax) funding uses.			
Strategy 3.6: Explore corporate structures to maximize revenue and funding sources (nonprofit, for profit, etc).			

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 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 as needed based on market conditions and community feedback.			
Strategy 4.3: Develop a housing dashboard to house relevant information often sought out by the community.			

Strategy 4.4: Within 3 years, conduct 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 building public support and awareness, strengthening partnerships, engaging employers and the business community, and ensuring the implementation 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 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.			

Affordable Housing Terms

Updated October 2025

Accessory Dwelling Unit (ADU)

A smaller, independent residential dwelling unit located on the same lot as a single-family home. More information. Most zones in Summit County limit the size of Accessory Dwelling Units to 1,000 square feet.

Affordability Gap

The difference between the cost of housing and what low- and moderate-income households can afford.

Affordable Housing

Housing units built or operated under federal, state, or County government programs, including government ownership and subsidized financing; or by the private sector under a government requirement. Affordable housing programs are designed to serve people with varying incomes, typically up to 80 percent of the Area Median Income (AMI).

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.

Area Median Income (AMI)

Area Median Income (AMI) is calculated annually by the U.S. Department of Housing and Urban Development (HUD). The household income for the median/'middle' household in a given region. The middle or median income of an area is utilized to benchmark income levels and highlight the need for programs or services within a given community. The income benchmarks are calculated and adjusted based on family/household size. Therefore a single individual will have a lower income threshold than a family of 4.

General terms/definitions by income level:
Workforce or Attainable Housing = 81% to 120% AMI
Low to Moderate Income = 50% – 80% AMI
Extremely Low to Very Low Income = 30% – 50% AMI

Affordable Unit Equivalent (AUE)

A metric used to standardize different types of affordable housing into simple, comparable values. Each unit type is assigned a value and different conditions lead to the establishment of a required AUE amount. In Summit County, a two-bedroom unit is worth 1 AUE. A one-bedroom is worth less and a 3 bedroom is worth more.

Attainable Housing

A term defined by the state in Utah Code 51-12-101 and 63H-8-501 as for sale homes not exceeding a purchase price of $450,000.

Bond Financing

Involves state or local governments issuing bonds to raise money for building or rehabilitating affordable rental housing or providing low-cost mortgages. These bonds, often called housing bonds, are typically tax-exempt, meaning investors don't pay federal income tax on the interest they earn, which allows governments to borrow money at lower interest rates. This, in turn, reduces the cost of housing for low- and moderate-income individuals and families.

Brownfield

Abandoned, idled, and underused industrial and commercial facilities where expansion and redevelopment is burdened by real or potential environmental contamination.

Census Tract

A small, relatively permanent statistical subdivision of a county or statistically equivalent entity, delineated for data presentation purposes by a local group of census data users or the geographic staff of a regional census center in accordance with Census Bureau guidelines.

Center

An area within a community that contains a mix of uses (live, work, and play), is more intense in development than the surrounding area/neighborhoods, and has transportation choices and connectivity that give people access to opportunities.

Certificate of Occupancy

A document that indicates that a building complies substantially with the applicable building codes, plans and specifications that have been submitted to, and approved by, the local authority.

Clustered Development

An optional development technique under zoning and subdivision regulations that allows residential dwellings to be placed on smaller than usual lots that have been grouped or clustered in order to leave some land undivided and available as common area or open space.

Community Development Block Grant (CDBG)

A program that provides annual grants on a formula basis to states, cities, and counties to develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income persons.

The State of Utah Community Development Block Grant program provides grants to cities of fewer than 50,000 people and counties of fewer than 200,000. The purpose of the small cities program is "to assist in developing viable communities by providing decent housing and a suitable living environment and expanding economic opportunities, principally for persons of low and moderate incomes."

Community Land Trust (CLT)

A non-profit organization that acquires and holds land, often in perpetuity, to provide permanently affordable housing. It separates the ownership of the land from the ownership of the structures built on it. This allows CLT's to offer homes at below-market prices and ensures that the affordability is maintained over time, often through mechanisms like long-term ground leases.

Cost Burdened

When a household spends more than 30% of its income on housing.

Deed Restrictions

Legal agreements that limit the use or resale of a property, often used to maintain affordability or prevent speculation.

Density

A measure of the amount of development on a property. Density is often expressed as the number of residential units per acre of land (or another unit of measure), or the total amount of residential or commercial square footage on a property. When expressed as the ratio of residential or commercial square footage to square footage of lot area, it is called Floor Area Ratio (FAR).

Department of Housing and Urban Development (HUD)

An executive department of the U.S. federal government that provides housing support and promotes fair housing laws.

Easement

A contractual agreement to gain temporary or permanent use of, and/or access through, a property. Permanent easements should be shown on a subdivision record plat.

Entitlement

Refers to a legally established right to develop, occupy, or use a property, typically as determined through zoning laws, property rights, or contracts.

Fair Housing Act

1968 act (amended in 1974 and 1988) providing the HUD Secretary with fair housing enforcement and investigation responsibilities. A law that prohibits discrimination in all facets of the homebuying process on the basis of race, color, national origin, religion, sex, familial status, or disability.

Fair Market Rent (FMR)

Primarily used to determine payment standard amounts for the Housing Choice Voucher program, to determine initial renewal rents for some expiring project-based Section 8 contracts, to determine initial rents for housing assistance payment contracts in the

Moderate Rehabilitation Single Room Occupancy program, and to serve as a rent ceiling in the HOME rental assistance program.

Gap Financing

Refers to short-term financing used to bridge the financial gap between the total cost of a project and the available funding, allowing developers to move forward with construction or rehabilitation of affordable housing units. This financing often comes in the form of loans or subsidies that cover the difference, enabling projects to proceed despite funding shortfalls.

Green Infrastructure

An approach to water management that protects, restores, or mimics the natural water cycle. The range of measures that use plant or soil systems, permeable pavement or other permeable surfaces or substrates, stormwater harvest and reuse, or landscaping to store, infiltrate, or evapotranspirate stormwater and reduce flows to sewer systems or to surface waters. More info from the EPA.

Homeless

A person who lacks a fixed and regular nighttime residence. The general public tends to think of "homeless" as persons living on the streets, whereas it can include persons living involuntarily with a friend or family member, living in a car, etc.—anyone without a fixed address.

HOME Program

Provides federal funding to state and local governments to create affordable housing for low-income individuals and families. This program supports a variety of activities, including new construction, rehabilitation of existing homes, and tenant-based rental assistance, with a focus on meeting local housing needs. At least 90% of the units assisted with HOME funds must be for households earning less than 60% of the area median income (AMI), with the remainder for those below 80% of AMI

Household

The U.S. Census Bureau defines a household as all people who live in a housing unit, such as an apartment or house, as their primary residence. This includes people who are related by family, and unrelated people who share the housing unit, such as employees, foster children, or lodgers. A household can also be made up of a single person or a group of unrelated people, such as roommates or partners.

Housing Choice Voucher

Previously known as Section 8, Housing Choice Voucher is a federal rental assistance program designed to help low-income families, the elderly, and people with disabilities afford safe and decent housing. It allows participants to choose their own rental units from the private market, and the voucher subsidizes a portion of the rent.

Housing First

An innovative approach to ending chronic homelessness in which people are provided rapid access to low-cost apartments, with vital medical, mental health and other support services available on site.

HTRZ

Stands for Housing and Transit Reinvestment Zone. It's a designation in Utah that allows local governments to use a portion of local tax revenue to support development near public transit stations. This initiative aims to encourage mixed-use development, increase affordable housing, improve air quality by reducing vehicle trips, and enhance transportation infrastructure.

Impact Fee

A charge collected to help pay the costs of providing public facilities in designated areas. The fee is generally collected at the time of building permit.

Inclusionary Zoning

A land-use policy that requires developers to include a certain percentage of affordable housing units in new residential developments. These affordable units are typically offered at below-market rates, either through rental or purchase options, to households with low or moderate incomes.

Infill Development

The process of developing vacant or redeveloping underused land within existing urban areas, often as a means to increase housing density and reduce urban sprawl.

Infrastructure

The built facilities, generally publicly funded, that are required to serve a community's development and operational needs. Infrastructure includes roads, water supply systems, and sewer systems.

Intensity

The degree to which land uses generate traffic, noise, air pollution, and other potential impacts.

Land Banking

The practice of acquiring and holding land for future development, often used to secure land for affordable housing before it is developed.

Land Use

The types of buildings and activities that exist in an area or on a specific site. Zoning regulates existing and future land uses.

Land Use Development and Management Act (LUDMA)

The governing law for municipalities in Land Use. Authorizes land use regulation to cityor county council. Mandates the creation of planning commission, land use authorities, appeal authorities, and land use general plan. Municipal LUDMA (for cities and towns) can be found in Utah Code [Title 10, Chapter 9a]. County LUDMA is contained within Utah Code [Title 17, Chapter 27a].

Low-Income Housing Tax Credit

A federal program that incentivizes developers to build or rehabilitate affordable rental housing for low-income individuals and families. It does this by providing a tax credit, typically claimed over a 10-year period, which reduces the developer's federal income tax liability. In return, developers agree to rent a portion of the units to low-income tenants for a specified period, usually 15 or 30 years.

Market Rate Rent

The prevailing monthly cost for rental housing. It is set by the landlord without restrictions.

Missing Middle Housing

A term popularized by Opticos/Dan Parolek, that refers to multi-unit, low-rise housing comparable in feel to single-family homes at a middle scale between lower-density detached single-family houses and higher-density multifamily complexes. Because this type of development is scarce in many communities, it is referred to as “missing middle.” It is critical to note that missing middle housing types will look different in every community, as a key component of their placement is being designed to fit into and enhance existing communities. However, common examples include cottages, bungalows, courtyard apartments, duplexes, triplexes, fourplexes, townhouses, and live-work units.

Mixed Use Development

The integration of different, usually compatible or mutually supportive, land uses on a site. Uses may share parking and access.

Median Income

This is a statistical number set at the level where half of all households have income above it and half below it. The U.S. Department of Housing and Urban Development Regional Economist calculates and publishes this median income data annually in the Federal Register.

Metropolitan Planning Organization (MPO)

A federally mandated and federally funded transportation policy-making organization that is composed of representatives from local government and governmental transportation authorities. They were created to ensure regional cooperation in transportation planning. MPOs were introduced by the Federal-Aid Highway Act of 1962, which required the formation of an MPO for any urbanized area (UZA) with a population greater than 50,000. Federal funding for transportation projects and programs are channeled through this planning process. MPOs are meant to ensure that existing and future expenditures of governmental funds for transportation projects and programs are based on a continuing, cooperative, and comprehensive ("3-C") planning process.

Moderate-Income Housing Plan (MIHP)

Utah Code 10-9a-408 requires certain municipalities and counties to include an MIHP element in their general plan. Cities and counties must outline their preferred strategies and implementation progress toward advocating for long-term affordability and preservation.

Modular Housing

Housing built using prefabricated components that are assembled on-site, often used for both affordable and emergency housing. Modular housing units must be connected to a foundation.

Mountainland Association of Governments (MAG)

Designated as the Association of Governments for Summit, Utah, and Wasatch counties. Areas of emphasis include Informed Aging, Community & Economic Development and Planning for Growth.

Multi-Family Dwelling

A dwelling unit in a structure containing three (3) or more dwelling units sharing common horizontal floors/ceilings, but not including hotels and lodges.

Naturally Occurring Affordable Housing (NOAH)

Existing market-rate housing that is affordable to low- and moderate-income households without government subsidies.

Node

A physical focal point of a community activity, often an intersection of roads or a concentration of buildings.

Olean Walker Housing Fund (Utah)

The Olene Walker Housing Loan Fund (OWHLF) supports quality affordable housing options that meet the needs of Utah's individuals and families. We develop housing that is affordable for very low-income, low-income and moderate-income persons as defined by the Department of Housing and Urban Development (HUD). HUD updates program rent and income limits annually.

Overlay Zone

A mapped zone that imposes a set of requirements or restrictions in addition to those of the underlying zoning district (base zone). Land is developed under the conditions and requirements of both the base zone and the overlay zone.

Permanent Supportive Housing

A combination of affordable housing and support services designed to help individuals and families with disabilities or chronic illnesses, particularly those experiencing homelessness, live independently.

Progressive Property Tax

Tax system that increases the tax rate on higher-value properties, often used to discourage land speculation and promote affordable housing.

Public Housing

Housing owned and managed by a local housing authority, often with rent based on income.

Public Housing Authority

State, county, municipality or other governmental entity or public body or agency or instrumentality of these entities that is authorized to engage or assist in the development or operation of low-income housing under the United States Housing Act of 1937 in accordance with 24 CFR §5.100.

Public-Private Partnerships (P3s or PPPs)

Collaborative agreements between government agencies and private developers to fund and build affordable housing projects.

Redevelopment/ Infill

This refers to the rules under which abandoned or underused property is redeveloped. This topic includes inner city redevelopment, single lot infill, and brownfields redevelopment, as well as the process for obtaining the state and local government authorization to proceed with such work.

Redlining

A discriminatory practice that consists of the systematic denial of services such as mortgages, insurance loans, and other financial services to residents of certain areas based on their race or ethnicity. Redlining disregards an individual's qualifications and creditworthiness to refuse such services solely based on residency in minority neighborhoods, which were also often deemed "hazardous" or "dangerous."

Rental Assistance

Programs that provide support to low-income households by helping them pay rent. These programs offer a monthly subsidy to cover the gap between what the household can afford (usually around 30% of their income) and the actual rent.

Restrictive Use Covenant

A provision in a real property conveyance that limits the grantee's use of the property. The beneficiaries of a restrictive covenant obtain rights from such covenants, and this may be the parties who agreed to the restrictive covenant or adjunct property owners who benefit from the restrictive covenant.

SRO

Single room occupancy units. The traditional SRO unit is a single room, usually less than 100 square feet, designed to accommodate one person. Amenities such as a bathroom, kitchen or common areas are located outside the unit and are shared with other residents. Often, SROs can be found in renovated hotels or motels.

Subsidized Housing

A type of affordable housing where the cost of rent is reduced, typically through government or private organization assistance, for low-income individuals and families. This assistance can come in the form of direct rent payments to landlords or through programs that calculate rent based on a tenant's income, often around 30% of their monthly income, with the subsidy covering the remaining cost.

Tax Increment Financing (TIF)

A land development financing tool to promote economic development at the local government level by earmarking property tax revenue from increases in assessed values within a designated district for the provision of infrastructure needed within that designated district.

Transfer of Development Right (TDR)

A zoning technique that conserves land by redirecting development that would otherwise occur on the land (the sending area) to a receiving area suitable for denser development. The technique operates so that owners in the sending area can be compensated for their redirected development rights. More.

Transitional Housing

A type of affordable housing that provides temporary shelter and supportive services to individuals and families experiencing homelessness, aiming to help them transition to permanent housing.

Transit-Oriented Development (TOD)

A transit-oriented development is a mixed-use community within a quarter-mile to half mile walking distance of a transit stop and commercial area. TODs have sufficient development density to support frequent transit service and a mix of residential, retail, office, and public uses in a walkable environment, making it convenient for residents and employees to travel by transit, bicycle, or foot.

Town Center

Town centers are similar to downtowns but generally feature less intense development and cover a smaller geographic area. They typically have high- to moderate-intensity residential development, including multi-family buildings and townhouses, and retail (existing or planned). Town centers share the following characteristics: a regional or neighborhood-serving retail node with housing and other uses; medium to high levels of pedestrian and bicyclist activity; medium levels of existing or planned transit service; a street grid that ties into the surrounding streets; continuous building frontage along streets, with some curb cuts; a mix of structured and underground parking as well as surface parking lots.

Unsheltered Homeless

Refers to homeless individuals who live outside or in a building not intended for human habitation, or in which they have no legal right to occupy.

Vacancy Rate

The percentage of unoccupied units in a particular rental building or complex. A desirable low vacancy rate is generally considered to be 5% and factors for recently-vacated units beings prepared for the next occupants. Generally, in boom times, vacancy rates fall; while in recessions, vacancy rates rise. Low vacancy rates often are a signal for market providers to raise rents.

Wasatch Choice Vision

A shared regional vision, developed by public and private sector stakeholders, for coordinated transportation investments, development patterns, and economic opportunities on Utah's Wasatch Front and Back. The Wasatch Choice Vision includes a map and key strategies for enhancing quality of life as Utah grows.

Water-Efficient Landscaping

A term used for low-water requirement landscaping. Also known as localscaping, xeriscaping, or water-wise landscaping.

Workforce Housing

Housing that is typically intended to be affordable to households earning between 80 and 120 percent of the area-wide median income. In Summit County, the workforce typically makes between 30 and 50% of the AMI.

Zoning

Legislative act of designating areas of a city or county into areas (or zones) that specify allowable uses for real property and size restrictions for buildings within these areas.

Zoning Incentives

Changes in zoning laws or the introduction of incentives (e.g., density bonuses, relaxed parking requirements) to encourage developers to include affordable housing.