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UTAH LEGISLATURE

Utah Housing

STRATEGIC PLAN

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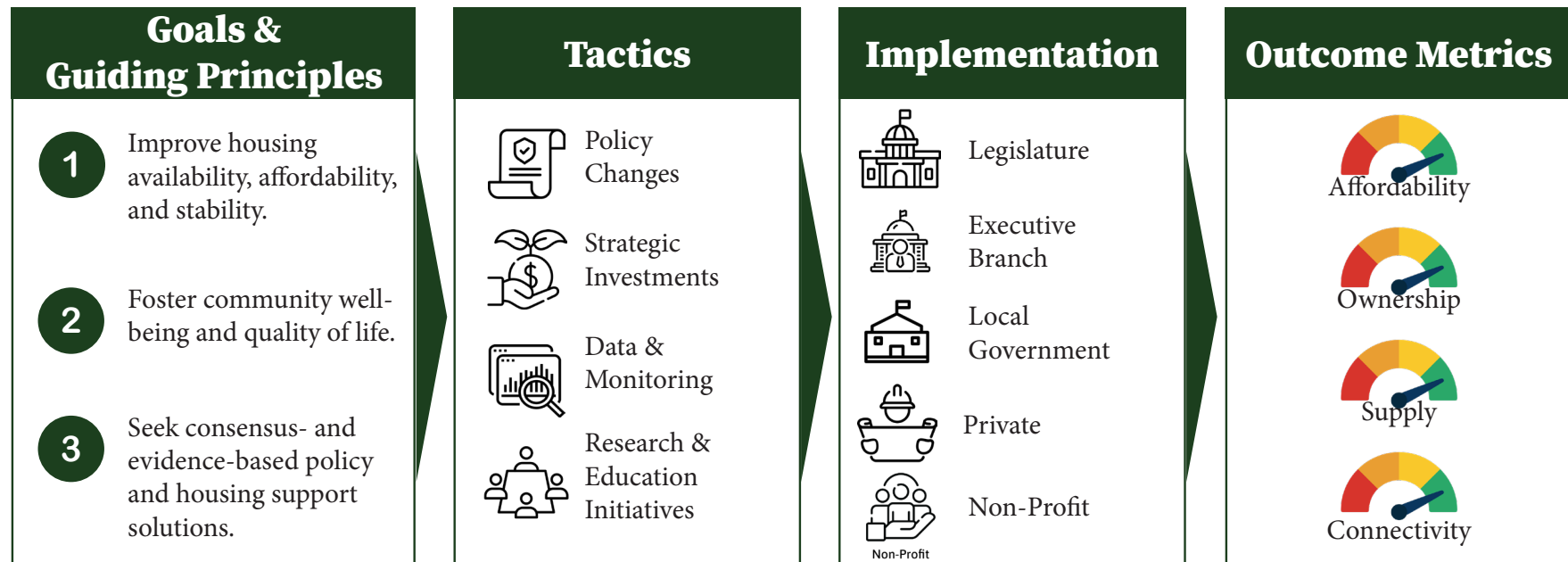
UTAH HOUSING STRATEGIC PLAN

A consensus-based implementation strategy to address Utah's housing crisis

Why

- Only **9%** of Utahns can afford the median-priced home.
- The median age of first time homebuyers is **38** according to the National Association of Realtors
- Utah needs **274,000** new housing units to meet the 2033 demand

Approach



Timeline



Steve Waldrip

Senior Advisor for Housing Innovation and Strategy

Swaldrip@utah.gov (801) 389-9329

governor.utah.gov/housing

NOTE: Tactic numbers do not represent a rank order

 Tactics with a Delicate Arch icon originated in a rural and resort area working group.

TOP PRIORITY TACTICS

#	Tactic	Category	Implementation Lead	Cost
1 	Inventory, analyze, and develop a plan for publicly-owned land that may be suitable for future housing.	 Initiative	 Executive	Nominal cost
2	Expand funding, including leveraging federal grants, for an infrastructure revolving loan fund to support implementation of station area plans and new master-planned developments and which may be repaid by development.	 Investment	  Legislature Executive	1X or OG, Significant Cost
3	Secure ongoing funding for a revolving loan fund to provide low- or zero-interest loans for the acquisition and development of affordable housing projects and may be repaid by development.	 Investment	 Legislature	1X or OG, Significant Cost
4	Per HCR14 (2025) streamline Utah's executive branch and independent entity housing program administration and funding.	 Policy	  Legislature Executive	1X, Nominal Cost
5 	Provide training and technical assistance to resource-constrained local governments and growing communities to help them streamline housing development processes.	 Investment	 Legislature	1X or OG, Under \$1M

PRIORITY TACTICS

#	Tactic	Category	Implementation Lead	Cost
6	Incentivize local governments to implement zoning reforms by leveraging existing state funding programs to offer priority to cities that are implementing the state's housing priorities of starter homes, station area plans, missing middle housing, and condominiums.	 Policy	  Legislature Executive	Time & Effort
7 	Conduct an analysis of the potential benefits and structural requirements of other shared equity models, such as Community Land Trusts or Limited Equity Cooperatives, and disseminate findings.	 Initiative	 Executive	Time & Effort
8	Review and revise state statute to require cities and towns to allow detached ADUs (DADUs), with reasonable considerations for infrastructure capacity, parking, public safety and health, etc.	 Policy	 Legislature	Time & Effort
9	Reauthorize existing state tax credits by removing the sunset date from state code sections 59-7-607 and 59-10-1010.	 Policy	 Legislature	Time & Effort
10	As part of streamlining Utah housing policies per HCR14 (2025), assign the new housing division the responsibility to coordinate the use of federal, state, and other funds to implement regional housing projects and solutions.	 Initiative	  Legislature Executive	Time & Effort
11	Convene a working group to explore ways to better utilize the state's Medicaid funding to provide wraparound supports to accompany deeply affordable housing initiatives.	 Initiative	 Executive	Time & Effort
12 	Conduct a comprehensive study to estimate realistic limits to growth and additional housing from water supply constraints.	 Initiative	 Executive	One-time, Under \$1M
13 	Implement reasonable, minimum regulations for short-term rentals such as requiring a local management contact, maximum occupancy limits, basic fire and safety measures, homeowner-held licenses or permits, and payment of Transient Room Tax.	 Policy	  Legislature Local Govt	Time & Effort
14 	Fund and host efforts to plan for growth at the state, regional, and local level by engaging the public in conversations (community forums, workshops, surveys, etc.), including highlighting the benefits of center-based development patterns.	 Investment	  Local Govt Non-Profit	1X, Under \$1M
15	Require all publicly funded housing to maintain affordability through long term deed restrictions.	 Policy	 Legislature	Time & Effort

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 Tactics with a Delicate Arch icon originated in a rural and resort area working group.

ADDITIONAL TACTIC RECOMMENDATIONS

#	Tactic	Category	Implementation Lead	Cost
<i>This State Housing Plan process referred most land use policy and process tactics to the informal Land Use Task Force (LUTF), which will provide a list of additional recommended tactics for policy-makers' consideration.</i>				
16	Establish a new housing funding coordination body to proactively utilize and coordinate federal, state, and other funds to implement regional housing projects and solutions.	 Initiative	 Executive	Time & Effort
17	Review and revise, if necessary, state code 17C-1-142 regarding RDA/CRA affordable housing set asides to include additional possibilities to expedite the use of those funds to create more affordable housing.	 Policy	 Legislature	Time & Effort
 18	Direct additional funding towards Main Street revitalization as a strategy to expand housing choice, enhance community appeal, and support local businesses.	 Investment	 Legislature	1X, Under \$1M
19	Create a inventory of all publicly-owned housing including deed restriction expiration dates, and require dissemination of the database to non-profit housing organizations.	 Data	 Executive  Non-Profit	1X, Nominal Cost
20	Review and analyze the impact of past legislative appropriations towards shared equity models and affordable housing preservation funding, and consider policy adjustment as needed.	 Data	all	Time & Effort
21	Improve eviction court data transparency.	 Data	 Legislature  Non-Profit	1X, Under \$1M
22	Fund and conduct a study to review development standards, explore opportunities for statewide consistency, and analyze potential cost savings to homeowners.	 Investment	 Executive  Private  Local Govt	1X, Under \$1M
23	Fund the development and maintain annually a GIS-based inventory of entitled units and infrastructure deficiencies, and direct local government staff to partner with the state in developing this inventory.	 Data	 Executive  Local Govt	1X, Nominal Cost
24	Establish a grant or revolving loan fund to offer housing incentives to increase energy efficiency & lower monthly utility bills for new residential construction/ housing retrofits.	 Investment	 Legislature  Local Govt  Non-Profit	1X, Significant Cost
25	Expand and fund an eviction mediation and prevention program.	 Investment	 Non-Profit	OG, Under \$1M
26	Convene a working group to revise the MIHP annual report to incorporate and reflect the recommendations of this plan including new tactics and metrics.	 Policy	 Legislature  Local Govt	Time & Effort
 27	Update building code requirements for homes in Urban Wildland Interface (WUI) zones to increase wildfire resiliency.	 Policy	 Legislature	Time & Effort
28	Set regional standards for low-water-use landscaping in park strips and yards, incorporating context-sensitive approaches that reflect the character of rural environments.	 Policy	 Legislature  Private  Local Govt	Time & Effort
29	Develop standards and include Graduated Density Zoning as an MIHP option to encourage parcel aggregation for redevelopment projects, with a targeted minimum % of affordable units.	 Policy	 Legislature	Time & Effort
 30	Develop new educational materials to increase use of Transfer of Development Rights (TDR) programs to achieve housing goals, and include TDR programs as an available menu option in the MIHP code.	 Policy	 Legislature  Executive	1X, Nominal Cost

NOTE: Tactic numbers do not represent a rank order

 Tactics with a Delicate Arch icon originated in a rural and resort area working group.

ADDITIONAL TACTIC RECOMMENDATIONS

#	Tactic	Category	Implementation Lead	Cost
31 	Attract a factory built/modular housing manufacturer to Utah to reduce construction costs.	 Initiative	  Executive Private	1X, Under \$1M
32 	Establish a “home hardening” or “home adaptation” program to support communities in preventing the loss of, or reinstating, commercial insurance coverage.	 Initiative	 Local Govt	1X or OG, Nominal Cost
33	Create a governor’s Utah First Homes award program to publicly recognize cities and developers advancing starter homes and center-based housing.	 Initiative	 Executive	Time & Effort
34	Increase education and promotion of existing local level housing incentives (e.g. density bonuses) to encourage their utilization and increase housing supply and affordability.	 Initiative	  Local Govt Private	Time & Effort
35	Convene regional or sub-regional workshops with local government leaders to identify opportunities for accommodating future housing demand and to showcase benefits of regional collaboration.	 Initiative	  Local Govt Non-Profit	1X, Nominal Cost
36	Increase funding and resources for public transit expansion to improve accessibility and mobility for residents and implement other state goals such as Station Area Plans.	 Investment	  Legislature Local Govt	Ongoing, Significant Cost
37	Promote and disseminate the existing, state-funded street connectivity guide to encourage its implementation through individual development and local planning projects.	 Initiative	  Local Govt Private	Time & Effort
38	Evaluate existing technical training for contractors and subcontractors on how to achieve superior energy efficiency in new homes/housing developments to determine if changes or additional support is needed.	 Initiative	  Non-Profit Private	Time & Effort
39	Promote upstream, preventative housing interventions.	 Initiative	   Executive Local Govt Non-Profit	Time & Effort
40	Design and disseminate educational information around eviction prevention on foreclosure rental properties.	 Initiative	  Executive Non-Profit	1X, Nominal Cost
41	Amend LUDMA at both the county and city level to clearly emphasize housing production and affordability as primary goals of land use regulations.	 Policy	 Legislature	Time & Effort
42	Develop and adopt consistent definitions for affordable housing and starter homes/housing throughout state code.	 Policy	 Legislature	Time & Effort
43	Build upon and expand the Utah Homeownership Investment Program (UHIP) to further incentivize and support the financing of new condominiums in existing and future centers.	 Investment	 Legislature	1X, Significant Cost
44	Amend the Moderate Income Housing Plan requirements to link local housing strategies to the population and employment projections already required in LUDMA.	 Policy	 Legislature	Time & Effort
45	Convene a working group to discuss broad sales tax policy reform and recommend changes to remove barriers to redevelopment of commercial land into housing.	 Policy	 Legislature	Time & Effort
46	Convene a working group to explore extending, monitoring, and expanding funding for rental assistance programs.	 Investment	 Legislature	OG, Significant Cost

Executive Summary



EXECUTIVE SUMMARY

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

Defining the Problem

Everything that we care about as a society is predicated upon stable housing for our citizens—elementary school proficiency, high school graduation rates, college attendance and graduation rates, teen pregnancy rates, crime rates, community engagement and volunteerism, family stability, physical health and life expectancy, mental health, upward social mobility—all of these outcomes, and more, improve with housing stability and decline with housing instability.

We live in a state where our homeownership rate is 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). These statistics equate to a wave of housing instability in our communities, which will cause predictable, but unwanted and unpleasant results for our state. We must increase housing stability by creating attainable ownership opportunities and affordable rental opportunities.

We are in the midst of a supply crunch in our housing stock. This lack of sufficient housing supply, with record breaking reduction in current housing stock turnover, has resulted in radical price increases unprecedented in the history of our state. While increasing the overall housing supply is essential to alleviating market pressures - and it does help ease prices through basic supply and demand dynamics—it is not sufficient enough to address the full scope of Utah's housing affordability crisis. Market-rate development often fails to meet the needs of lower-income households, creating a critical gap in the housing continuum.

This strategic plan recognizes that ensuring access to safe, stable, and affordable housing for all Utahns requires a multifaceted approach. While the plan is primarily focused on addressing the state's persistent housing supply deficit—a key driver of unaffordability and instability—it also underscores the essential role of subsidized and deeply affordable housing.

The Gap

Utah has 35,000 fewer homes than needed to meet demand today, and a projected need for 274,000 additional homes to meet demand over the next 10 years (GPI). The current market pace is expected to produce only 220,000 homes over that same time period (GPI). The state's housing challenges are further exacerbated when household income levels and affordability are

considered. In addition to being short on housing units overall, Utah has a significant undersupply of housing affordable to lower income households, those with Area Median Income (AMI) levels under 80%. Fully addressing our housing challenges will require solutions across the entire spectrum of housing types and price points.



This housing gap is a crisis for our state, and must be treated like a crisis. Addressing our urgent housing needs requires focused attention, collaboration, and resources. This effort will require both **private and public capital investments**, and **engagement in solutions by all stakeholders**—the executive and legislative branches of state government, local government, the building community, financial community, nonprofit partners, and the public at large.

Defining Success

Vision

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.

Commitment

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.

Administration Priorities

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).

Housing is a complex issue that is affected by national and local trends and market forces, and overcoming housing challenges requires the engagement of a broad set of public, private, and community stakeholders. Gov. Cox is co-chairing a [National Housing Crisis Task Force](#), which centers on actions that can be taken at the federal level. Our plan focuses on what can be done statewide and locally.

About the Plan

This document outlines an actionable work plan for policymakers across the state, with a prioritized list of tactics to move us toward achieving our collective housing vision.

Target Audiences

- Public capital and policy influencers - State legislature, executive branch
- Private capital and executors - Developers, banks, philanthropic entities
- Analysts and researchers - Housing and demographic experts
- Program executors - Executive branch agencies, targeted housing programs
- Local officials - Municipal and county government elected and appointed leaders responsible for planning communities
- Residents - Current and prospective homeowners, renters, and members of the public at large

Phased Approach

- *Phase I, September 2024 - January 2025* - Commence steering and technical committees; determine plan framework; establish a shared vision, guiding principles, and goals; gather information about potential strategies.
- *Phase II, April 2025 - December 2025* - Solicit input on Phase I deliverable; incorporate legislative, stakeholder, and public feedback; align plan with other housing efforts; analyze and prioritize recommended actions including performance metrics and tactics.
- *Ongoing Implementation and Updates* - Regularly review and update the plan in response to progress made and the changing environment. The housing plan is meant to be a living document to guide discussions about housing policy and strategies at the state and local levels.

Utah's Housing Solutions

This strategic plan was developed through a collaborative process that engages a broad spectrum of stakeholders. The first phase focused on the establishment of a set of shared goals, guiding principles, and framework for additional dialogue and consensus-based decision making in the second phase.

Goals

Stakeholders have identified three overarching goals for Utah's housing strategy:

- Goal 1: Improve housing availability, affordability, and stability
- Goal 2: Foster community well-being and quality of life
- Goal 3: Seek consensus- and evidence-based policy and housing support solutions

Guiding Principles

The following guiding principles are intended to serve as guideposts for how Utah stakeholders resolve to work with one another to address our housing crisis. These principles describe both the "Utah Way" of problem solving and desired long-term outcomes for the state.

- Prioritize Collaboration Over Preemption
- Promote a Holistic and Regional Approach
- Collaborate Across Sectors
- Enable Connected Communities and Center-Based Development
- Acknowledge Cross-Issue Policy Alignment
- Maintain a Long-Range Vision
- Promote Opportunity and Inclusivity

- Recognize Complex Market Forces
- Consider Rural Context

Metrics and Data

Achieving the state’s housing goals requires focusing our resources and policies where we can make the greatest impact. The following **Lead Metrics** have been identified as key data points to track Utah’s progress toward meeting our housing goals. Terms in *italics* are defined in the glossary found in Appendix D. See Section 3, starting on page 6, for more information.

Affordable Housing Metrics

- Number of deed restricted rental units affordable to Utahns 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 Utah renters that are housing *cost-burdened*
- Percentage of Utah 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

Audit Recommendations Crosswalk

While broader in scope and purpose, the Housing Strategic Plan is also a response to the [Performance Audit of Utah Housing Policy - A Case for Statewide Strategic Planning and Accountability](#) published by the Office of the Legislative Auditor General in November 2023.

Audit Recommendation	Responses
1.1 <i>The Legislature should require the creation of a state-level strategic plan for housing in Utah. This plan should define success and include goals that specifically address the current housing shortage and forecasted population growth.</i>	Housing Strategic Plan: Section 2. Vision, Goals, & Guiding Principles
1.2 <i>The Legislature should consider amending the land use, development, and management acts at both the county and city level to clearly emphasize housing production and affordability as primary goals of land use regulations.</i>	Housing Strategic Plan: Plan Tactic 41
1.3 <i>With information gathered from strategic planning, the Legislature should consider the range of state-level policy options presented in this chapter to create a program to set and manage state-level housing production targets.</i>	Housing Strategic Plan: Section 2. Vision, Goals, & Guiding Principles Administrative Priorities: Governor Cox has articulated a goal of delivering to market an additional 150,000 new housing units by the end of his second term. This overall goal includes 35,000 new starter homes and 40,000 new housing units within regional centers.
2.1 <i>The Legislature should consider whether to expand the moderate-income housing plan requirements to include forecasting benchmarks for household growth.</i>	Housing Strategic Plan: Plan Tactic 44
2.2 <i>The Legislature should consider options to increase zoning density on a wide scale within the state.</i>	Housing Strategic Plan: Plan Tactic 8
2.3 <i>The Legislature should consider policy options to craft additional penalties and incentives associated with housing planning and targets to better ensure local government compliance.</i>	Housing Strategic Plan: Plan Tactic 6
3.1 <i>As part of any statewide housing strategic planning, the Legislature should consider metrics to better track both actual and potential housing production.</i>	Housing Strategic Plan: Section 3. Metrics, Data, & State Support Structures

HCR14 Crosswalk

Similarly, this plan also responds to *House Concurrent Resolution Supporting Streamlining Utah Housing Policies* ([HCR14, Rep. Whyte](#)) enacted during the 2025 General Session of the Utah Legislature.

HCR14 Resolutions	Responses
<i>NOW, THEREFORE, BE IT RESOLVED that the Legislature of the state of Utah, the Governor concurring therein, supports consolidating housing policies to more efficiently and effectively address the attainable homeownership shortage, implement recommendations from the 2023 housing policy audit, reduce redundancy, and streamline government.</i>	Housing Strategic Plan: Pages 18-19, + Inventory
<i>BE IT FURTHER RESOLVED that the Legislature and the Governor will involve stakeholders in the process of identifying programs to consolidate.</i>	Housing Strategic Plan: Pages 18-19, + Inventory
<i>BE IT FURTHER RESOLVED that the Legislature and the Governor commit to begin the process of identifying programs for streamlining during the 2025 interim.</i>	Housing Strategic Plan: Pages 18-19, + Inventory

Prioritized Tactics

In Phase I, stakeholders identified identify numerous potential tactics to address housing needs across the spectrum. Phase II of this plan delineates a prioritized list of potential tactics (policy changes, investments, or initiatives) available to the state’s decision makers to address our housing challenges. Stakeholders propose these select tactics for further consideration and development because the tactics:

- Have significant potential impact on housing supply, affordability, and availability
- Have realistic implementation feasibility
- Align with the goals and guiding principles of this strategic plan
- Enjoy a basic level of consensus support for further policy discussions and implementation

Please see Section 4 of the Utah Housing Strategic Plan for a list of prioritized tactic recommendations.

This State Housing Plan process referred most land use policy and process tactics to the informal Land Use Task Force (LUTF). The LUTF will provide a list of additional recommended tactics for policy-makers’ consideration. The LUTF has met annually since 2007 and has produced more than 70 consensus-based policy recommendations since that time.

GOVERNOR COX

UTAH LEGISLATURE

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1. INTRODUCTION

Defining the Problem

Everything that we care about as a society is predicated upon stable housing for our citizens—elementary school proficiency, high school graduation rates, college attendance and graduation rates, teen pregnancy rates, crime rates, community engagement and volunteerism, family stability, physical health and life expectancy, mental health, upward social mobility—all of these outcomes, and more, improve with housing stability and decline with housing instability.

We live in a state where our homeownership rate is 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). These statistics equate to a wave of housing instability in our communities, which will cause predictable, but unwanted and unpleasant results for our state. We must increase housing stability by creating attainable ownership opportunities and affordable rental opportunities.

We are in the midst of a supply crunch in our housing stock. This lack of sufficient housing supply, with record breaking reduction in current housing stock turnover, has resulted in radical price increases unprecedented in the history of our state. While increasing the overall housing supply is essential to alleviating market pressures - and it does help ease prices through basic supply and demand dynamics—it is not sufficient enough to address the full scope of Utah’s housing affordability crisis. Market-rate development often fails to meet the needs of lower-income households, creating a critical gap in the housing continuum.

This strategic plan recognizes that ensuring access to safe, stable, and affordable housing for all Utahns requires a multifaceted approach. While the plan is primarily focused on addressing the state’s persistent housing supply deficit—a key driver of unaffordability and instability—it also underscores the essential role of subsidized and deeply affordable housing.

The Gap

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considered. In addition to being short on housing units overall, Utah has a significant undersupply of housing affordable to lower income households, those with Area Median Income (AMI) levels under 80%. Fully addressing our housing challenges will require solutions across the entire spectrum of housing types and price points.

The Spectrum of Housing Needs

Utah's housing needs span a spectrum of housing types and affordability levels—from those experiencing or at risk of falling into homelessness, those who are employed but struggle to find safe, affordable, and stable housing, to those where market-rate housing is just out of reach or consumes an unsustainable portion of their household budgets. Additionally, rural areas have unique housing needs, especially areas that serve as gateways to major recreation destinations.



This housing gap is a crisis for our state. It must be treated like a crisis. Addressing our urgent housing needs requires focused attention, collaboration, and resources. This will require both **private and public capital investments**, and **engagement in solutions by all stakeholders**—the executive and legislative branches of state government, local government, the building community, financial community, nonprofit partners, and the public at large.

Actions To Date

In late 2023, Governor Cox set an ambitious goal to build 35,000 starter homes by 2028. To address housing affordability, land use, and transportation challenges in support of this goal, Utah has recently enacted several significant policies and investments:

Station Area Planning (SAP): This law mandates that cities with FrontRunner, TRAX, and Bus Rapid Transit (BRT) stations develop Station Area Plans. These plans are designed to bolster housing availability and affordability, economic growth, transportation connectivity, and environmental sustainability. As of September 2025, SAP has already led to the planning of 64,600 new housing units near existing state transit infrastructure.

Housing and Transit Reinvestment Zones (HTRZ): This tax increment financing tool specifically promotes higher-density and affordable housing development near transit hubs. It has been instrumental in planning 28,532 additional housing units that would not have been feasible otherwise.

First Home Investment Zones (FHIZ) & Home Ownership Promotion Zones (HOPZ):

FHIZ encourages owner-occupied, mixed-use projects, requiring at least 25% of the homes to be affordable. HOPZ also uses tax increment financing to boost home ownership, requiring at least 60% of homes built to be affordable.

Moderate Income Housing Plans (MIHP): To incentivize local cooperation, cities must submit effective housing construction plans to qualify for state transportation funds.

Utah Homes Investment Program (UHIP): A substantial \$300 million has been allocated from the state transportation fund to offer 100% financing at below-market rates for developers building for-sale homes and condominiums. This program is expected to open new homeownership opportunities for thousands of Utahns in the coming years.

An Action-Oriented Strategy

This document is designed to serve as a work plan for policy and decision makers at all levels. The vision aims to keep us focused on the outcomes we want to achieve, the goals define success for the state, the guiding principles provide a policy evaluation rubric and guide collaborative decision-making, and the tactics offer a list of vetted, prioritized, and actionable next steps for policymakers.

This plan is intended to guide and inform future policy discussions regarding housing, including updating the Moderate Income Housing Plan (MIHP) requirements and the work of the CHA and the LUTF.

Need for Ongoing Work

Just as it took a decade to reach this crisis point, it will take time to achieve our housing vision. Phase I defined the shared goals, established a framework for how the state will tackle housing challenges, and inventoried available data, housing support structures, and potential implementation tactics. Phase II focused on recommending specific implementation tactics and strategies to accomplish our housing goals.

This plan will be updated at least every four years with new findings, tactics, best practices, case studies, and statutory guidance.

2. VISION, GOALS, & GUIDING PRINCIPLES

Vision

Our vision is to ensure that every resident in Utah has access to safe, affordable, and stable housing options.

Commitment

The contributors to this planning effort 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.

Administration Priorities

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 the second term (December 2028).

Housing is a complex issue that is affected by national and local trends and market forces, and overcoming housing challenges requires the engagement of a broad set of public, private, and community stakeholders. Gov. Cox is co-chairing a [National Housing Crisis Task Force](#), which

centers on actions that can be taken at the federal level. Our plan focuses on what can be done statewide and locally.

Additionally, Utah continues to streamline government, [improve permitting efficiency](#), and reduce unnecessary regulatory burdens, to accelerate the development of new housing and critical infrastructure—while still protecting public health and safety.

Strategic Housing Goals

Goal 1: Improve housing availability, affordability, and stability

Achieving success for this goal means:

- Increasing the number of smaller, less expensive, for-sale units to promote homeownership for all Utahns.
- Increasing Utah’s housing stock to meet projected demand, population growth, and cultural and demographic shifts.
- Expanding housing supports and products to provide stable, safe, and affordable housing options for moderate- to low-income Utahns.
- Preventing homelessness by helping those with moderate- to low-incomes stay housed.
- Partnering across private and public sectors to utilize publicly-owned lands to expand housing potential.
- Identifying and improving process inefficiencies.

Goal 2: Foster community well-being and quality of life

Achieving success for this goal means:

- Coordinating housing, land acquisition, and infrastructure planning to provide essential services, maintain financial sustainability, and promote good asset management.
- Improving access to jobs, education, daily needs, and recreation; reducing overall household housing and transportation costs by focusing the most intense development in areas with existing or planned public investments.
- Designing neighborhoods that have diverse housing options to meet the needs of residents throughout their life stages.
- Expanding both infill and greenfield development, while promoting efficient development patterns that preserve natural and agricultural lands, clean air, and water.
- Understanding and sharing the regional impacts of local decisions.

Goal 3: Seek consensus- and evidence-based policy and support solutions

Achieving success for this goal means:

- Using data and evidence to guide policymaking.
- Striving for context- and people-sensitive solutions (consider geographic setting, Area Median Income (AMI) level, infrastructure capacity, etc.).
- Advancing solutions that have been vetted through this collaborative process.

Guiding Principles

The following guiding principles are intended to serve as guideposts for how Utah stakeholders resolve to work with one another to address our housing crisis. These principles describe both the “Utah Way” of problem solving and desired long-term outcomes for the state.

Prioritize Collaboration Over Preemption - Utah’s housing stakeholders should aim for solutions that deliver mutual gains for a diverse set of stakeholders. Discussions should first fully exhaust the potential for collaborative, consensus-based solutions before state-mandated policy interventions.

Promote a Holistic and Regional Approach - Addressing housing challenges requires a comprehensive view, while still being sensitive to the context of local communities. This means coordinating efforts across municipalities and counties, as the decisions of one can affect another. It is necessary to consider how infrastructure investments and housing decisions can best serve a region’s immediate and future needs. This coordination should include identifying cross-jurisdictional infrastructure financing opportunities.

Collaborate Across Sectors - Bringing together various sectors such as government, private industry, and non-profit organizations encourages shared responsibility and resource pooling. This collaborative approach leads to more effective and inclusive housing policies that benefit all community members. Collaboratively-developed decisions typically have greater implementation feasibility, buy-in, longevity, and are resistant to challenge.

Enable Connected Communities and Center-Based Development - Developments that are accessible, well-connected, and aligned with community resources enhance residents' quality of life. Development patterns should maximize existing and planned transportation and utility investments, create community anchors and gathering places, and serve as connection points to jobs and education. Enabling more growth to occur in centers also helps to preserve the character of surrounding suburban and agricultural areas. Centers in urban areas may include major intersections or transit station areas, while traditional “main streets” and historic settlements can serve as centers in more rural areas.

Acknowledge Cross-Issue Policy Alignment - [HCR 11 \(2024\), Concurrent Resolution Recognizing the Importance of Cross-Issue Growth Impacts \(B. Bolinder\)](#), encourages private, public, and community partners to consider a broad range of growth issues when making policy or funding decisions, including: water, natural ecosystems, housing, economic development, and transportation. When new housing is planned, stakeholders will consider the connections between housing and other policy areas and strive to advance shared goals.

Maintain a Long-Range Vision - Utah’s housing strategy will take a long-term approach that anticipates future growth, demographic shifts, and meets the needs of future generations—while also striving for short-term wins.

Promote Opportunity and Inclusivity - Utah will strive to offer housing choices and opportunities for Utahns at all life stages and circumstances. This includes a diverse range of affordable housing options that are accessible to all income levels, age groups, physical abilities, and household sizes.

Recognize Complex Market Forces - Housing and financial markets are complex, and the interests of one sector may compete with that of another. Priority should be placed on fostering an environment that supports a fair balance. This means maximizing housing production, lowering the cost of housing, maintaining community safety, strengthening residential stability, protecting existing property values, and supporting profitable private investment—ultimately enhancing the success of communities, residents, and businesses.

Consider Rural Context - Rural communities may require housing solutions distinct from those in urban areas. Housing policy developed to target urban-specific challenges or opportunities should not be pushed forward as a statewide strategy. Rather, policy for rural areas should prioritize context-sensitive designs that integrate housing with local economies, agriculture, and natural landscapes. Densities should reflect the scale of rural areas, with flexibility to accommodate growth where infrastructure allows. Lot sizes should be appropriately sized for their intended purposes (single-family, backyard animals, or farming) to avoid inefficient use of land while preserving rural character and lifestyles. Implementation tactics should consider tiered requirements to reflect the varying capacity, infrastructure, and applicability to different municipal classifications. Recommended tactics for rural Utah should also reflect the pressures of tourism and the market forces influencing the construction industry in rural and resort-type communities.

3. METRICS, DATA, & STATE SUPPORT STRUCTURES

Metrics

Achieving the state’s housing goals means that our resources and policies must focus on the opportunities that will have the greatest impact. Good data, performance metrics, accountability, and coordinated programs and supports will be critical to evaluating the success of our efforts. Collecting and reporting data requires time. Any new data policy or reporting considerations should balance the time and financial resources needed to achieve the data objective with the limited capacity of stakeholders to advance other steps of the housing process.

The following Lead Metrics have been preliminarily identified as key data points for tracking Utah’s progress toward meeting our housing goals. Progress towards these metrics can be viewed on the [Housing Metrics Dashboard](https://governor.utah.gov/housing) located at governor.utah.gov/housing.

LEAD HOUSING METRICS					
Goal	Metric	Why It Matters	Reporting Entity	Reporting Frequency	Data Source
NOTE: Terms in <i>italics</i> are defined in the glossary found in Appendix D.					
Affordable Housing					
1	Deeply Affordable Number of new deeply affordable units created for 30-60% AMI	There is a significant shortage of available housing that is affordable to Utahns at the lowest income levels. Utahns that cannot find affordable housing can easily fall into homelessness.	Kem C. Gardner Policy Institute	Quarterly	Utah Affordable Housing Dashboard ; Utah Housing Corporation
1, 2	Deed Restricted Rentals Number of deed restricted rental units affordable to Utahns at or below 60% of AMI	Deed restrictions cap rental costs to preserve long-term housing affordability for those at lower income levels. Utahns that cannot find affordable housing can easily fall into homelessness.	Kem C. Gardner Policy Institute	Quarterly	Utah Affordable Housing Dashboard ; Utah Housing Corporation ; National Housing Preservation Database

LEAD HOUSING METRICS					
Goal	Metric	Why It Matters	Reporting Entity	Reporting Frequency	Data Source
1, 3	Share of Homes Available Share of homes (new and existing) affordable to each AMI group	Addressing Utahns' housing needs requires not only building more homes, but also ensuring those new homes are affordable to people at various income levels.	Kem C. Gardner Policy Institute	Quarterly	Kem C. Gardner Policy Institute, Utah Association of Realtors Database ; US Census Bureau
1	New Utah First Homes Total number of new <i>starter homes</i> delivered to market starting January 2024	Homeownership creates greater stability and economic opportunity for households. Utah has a shortage of single family homes priced under \$400,000.	Kem C. Gardner Policy Institute	Quarterly	Utah Association of Realtors Database ; Utah Affordable Housing Dashboard
Market Overview					
1, 2	Cost-Burdened Renters Percentage of Utah renters that are housing <i>cost-burdened</i>	Housing instability is exacerbated when households pay over 30% of their income on housing.	Kem C. Gardner Policy Institute	Quarterly	Utah Affordable Housing Dashboard
1, 2	Cost-Burdened Owners Percentage of Utah homeowners that are housing <i>cost-burdened</i>	Housing instability is exacerbated when households pay over 30% of their income on housing.	Kem C. Gardner Policy Institute	Quarterly	Utah Affordable Housing Dashboard

LEAD HOUSING METRICS					
Goal	Metric	Why It Matters	Reporting Entity	Reporting Frequency	Data Source
1, 3	Share of Utahns Priced Out Percentage of <i>households</i> that cannot afford the median-priced home	Homeownership creates greater stability and economic opportunity for households.	Kem C. Gardner Policy Institute	Quarterly	Utah Affordable Housing Dashboard ; Home Mortgage Disclosure Act Data
General Housing Supply					
1	Infrastructure Deficiencies Total number of new housing units currently entitled, but limited by <i>infrastructure</i> deficiencies	Many new homes are entitled by local governments, but are not being constructed. Deficiencies in infrastructure connections (water, sewer, roads) are often cited as the barrier. Tracking this metric will help us understand how big of a challenge this is, and will help us to prioritize the location of future infrastructure investments.	TBD	TBD	Currently unavailable. (see proposed approach below)

LEAD HOUSING METRICS					
Goal	Metric	Why It Matters	Reporting Entity	Reporting Frequency	Data Source
1	Total New Units Permitted Total number of new housing units <i>permitted</i>	Permitted means a builder has started construction but the home is not yet available for sale or occupancy. Tracking new construction permits helps us understand how much new housing supply is being added.	Kem C. Gardner Policy Institute	Quarterly	Ivory-Boyer Construction Database
3	Approval Times Amount of time from a completed development application to the issuance of a building permit by project type, such as: • Single-family detached • Multi-family • Master-planned development	Delays at any point in the home building approval and construction process result in increased costs to the developer that are ultimately passed along to residents. Streamlining and speeding up approval times could result in more affordable housing for Utahns. Comprehensive data could help identify patterns and inform future policymaking.	TBD	TBD	Currently unavailable (see proposed approach below)

LEAD HOUSING METRICS					
Goal	Metric	Why It Matters	Reporting Entity	Reporting Frequency	Data Source
1	Total C of O Issued Total number of <i>certificates of occupancy</i> issued	C of O means a home is ready to be sold and occupied, while <i>permitted</i> simply means a builder can start construction. Tracking how many new homes are available for occupancy provides a fuller picture of Utah's actual housing supply.	Local governments	Annually with MIHP report	Currently unavailable (see proposed approach below)
1, 3	Vacant Public Parcels Total acreage of identified non-productive public land, excluding State Trust Lands and federally-owned lands	Land cost is a major factor in the cost of housing, and publicly-owned parcels can increase the amount of affordable, developable land. Understanding the location and size of publicly-owned parcels could highlight opportunities to construct housing on land that is subsidized through public ownership.	Utah Geospatial Resource Center and Governor's Office of Planning and Budget (63A-16-506)	Annually	Currently under development

LEAD HOUSING METRICS					
Goal	Metric	Why It Matters	Reporting Entity	Reporting Frequency	Data Source
Housing Location and Connectivity					
1, 2	City/Town Center Units 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)	Center-based development patterns help to preserve the character of single-family neighborhoods by directing most new growth and density into nodes or “centers” of activity. Centers are higher in density than surrounding areas, allowing them to maximize the value of infrastructure investments like public transit. They also often spur additional private investment in the area.	Associations of Governments	Quarterly	Urban Utah: Housing Unit Inventory Dataset ; Utah Redevelopment Agency (RDA) Database Rural Utah: Not currently available (see proposed approach below)

LEAD HOUSING METRICS					
Goal	Metric	Why It Matters	Reporting Entity	Reporting Frequency	Data Source
1, 2	Housing Mix The proportionate share of different housing types (housing mix) available in any given municipality or area	Housing diversity means housing accessibility for people in all stages of life. Communities that include a range of housing products (sizes and price points) can allow residents to find housing that meets their needs without having to leave their community and the social structures they have built there over time.	Utah Geospatial Resource Center and Kem C. Gardner Policy Institute	Quarterly	Urban Utah: Housing Unit Inventory Dataset Rural Utah: Not currently available (see proposed approach to City/Town Centers below)

Data Availability

Having good data is critical to be able to evaluate the effectiveness of any housing initiative or policy. Utah is fortunate to have many useful data sources available (see Appendix C). However, there are still data gaps and a lack of critical information necessary for a full understanding of the state's housing picture. Additional research and data are needed to determine the factors that influence the construction or delay of construction of homes and the effectiveness of recent housing policy.

Recommendations: Data Development

Data needs that should be prioritized for future investment and development include:

Certificates of Occupancy - A Certificate of Occupancy (C of O) is the final step in the process of planning, zoning, designing, approving, constructing, and making a new home available to prospective residents. Currently, tools exist to track many key steps of this process but not C of O, which would provide policymakers with the clearest picture of our progress toward our goal of increasing the state's housing supply. This could potentially replace or streamline other reporting efforts.

Proposed Approach: Total number of certificates of occupancy issued	
Step 1 - Pursue legislation to require the collection and reporting of the number and address location of Certificates of Occupancy issued at the local government level.	
2026 General Session	Engage in the legislative process to update reporting requirements.
Step 2 - Add reporting on the number and address location of Certificates of Occupancy into the annual MIHP report required by all cities and towns subject to the MIHP requirements.	
Upon annual report deadline	Implement the change in reporting.

Approval Process Time - For private homebuilding companies that must turn a profit, the faster a home can move from concept to sale, the better. At the same time, cities have a responsibility to their residents to protect health, safety, and welfare through the careful review and consideration of proposed projects, which takes time. Better understanding the amount of time taken from a development application to the issuance of a building permit could highlight imbalances between thoughtful review and moving projects forward. Providing this data source would require a new statewide system of reporting process milestones, and would need to be broken down into project types.

Proposed Approach: Amount of time from a completed development application to the issuance of a building permit by project type	
Step 1 - Administrative Process Pilot Identify 5-10 cities willing to participate in a pilot project to track subdivision and building processes by July 2026.	
September 2025	State to compile building type definitions from existing statute, GPI database, and Construction Monitor. • Single-family detached, • Multi-family: ○ Townhome project, ○ Typical podium-style apartment/condo, ○ High rise apartment/condo, and • Master-planned development (zoning/land use plan, subdivision, permitting).
September 2025	ULCT to identify cities that may already have software capability to capture and track the following process milestones and identify potential pilot start dates: • Complete application submitted, • Is this project covered under a DA or MDA? y/n, • Preliminary plat approval, • Final plat approval, • Building permit issued, • Initial inspection completed, • Final inspection completed, and • C of O issued. The official pilot will run from July 2026 to July 2027, with monthly or quarterly reports.
October - November 2025	State to meet with willing cities to discuss implementation of the pilot process. • Ensure good representation of project types. • Explore typical scale (total number of units) of projects being considered by pilot cities, and ensure differences in scale are reflected. • Maintain a high level view of desired outcomes, tracking both the: ○ Number of projects completed in reasonable time, and ○ Number of housing units delivered to market.

Proposed Approach: Amount of time from a completed development application to the issuance of a building permit by project type	
January 2026	State to develop, with stakeholder input, a standardized template for data output report. Include a notes section to explain any timeline changes.
July 2026	Cities begin tracking subdivision and building process data.
August 2027	At the close of July 2027, conduct an analysis of collected data to determine what the pilot was/wasn't able to tell us.
Step 2 - Statewide System Solution Conduct an analysis to outline the product and implementation requirements of a comprehensive, statewide planning and development data tracking software.	
Spring 2026	Develop and release a request for information (RFI) to solicit information from multiple vendors to explore existing software capabilities, cost, and flexibility.
Summer 2026	Conduct analysis of product vendor solutions versus a custom solution.
Summer 2026	Develop a report with recommendations and product specifications for a potential request for legislative appropriation and a draft request for proposals to purchase software.

City and Town Center Units - Focusing development in centers, or nodes of more intense investment and activity, makes cities more efficient by optimizing the use of existing infrastructure, which can help keep taxes low. Vibrant centers serve as memorable places that help give each community its unique identity and boost the local economy. When centers are strong focal points of a community, it reduces the pressure to expand into surrounding rural lands and existing single-family neighborhoods, preserving open spaces. This strategy also helps improve air quality and reduce traffic congestion.

We already have the ability to track the number and types of housing units in centers along the Wasatch Front using the [Housing Inventory Explorer](#), created by the Wasatch Front Regional Council. This data does not exist for the rest of the state. While more rural areas do not have the same scale of centers, this development pattern still offers benefits and can be adapted to fit historic main streets and other rural-scale neighborhoods.

Proposed Approach: Number of housing units within areas designated as city or town centers identified in regional visions, such as Wasatch Choice, SAP, HTRZ	
Step 1 - Identify Centers beyond the Wasatch Front	
August 2025	Finalized Wasatch Choice Vision Centers Work! explore creating an expanded set of rural center typologies.
Fall 2025	State to meet with AOGs off the Wasatch Front to outline the concept of identifying centers.
Winter 2025 - Spring 2026	AOGs meet with select cities and towns likely to explore potential center identification and boundaries.
Spring 2026	Work with UGRC, AOGs, and local governments to identify and map center boundaries in GIS.
Step 2 - Start Tracking Housing within Centers	
Spring 2026	Work with UGRC to convert the most recent County Assessor GIS tax parcel data into Housing Unit Inventory (HUI) point-based features.
Spring 2026	Utilize this HUI data together with a GIS-base 'intersection overlay' analysis of the city and town centers identified by AOGs in partnership with the municipalities in their regions to calculate a baseline number of homes within each center.
Ongoing	Conduct an annual analysis and update the to the Housing Metrics Dashboard .

Underground Infrastructure Location and Capacity - The availability and capacity of drinking, waste, storm, and secondary irrigation water infrastructure is a limiting factor to development potential. Impact fees can help cover the cost of infrastructure when development occurs in locations adjacent to existing development and the needed infrastructure connections are shorter in distance. However, these existing systems can only be extended so far and there is a threshold at which an entirely new system, including lift stations and treatment facilities, is needed.

Building regionalized infrastructure systems that are designed to meet the needs of both immediate and anticipated growth in the area can have significant capital, operational, and regulatory savings over time. However, constructing systems with the capacity necessary to meet future demands is often cost prohibitive and places an unfair burden on existing residents.

There is a need for a comprehensive and regional inventory of existing and needed infrastructure in areas projected for significant growth. This inventory would help decision makers better understand the impact infrastructure deficiencies have on development potential, and delineate

locations where regionalized systems would be beneficial. In addition to infrastructure, availability of water supply should also be considered.

Proposed Approach: Total number of new housing units currently entitled, but limited by infrastructure deficiencies	
Step 1 - Calculate the number of currently entitled units	
Fall 2025	State, with stakeholder input, to define “entitled unit” and add to MIHP report instructions for local governments.
Following annual report deadline (currently August 1)	Compile data from MIHP report using qualtrics to produce a report that lists the number of entitled units by County and add to the Housing Metrics Dashboard .
Step 2 - Identify infrastructure deficiencies	
Winter 2025	State to work with ULCT, UAC, and the Utah Association of Special Service Districts (SSDs) to explore the availability of existing utility infrastructure data sets that include: • Service area boundaries • Age of infrastructure, and • Infrastructure capacity.
Spring/Summer 2026	Utilizing the definitions of “system” infrastructure and “project” infrastructure from state statute , conduct a series of workshops with local governments and SSDs to: • Identify and map infrastructure needs, and • Continue to populate the Utah Project Portal with known infrastructure needs.
Step 3 - Determine how many entitled units are being held up by infrastructure deficiencies	
Summer 2026	Conduct a GIS analysis, intersecting the number of entitled units and their locations with infrastructure service area boundaries. Harrisville City Example
Align with scheduled quarterly dashboard updates	Report annually analysis findings to the Utah Housing Metric Dashboard .

Housing Support Structures Alignment

The State of Utah has multiple housing support structures in place today. These include boards, grants and loans, other incentives, regulatory roles, and financing partners. There are also many regional, local, private, and non-profit organizations providing additional housing support. Each

program has funding and capacity limitations and some are limited in focus to specific populations. These constraints impact the number of families and individuals that can be supported by these programs.

Legislative and other stakeholders are in ongoing conversations about how to best streamline Utah's state housing structures. The outcomes of those discussions and any recommendations will be included in the final version of this Strategic Plan.

The following pages include an inventory of known housing support structures, their capacity, focus areas, and AMI targets.

KNOWN EXISTING HOUSING SUPPORT STRUCTURES

FUNDING SOURCE or PROJECT	PROGRAM NAME	SPECIAL FOCUS	PROGRAM CAPACITY	ADDITIONAL NOTES	Homelessness				Affordable Housing		Market Rate (Attainable) Housing		Rural
					Unsheltered Homeless/ Sheltered	Rapid Housing	Transitional Housing	Permanent Supportive Housing	Subsidized Housing	Affordable Restricted	Market Rental Housing	Home Ownership	Rural and Resort Housing
					0-30% AMI	0-30% AMI	0-30% AMI	0-40% AMI	0-60% AMI	61-139% AMI	140% + AMI	140% + AMI	0-140% + AMI
<i>* Federal funds administered by state or local partners</i> <i>** State funds administered by local partners</i>													
FEDERAL PROGRAMS													
Funding Source	HUD VASH Vouchers*	Veterans Experiencing Homelessness	702 vouchers statewide		X	X		X	X	X			
Funding Source	Low Income Housing Tax Credit		2024: 9%: ~\$106MM 4%: ~\$140MM	Need to confirm these numbers				X	X	X			X
Funding Source	HUD/Federal Financing Bank Risk Share Loan Program			This program might be threatened by the incoming administration.				X	X	X			
Funding Source	Housing Opportunities for Persons With Aids (HOPWA)	People with AIDS and their families	\$361,347	not likely to be renewed in FY26	X	X	X	X	X	X	X		
Funding Source	USDA Single Family Housing Programs	Low to very low income households in Rural Areas of Utah		Limited capacity to take on additional mortgages					X	X			X
Funding Source	Private Activity Bond		\$427 M						X	X		X	
Funding Source	USDA Mutual Self-Help Housing*	Low to very low income households in Rural Areas of Utah		9 Grantees in Utah / Limited Funds					X	X			X
Funding Source	Emergency Solutions Grant*	Homelessness	Utah: \$1.38 M SLC: \$298,628 SLCO: \$213,884		X	X	X						
Funding Source	Recovery Housing Program (RHP)	Addiction Recovery					X						
Funding Source	Community Development Block Grants*							X	X	X			

KNOWN EXISTING HOUSING SUPPORT STRUCTURES

FUNDING SOURCE or PROJECT	PROGRAM NAME	SPECIAL FOCUS	PROGRAM CAPACITY	ADDITIONAL NOTES	Homelessness				Affordable Housing		Market Rate (Attainable) Housing		Rural
					Unsheltered Homeless/ Sheltered	Rapid Housing	Transitional Housing	Permanent Supportive Housing	Subsidized Housing	Affordable Restricted	Market Rental Housing	Home Ownership	Rural and Resort Housing
					0-30% AMI	0-30% AMI	0-30% AMI	0-40% AMI	0-60% AMI	61-139% AMI	140% + AMI	140% + AMI	0-140% + AMI
Funding Source	Section 8 Landlord Incentive Program								X				
Funding Source	HOME Investment Partnerships		\$2,998,928							X			
Funding Source	National Housing Trust Fund		\$2,830,350							X			
Funding Source, Project	Salt Lake Valley Coalition to End Homelessness (Salt Lake County Continuum of Care)	All individuals experiencing homelessness in the Salt Lake Valley	\$10.3M	Federally designated body	X	X	X	X	X				
Funding Source, Project	Mountainland Continuum of Care	All individuals experiencing homelessness in Utah, Wasatch, and Summit Counties	\$1.9M	Federally designated body	X	X	X	X	X				
Funding Source, Project	Balance of State Continuum of Care	All individuals experiencing homelessness in 25 counties	\$2.5M	Federally designated body; subdivided into 11 local homeless councils	X	X	X	X	X				
STATE PROGRAMS (Funding Information from cobi.utah.gov)													
Funding Source	State Low-Income Housing Tax Credit		\$10 M/year for 10 years					X	X	X			
Funding Source	Misc. State Owned Land		~96 acres of UDOT land, unknown for other state agencies	DNR, DFCM, UDOT, SITLA, etc.	X	X	X	X	X	X	X	X	X
Funding Source	Pamela Atkinson Homeless Account	Homeless	\$1.8 M FY25		X	X	X	X					
Funding Source	Homeless to Housing Account	Homeless	\$12.9 M FY25		X	X	X	X					
Funding Source	Office of Homeless Services - General Fund	Homelessness	\$29.5 M Ongoing FY25 \$35.5 M One-time FY25		X	X	X	X					

KNOWN EXISTING HOUSING SUPPORT STRUCTURES

FUNDING SOURCE or PROJECT	PROGRAM NAME	SPECIAL FOCUS	PROGRAM CAPACITY	ADDITIONAL NOTES	Homelessness				Affordable Housing		Market Rate (Attainable) Housing		Rural
					Unsheltered Homeless/ Sheltered	Rapid Housing	Transitional Housing	Permanent Supportive Housing	Subsidized Housing	Affordable Restricted	Market Rental Housing	Home Ownership	Rural and Resort Housing
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Funding Source	Homeless Shelter Cities Mitigation Account	Homelessness	\$7.5 M GF FY25	Local governments that do not host an eligible shelter deposit a portion of their local sales and use tax revenue into the account	X	X							
Funding Source	Olene Walker Housing Loan Fund		\$218.6 million 823 current loans							X			
Funding Source	Utah Housing Corporation Down Payment Assistance	Low- and Moderate-Income Homebuyers	\$55MM (5 year annual average)	This is funded predominantly off of UHC's balance sheet. We now carry ~\$200MM in outstanding DPA loans.								X	
Funding Source	First Time Homebuyer Program	First-Time Homebuyers	~\$14MM remaining	This figure needs to be confirmed								X	
Funding Source	Law-Enforcement First Time Homebuyer Program	Law Enforcement or Correctional Officers	~\$3MM remaining	This figure needs to be confirmed								X	
Funding Source	Utah Homebuyer Veteran Grant	Veterans	\$X M remaining									X	
Funding Source	Utah Homes Investment Program	Small to Medium Sized Builders	\$300 M \$X M remaining									X	
Funding Source	Deeply Affordable Housing Grants		State: \$20 M Federal: \$85 M					X					
Funding Source	Attainable Housing Grants		\$5 M annually					X					
Funding Source	Rural Single Family Revolving Loan Fund	Rural Housing Devel	\$2.25 M annually										X
Funding Source	Rural Single Family Rehab	Housing Rehab	\$500k annually										X

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Project	The Point (POMSLA)	Foster innovation and technological advancement, provide parks and open space, support economic opportunity and enhance Utahns’ quality of life.	Total project area: 600 acres Total units: 7,850 840 for sale 7,010 for rent	Currently going through a "rethink" will likely increase the number of for sale units					X	X	X	X	
Project	Mayflower (MIDA)	Honor military service members with recreational opportunities, boost local economy, and enhance community life	Total project area: 34 acres 140 affordable units, and up to 660 market rate units							X	X	X	X
Project	Falcon Hill Aerospace Research Park (MIDA)	Drive innovation and growth outside of Hill Air Force Base, support military readiness, and support aerospace industry											
Project	Utah Fairpark Area Investment and Restoration District	HB562 (2024) : Encouraging and facilitating development to provide economic and other benefits to the area, region, and state	Total project area: 276 acres	Includes lands not expected to be available for housing, such as state office buildings and Fairpark						X	X	X	
Project	Capital City Revitalization Zone	SB272 (2024) : improvement, or restoration of project area for pedestrian and traffic flow, aesthetic, entertainment, recreational, and safety purposes	Total project area: No greater than 100 acres	Includes lands not expected to be available for housing, such as Salt Palace, Delta Center, Abravanel Hall						X	X	X	

KNOWN EXISTING HOUSING SUPPORT STRUCTURES

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					0-30% AMI	0-30% AMI	0-30% AMI	0-40% AMI	0-60% AMI	61-139% AMI	140% + AMI	140% + AMI	0-140% + AMI
Project	Utah Inland Port & Satellite Project Areas (UIPA)	Use of Tax Differential to Support Housing	Housing may be included within any of the UIPA Project Areas	Includes lands not expected to be available for housing					X	X	X	X	X
REGIONAL / LOCAL PROGRAMS													
Funding Source	Local CRA/RDA funding		unknown	TIF financing to incentivize new multi-family housing construction				x	x	x	X	x	
Funding Source	Municipal, School, or Utility Owned Land		unknown										
Funding Source	UAC Housing Foundation	Varies based on individual county needs	Unknown, growing						X	X	X	X	X
Project	Housing Connect Salt Lake County	Low Income							X				
Funding Source	Housing and Transit Reinvestment Zones (HTRZ)	Transit Oriented Development	80K potential new units	TIF financing to incentivize new multi-family housing construction						X	X		
Funding Source	First Home Investment Zone (FHIZ)			TIF financing to incentivize starter home construction							X	X	
Funding Source	Home Ownership Promotion Zone (HOPZ)			TIF financing to incentivize starter home construction								X	X
Project	Salt Lake City Housing Stability											X	
Project	Utah Regional Housing												

KNOWN EXISTING HOUSING SUPPORT STRUCTURES

FUNDING SOURCE or PROJECT	PROGRAM NAME	SPECIAL FOCUS	PROGRAM CAPACITY	ADDITIONAL NOTES	Homelessness				Affordable Housing		Market Rate (Attainable) Housing		Rural
					Unsheltered Homeless/ Sheltered	Rapid Housing	Transitional Housing	Permanent Supportive Housing	Subsidized Housing	Affordable Restricted	Market Rental Housing	Home Ownership	Rural and Resort Housing
					0-30% AMI	0-30% AMI	0-30% AMI	0-40% AMI	0-60% AMI	61-139% AMI	140% + AMI	140% + AMI	0-140% + AMI
Mutual Self Help Programs:													
Project	Mutual Self Help R6 AOG	Self-Help/ Sweat equity ownership	~6 homes/year	Limitations:: cost of land & infrastructure									X
Project	Self Help Homes – Utah, Wasatch, and Washington Counties	Self-Help/ Sweat equity ownership	~65 homes/year	Limitations:: cost of land & infrastructure					X	X			
Project	Mutual Self Help Ground Up Construction / Single Family Housing Rehab (SERDA)	Self-Help/ Sweat equity ownership	~6+ homes/year	Limitations:: cost of land & infrastructure					X	X			X
Project	Community Rebuilds Self Help Program	Self-Help/ Sweat Equity ownership	~6-8 homes/year	Limitations:: cost of land & infrastructure					X	X			X
Project	Self Help – Neighborhood Nonprofit Housing	Self-Help/ Sweat equity ownership; Repairs; Counseling	~20 homes/year	Limitations:: cost of land & infrastructure					X	X			
Project	Self Help – Housing Authority of Southeastern Utah (HASU)	Self-Help/ Sweat equity ownership	6 homes/year	Limitations:: cost of land & infrastructure					X	X			X
Project	Self Help Tooele County Housing Authority	Self-Help/ Sweat equity ownership; CROWN	6-8 homes/year	Limitations:: cost of land & infrastructure					X	X			X
Project	Mutual Self Help – Mountainlands Community Housing Trust (MCHT)	Self-Help/Sweat equity ownership	6 homes/year	Limitations:: cost of land & infrastructure					X	X			
Project	Mutual Self-Help – Uintah Basin Association of Government (UBAOG)	Self-Help/Sweat equity ownership	6-8 homes/year	Limitations:: cost of land & infrastructure					X	X			
Local Housing Authorities:													
Project	Salt Lake City Housing Authority		3,635 families 6,960 on waitlist 5-6 year wait					X	X	X		X	

KNOWN EXISTING HOUSING SUPPORT STRUCTURES

FUNDING SOURCE or PROJECT	PROGRAM NAME	SPECIAL FOCUS	PROGRAM CAPACITY	ADDITIONAL NOTES	Homelessness				Affordable Housing		Market Rate (Attainable) Housing		Rural
					Unsheltered Homeless/ Sheltered	Rapid Housing	Transitional Housing	Permanent Supportive Housing	Subsidized Housing	Affordable Restricted	Market Rental Housing	Home Ownership	Rural and Resort Housing
					0-30% AMI	0-30% AMI	0-30% AMI	0-40% AMI	0-60% AMI	61-139% AMI	140% + AMI	140% + AMI	0-140% + AMI
Project	West Valley Housing Authority		537 families 3,426 on waitlist 3-5 year wait					X	X	X			
Project	Tooele County Housing Authority		200 families 800 on waitlist 3.5 year wait					X	X	X			
Project	Housing Authority of Utah County		1,047 families 6,312 on waitlist 3+ year wait					X	X	X			
Project	Provo Housing Authority		893 families 2,022 on waitlist 9-18 month wait					X	X	X			
Project	Davis County Housing Authority		900 families 1,200 on waitlist 2+ year wait					X	X	X			
Project	Weber County Housing Authority		243 families 1,380 on waitlist 2 year wait					X	X	X			
Project	Cedar City Housing Authority		282 families, 104 on waitlist 12-14 month wait					X	X	X			
Project	St George Housing Authority		375 families, 83 on waitlist 3-5 year wait					X	X	X			
Project	Housing Authority of Ogden		1,127 families 3,300 on waitlist 2+ year wait					X	X	X			
Project	Logan City and Bear River Housing Authority AOG		612 families 700 on waitlist 1+ year wait					X	X	X			
Project	Housing Authority of Carbon-Emery Counties		244 families 107 on waitlist 6-9 month wait					X	X	X			
Project	Beaver City Housing Authority		33 families 41 on waitlist 6-12 month wait					X	X	X			

KNOWN EXISTING HOUSING SUPPORT STRUCTURES

FUNDING SOURCE or PROJECT	PROGRAM NAME	SPECIAL FOCUS	PROGRAM CAPACITY	ADDITIONAL NOTES	Homelessness				Affordable Housing		Market Rate (Attainable) Housing		Rural
					Unsheltered Homeless/ Sheltered	Rapid Housing	Transitional Housing	Permanent Supportive Housing	Subsidized Housing	Affordable Restricted	Market Rental Housing	Home Ownership	Rural and Resort Housing
					0-30% AMI	0-30% AMI	0-30% AMI	0-40% AMI	0-60% AMI	61-139% AMI	140% + AMI	140% + AMI	0-140% + AMI
Project	Roosevelt Housing Authority		65 families 30 on waitlist 1-5 year wait					X	X	X			
Project	Housing Authority of Southeastern Utah		73 families 39 on waitlist 1-4 month wait					X	X	X			
Project	Millard County Housing Authority							X	X	X			
Project	Myton City Housing Authority			435-722-5002 Helps those who are 50% of the AMI or less in the specific area				X	X	X			X
Project	Navajo Nation Housing Authority	Most popular programs: Public Rental Program and the Homeownership Program						X	X	X			
Project	NW Band of Shoshone Nation Housing Authority	Rental assistance, housing assistance, closing costs						X	X	X			
Project	Paiute Tribal Housing Authority	Rental assistance, Low Rent Program	Low rent programs serves 163 units; Rental assistance program serves 86 households	Also offers Resident Opportunity and Self Sufficiency program				X	X	X			
Project	White Mesa Ute Council							X	X	X			
Project	Ute Indian Tribe	Low income Native American families		Offers rental assistance, homeownership opportunities, housing rehabilitation, emergency shelter assistance				X	X	X			
PRIVATE & NON-PROFIT PROGRAMS													

KNOWN EXISTING HOUSING SUPPORT STRUCTURES

FUNDING SOURCE or PROJECT	PROGRAM NAME	SPECIAL FOCUS	PROGRAM CAPACITY	ADDITIONAL NOTES	Homelessness				Affordable Housing		Market Rate (Attainable) Housing		Rural
					Unsheltered Homeless/ Sheltered	Rapid Housing	Transitional Housing	Permanent Supportive Housing	Subsidized Housing	Affordable Restricted	Market Rental Housing	Home Ownership	Rural and Resort Housing
					0-30% AMI	0-30% AMI	0-30% AMI	0-40% AMI	0-60% AMI	61-139% AMI	140% + AMI	140% + AMI	0-140% + AMI
Funding Source	Philanthropic organizations and private donations				X	X	X	X	X	X			
Funding Source	Utah Housing Preservation Fund	Grant for repair or rehabilitation of housing owned or occupied by low and very low-income rural citizens	768 units preserved to date, no upper cap of potential	Awarded annually 10:1 leverage rate for state investment				X					
Project	Utah Community Action & Head Start								X				
Project	Utah Non-Profit Housing Corporation								X				
Funding Source	CROWN (Credits-to-Own)		32 homes in progress									X	
Funding Source	Rocky Mountain Homes Fund	Healthcare, education, public service employees and veterans	120 families in homes now, no upper cap of potential	10:1 leverage rate for state investment						X			
Funding Source	Community Development Corporation of Utah											X	
Funding Source	NeighborWorks SLC - Down Payment Assistance											X	
Funding Source	NeighborWorks SLC - Home Improvement Loans /Grants											X	
Funding Source	NeighborWorks SLC - Affordable Housing Mission Investment Loan Fund											X	
Funding Source	Rocky Mountain Community Reinvestment Corporation	Low- and moderate- income families	Has originated over \$189 million in 129 CRA-qualified loans to fund the development of 7,500+ apartment homes						X	X			

KNOWN EXISTING HOUSING SUPPORT STRUCTURES

FUNDING SOURCE or PROJECT	PROGRAM NAME	SPECIAL FOCUS	PROGRAM CAPACITY	ADDITIONAL NOTES	Homelessness				Affordable Housing		Market Rate (Attainable) Housing		Rural
					Unsheltered Homeless/ Sheltered	Rapid Housing	Transitional Housing	Permanent Supportive Housing	Subsidized Housing	Affordable Restricted	Market Rental Housing	Home Ownership	Rural and Resort Housing
					0-30% AMI	0-30% AMI	0-30% AMI	0-40% AMI	0-60% AMI	61-139% AMI	140% + AMI	140% + AMI	0-140% + AMI
Project	NeighborWorks Mountain County Home Solutions	Renter and Owner Counseling							X	X	X	X	X
Community Land Trusts:													
Project	NeighborWorks SLC - Community Land Trust											X	
Project	Moab Area Community Land Trust											X	X
Project	Mountainlands Community Land Trust											X	X
Project	Utah Community Land Trust											X	X
Habitat for Humanity Chapters:													
Project	Northern Utah Habitat for Humanity	Sweat equity home ownership and repair							X	X			X
Project	Habitat for Humanity of Southern Utah	Sweat equity home ownership and repair							X	X			X
Project	Habitat for Humanity Utah County	Sweat equity home ownership and repair							X	X			
Project	Habitat for Humanity Summit and Wasatch Counties	Sweat equity home ownership and repair							X	X			X
Project	Habitat for Humanity for the Greater Salt Lake Area	Sweat equity home ownership and repair							X	X			
Project	Fuller Center for Housing (Castle Country Chapter)	Home repair							X	X			X

4. PRIORITIZED TACTICS MENU

Phase I of this strategic planning process included a literature review and the identification of over 200 individual tactics that could be implemented to help address Utah's housing needs. Phase II refined, consolidated, analyzed, and prioritized these tactics.

Tactics advanced are those that were deemed to:

- Have significant potential impact on housing supply, affordability, and availability
- Have realistic implementation feasibility
- Align with the goals and guiding principles of this strategic plan
- Enjoy a basic level of consensus support for further policy discussions and implementation

Hundreds of additional tactics were considered as part of this process but were excluded from the final list of recommendations. Tactics not included are those with:

- No stakeholder consensus to support further policy discussion
- Tactics with low potential impact on housing supply, affordability, or availability

The tactics on the following pages are organized into three groups:

- **Top Priority Tactics - 5 total**
- **Priority Tactics - 10 total**
- **Additional Tactic Recommendations - 31 total**

This State Housing Plan process referred most land use policy and process tactics to the informal Land Use Task Force (LUTF). The LUTF will provide a list of additional recommended tactics for policymakers' consideration. The LUTF has met annually since 2007 and has produced more than 70 consensus-based policy recommendations since that time.



Tactics with a Delicate Arch icon originated in a rural and resort area working group.

TOP PRIORITY TACTICS

Tactic numbers are provided for ease of reference only and do not represent a rank ordering.

1 	Inventory, analyze, and develop a plan for publicly-owned land that may be suitable for future housing.
Problem: As Utah grows, land availability becomes more limited and expensive. The cost of land is a major factor in the end cost of new housing. Solution: Over 70% of the land in Utah is publicly owned. This includes federal, state, and local ownership including school districts and utilities. Some of these parcels may be appropriate for future housing. The state should consider a variety of strategies to utilize this land for housing while retaining public ownership. This could include creating a state land trust, joint-development agreements, or long-term leases. Homes can also be deed restricted to maintain their affordability. Other Considerations: ● Consider land with immediate access to infrastructure and existing development. ● Parcel identification should be driven by local players for buy-in and knowledge. ● Place controls on new housing to ensure long-term affordability. ● Partner with private or nonprofit developers. ● Community land trusts can be created by the state, nonprofit organizations, local government, or private individuals.	Goal: Goals 1 and 2 Tactic Type: New Initiative Implementation Lead: Executive Branch Cost: One-Time, Nominal Cost

2	Expand funding, including leveraging federal grants, for an infrastructure revolving loan fund to support implementation of station area plans and new master planned developments which may be repaid by development.
Problem: Many thousands of housing units have been entitled by local governments, but have not yet been constructed due, in part, to infrastructure deficiencies. Some of these areas would be best served by large, regional infrastructure systems, but neither the cities nor individual developments can bear the full cost of the necessary investments. Others require upsizing and replacing aging infrastructure to support additional density. Solution: Increase funding to the existing State Infrastructure Bank or create a new fund to offer low interest loans to local governments for the construction of infrastructure needed to support additional development. Other Considerations: Expansion and refinement of the existing program should: • Offer more favorable terms for moderate income housing and more cost-effective development patterns (e.g. city and town centers). • Prioritize large regional investments to support new master planned developments, upsizing existing infrastructure to accommodate additional density, and promoting transit oriented development. • Prioritize redevelopment of centers (station area plans, HTRZs) and other opportunities for high density infill.	Goal: Goals 1 and 2 Tactic Type: Strategic Investment Implementation Lead: Executive Branch Local Government Cost: One-Time or Ongoing, Significant Cost
3	Secure ongoing funding for a revolving loan fund to provide low- or zero-interest loans for the acquisition and development of affordable housing projects; may be repaid by development.
Problem: Developers frequently face challenges securing financing for affordable housing projects due to high land prices, increasing construction costs, and limited availability of low-interest capital. Without ongoing financial support, many proposed developments are delayed or never begin, increasing the shortage of affordable housing for low- to moderate-income households. The Olene Walker Housing Trust Fund	Goal: Goal 1 Tactic Type: Strategic Investment

(OWHTF) provides critical support, but its current funding sources are not sufficient to meet growing housing needs. Solution: Establishing ongoing funding for a revolving loan fund would provide developers with access to low- or zero-interest loans, reducing financial barriers to the acquisition and development of affordable housing. Other Considerations: - Establish clear loan criteria and coordinated oversight to ensure projects deliver affordable housing outcomes and prioritize those that serve low-income populations. - Potential revenue streams include: alcohol sales tax, transfers from residual unclaimed property funds for properties above a certain acreage, portions of settlement proceeds, vacancy taxes, registration fees, sales tax from medical marijuana, or a new local option sales tax.	Implementation Lead: Legislature Cost: One-time or Ongoing, Significant Cost
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4	Per HCR14 (2025) streamline Utah's executive branch and independent entity housing program administration and funding.	
Problem: Four distinct agencies administer state and federal programs related to housing, and several boards. The current structure has overlapping responsibilities, duplicated administrative functions, and the use of separate resources for similar tasks. Individuals, developers, and city leaders seeking assistance must navigate a complex administrative web. Solution: Restructure the offices, agencies, and boards that are associated with housing, so they are all in one unified structure. Other Considerations: Consider creating a position that is accountable for all the state's housing programs and policies and can carry out a cohesive, comprehensive strategy.	Goal: Goal 3 Tactic Type: Policy Change Implementation Lead: Executive Branch Legislature Cost: One-Time, Nominal Cost	



Provide training and technical assistance to resource-constrained local governments and growing communities to help them streamline housing development processes.

Problem:

Many smaller communities are facing significant growth pressures and have limited planning personnel on staff. These communities have not yet had the resources to develop an expertise in managing large scale housing development projects. This lack of expertise and resources can slow down the implementation of new, high-quality housing development.

Solution:

Establish housing-specific technical assistance programs to support smaller communities with training, educational resources, and technical assistance. With support, these communities can better serve both their residents and developers in reviewing, approving, and guiding new development proposals. Support may include a pool of technical consultants, planners, and engineers available to expand local capacity as directed by the local government.

Other Considerations:

- Consider tapping into private development resources to fund this program, while still maintaining local direction and control.
- Training opportunities should be available to planning commissioners, council members, and commissioners in addition to city and county staff.

Goal:

Goals 1, 2, and 3

Tactic Type:

New Initiative

Implementation Lead:

Legislature

Cost:

One-time or Ongoing,
Under \$1M

PRIORITY TACTICS

Tactic numbers are provided for ease of reference only and do not represent a rank ordering.

6	Incentivize local governments to implement zoning reforms by leveraging existing state funding programs to offer priority to cities that are implementing the state's housing priorities of starter homes, station area plans, missing middle housing, and condominiums.
Problem: Local governments are sometimes reluctant to utilize all tools available to them (upzoning, relaxing development regulations, etc.) to maximize the development of new housing. This can be a result of public anti-growth pressure or other reasons. Current zoning regulations may limit the development of diverse, affordable housing options, focusing more on overall housing supply than true affordability. Solution: The state has several grant and funding programs that could be leveraged to encourage voluntary implementation of pro-housing policy at the local level. The state already prioritizes access to transportation funding for cities meeting Moderate Income Housing Plan requirements. Pro-housing zoning could include regulations designed to: ● Target affordability directly, not just housing quantity. ● Align zoning with long-term community and equity goals. ● Ensure changes are data-driven and balanced. Other Considerations: ● Grant programs that could be leveraged as an incentive include: UDOT planning grants, outdoor recreation grants, economic development grants, and water infrastructure grants. ● Evaluate and revise zoning regulations with a focus on affordable, diverse, and attainable housing options that meet the needs of all community members. ● Utilize the Land Use Task Force to inform policy changes, and balance promoting affordability with community development goals. Goal: Goals 1 and 2 Tactic Type: Policy Change Implementation Lead: Legislature Cost: Time & Effort	

7	Conduct an analysis of the potential benefits and structural requirements of other shared equity models, such as Community Land Trusts or Limited Equity Cooperatives, and disseminate findings.
Problem: Traditional housing includes purchasing both the housing structure and the land it sits upon, which pushes the cost of many homes out of reach for first time homebuyers. Solution: Shared equity housing models offer innovations in pricing and financing to lower the cost of entry into homeownership. Community land trusts allow for a housing structure to be sold independently from the land underneath, which remains held in trust by a government, private, or non-profit partner. Similarly, limited equity cooperatives allow a resident to purchase a "share" in a housing development that allows them permanent residence at a lower cost than traditional housing. In both scenarios, the home or housing share can generate equity and be sold for a profit. Other Considerations: • Consider prioritizing access to shared equity models for public servants and first responders. • The OPRO Land Use Training Fund could be a potential funding source for this study.	Goal: Goals 1 and 3 Tactic Type: New Initiative Implementation Lead: Executive Branch Cost: Time & Effort
8	Review and revise state statute to require cities and towns to allow detached ADUs (DADUs), with reasonable considerations for infrastructure capacity, parking, public safety and health, etc.
Problem: Utah has a shortage of available housing units to meet project demand. As Utah grows, land availability becomes more limited and more expensive. New housing is needed in areas of new development and growth, and in already developed areas. Solution: Adding accessory dwelling units (ADUs) to existing residential lots is a tool to increase the number and density of housing in a neighborhood without creating significant impacts to neighborhood character. Internal ADUs are already allowed by right in Utah, and the state could apply a similar approach to	Goal: Goals 1 and 2 Tactic Type: Policy Change Implementation Lead: Legislature

external or detached ADUs.	Cost: Time & Effort
Other Considerations: • Consideration should be given to design standards, owner-occupancy requirements, and infrastructure impacts. • These factors must be considered along with the broader land use and housing strategies currently being studied.	

9	Reauthorize existing state tax credits by removing the sunset date from state code sections <u>59-7-607</u> and <u>59-10-1010</u> .	
Problem: Affordable housing development is hindered by limited and uncertain long-term financial incentives. State tax credits are often underused or lose impact due to sunset dates, creating unpredictability that reduces investor confidence and slows both development and preservation efforts.		Goal: Goal 1
Solution: By removing the sunset date from existing state housing tax credits and allowing local governments to establish their own, Utah can provide more stable and flexible financial incentives. This would encourage greater private-sector investment and long-term planning in affordable housing development and preservation efforts.		Tactic Type: Policy Change
		Implementation Lead: Legislature
		Cost: Time & Effort

10	As part of streamlining Utah housing policies per HCR14 (2025), assign the new housing division the responsibility to coordinate the use of federal, state, and other funds to implement regional housing projects and solutions.	
Problem: Utah struggles to fully utilize federal housing funds due to limited coordination and misalignment between funding sources and local capacity. This leads to missed opportunities, inefficiencies, and delays—especially in smaller or rural communities with limited resources to navigate complex funding processes.		Goal: Goal 3
		Tactic Type: New Initiative

Solution: Utah can more effectively leverage federal, state, and other housing grants and resources to support regional projects and housing priorities. A designated state agency or coordinating body should lead out to align efforts across agencies and regions through bringing stakeholders together for regular meetings, discussing specific projects, and simplifying application and allocation processes. Other Considerations: • Capacity gaps, especially in smaller or rural communities, may require technical support and training. • Addressing these gaps will require greater collaboration and consistent communication among state, regional, and local stakeholders to effectively pursue and allocate funding opportunities.	Implementation Lead: Legislature Executive Branch Cost: Time & Effort
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11	Convene a working group to explore ways to better utilize the state's Medicaid funding to provide wraparound supports to accompany deeply affordable housing initiatives.	
	Problem: Supportive housing options for individuals with severe mental illness, disabilities, and those who require full-time care are limited. Medicaid resources exist but are underused due to low awareness, fragmented coordination, and complex processes for qualification. Solution: Continue and enlarge the coordinated approach between state Medicaid programs and supportive housing providers to improve access, streamline project qualification, and connect funding streams (including HRSS and traditional Medicaid) to housing initiatives. This coordination includes proactive outreach, education, partner engagement, and process simplification to ensure eligible populations can benefit from available resources. Other Considerations: • Determine who is the best agency/leader to spearhead the effort. • Explore potential legislative appropriations to expand supportive housing capacity. • Engage key partners across health, housing, and human services sectors to align strategies and	Goal: Goals 2 and 3 Tactic Type: New Initiative Implementation Lead: Executive Branch Cost: Time & Effort

maximize impact. ● Build awareness among housing developers, service providers, and local governments about Medicaid funding opportunities.	
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12 	Conduct a comprehensive study to estimate realistic limits to growth and additional housing from water supply constraints.
Problem: New growth and housing in the state will eventually hit a natural limit established by our natural water supply. Water availability also impacts our agricultural economy and the health of natural ecosystems like the Great Salt Lake. We currently have no direct and defensible answer to the question of how water will impact our growth. This limits the effectiveness of the state's long range planning and policymaking. Solution: Analyze the impact of water supply on future growth, drawing upon the following resources: ● GOEO, Development Capacity and Market Analysis ● Local government general plans ● DWRe, Utah Water Related Land Use dataset, and State Water Plan ● DWRI, Water Duty map ● Wasatch Choice Vision ● Envision Utah, Development "Rule of Thumb" study ● GSL Strategic Plan ● Prepare 60, water delivery plans ● GPI, Utah population projections Other Considerations: ● This study must clearly articulate any assumptions made in calculating water availability constraints. ● Consider estimated water requirements for different types of housing (e.g. SF detached, condo, townhome, etc.)	Goal: Goal 2 Tactic Type: New Initiative Implementation Lead: Executive Branch Cost: One-time, Under \$1M

13 	Implement reasonable, minimum regulations for short-term rentals such as requiring a local management contact, maximum occupancy limits, basic fire and safety measures, homeowner-held licenses or permits, and payment of Transient Room Tax.
Problem: Available housing stock is diminished when homes are turned into short-term rentals, especially in resort communities that lack workforce housing options.	
Solution: Implementing reasonable, minimum regulations for short-term rentals aims to put landlords on an even playing field, promote health and safety, provide more accurate data on number of permits, ease monitoring and compliance, and aid in TRT collection. These efforts will help inform future conversations about potential short term rental tactic actions.	
Goal: Goals 1 and 2	
Tactic Type: Policy Change	
Implementation Lead: Legislature Local Government	
Cost: Time & Effort	

14 	Fund and host efforts to plan for growth at the state, regional, and local level by engaging the public in conversations (community forums, workshops, surveys, etc.), including the benefits of center-based development patterns.
Problem: Many parts of the state on the edges of urban development are just a few years away from experiencing increased development pressure as available land becomes more scarce and growth expands outward. Many of these communities are unprepared for the growth and do not have the resources to undertake proactive growth planning, such as updating older ordinances and regulations, or planning infrastructure expansion. Utilize these opportunities to provide education to city leaders, staff, and the general public about housing facts and opportunities.	
Solution: The state could partner with AOGs or non-profit organizations to undertake collaborative planning and	
Goal: Goals 2 and 3	
Tactic Type: Strategic Investment	
Implementation Lead: Local Government Non-Profit	

public visioning processes for key areas. Support could come through in-kind technical support, planning grants, or convening power. Other Considerations: Note that this tactic focuses on long-range, regional or sub-regional visioning, and is distinct from the tactic to offer additional technical support for day-to-day housing planning.	Cost: One-time, Under \$1M
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15	Require all publicly funded housing to maintain affordability through long term deed restrictions.	
Problem: Newly developed homes are often not affordable for low- to moderate-income Utahns, and current affordable housing does not always stay affordable over time. Solution: Require deed-restrictions for all new publicly-funded housing programs to guarantee the long-term affordability of newly developed homes. Other Considerations: - Publicize and provide training on current tools by offering education resources on best practices, lists of partners, information toolkits, and support resources to overcome hurdles of capacity, compliance, and technical skills. - Deed restrictions could be offered for a variety of lengths of time, from 55 years (LITEC) to 99 years, or 40 years with reevaluation every 10 years.		Goal: Goals 1 and 3 Tactic Type: Policy Change Implementation Lead: Legislature Cost: Time & Effort

ADDITIONAL TACTIC RECOMMENDATIONS

Tactic numbers are provided for ease of reference only and do not represent a rank ordering.

16	Establish a new housing funding coordination body to proactively utilize and coordinate federal, state, and other funds to implement regional housing projects and solutions.	
Problem: Utah struggles to fully utilize federal housing funds due to limited coordination and misalignment between funding sources and local capacity. This leads to missed opportunities, inefficiencies, and delays—especially in smaller or rural communities with limited resources to navigate complex funding processes. Solution: Utah can more effectively leverage federal, state, and other housing grants and resources to support regional projects and housing priorities. A designated state agency or coordinating body should lead out to align efforts across agencies and regions through bringing stakeholders together for regular meetings, talking about specific projects, and simplifying application and allocation processes. Other Considerations: Capacity gaps, especially in smaller or rural communities, may require technical support and training. Addressing these gaps will require greater collaboration and consistent communication among state, regional, and local stakeholders to effectively pursue and allocate funding opportunities.		Goal: Goal 3 Tactic Type: New Initiative Implementation Lead: Executive Branch Cost: Time & Effort
17	Review and revise, if necessary, state code <u>17C-1-412</u> regarding RDA/CRA affordable housing set aside to include additional possibilities to expedite the use of those funds to create more affordable housing.	
Problem: For redevelopment projects of certain parameters, cities are required to set aside 20% of anticipated tax differential revenue for purposes of building or replacing affordable housing. Code specifies that the city must spend, encumber, or allocate this funding within six years of receiving it. Looking at municipal budgets submitted to the state annually may indicate substantial carry over fund balance from year to		Goal: Goals 1 and 2 Tactic Type: Policy Change

year, which would suggest funds are not being deployed as timely as possible. However, other factors may also be contributing to build up of the fund balances such as generally challenging housing market forces. Solution: Additional flexibility and reporting requirements in state code could encourage more timely utilization of these funds. The GOEO RDA Database could require more detailed reporting on project housing allocations, such as the reports already required by the State Auditor. Eligible housing projects could be expanded to include a wider range of targeted income levels (e.g. up to 120% AMI), or funds could be used for infrastructure to support the addition of new housing. Other Considerations: • Possible penalties (e.g. forfeiture of funds) could be incorporated for cities that are not actively utilizing funds after the six year deadline. • Consider greater flexibility in use of the housing set aside funds in cities to acknowledge the land availability constraints in built out areas. • Any policy changes should require tax differential collected to be spent on housing projects within the same county, perhaps even within the same city.	Implementation Lead: Legislature Cost: Time & Effort
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18 	Direct additional funding towards Main Street revitalization as a strategy to expand housing choice, enhance community appeal, and support local businesses.
Problem: Many urban and rural parts of the state have historic main street areas that are underutilized. With investment and support these areas could advance multiple local goals including economic development, historic preservation and community identity, and expanding options for affordable housing. However, resources, local capacity, and technical skills are limiting the potential of these corridors. Solution: The Utah Main Street Program could be bolstered with additional resources and funding to increase and	Goal: Goals 1 and 2 Tactic Type: Strategic Investment Implementation Lead: Legislature

expand its impact in both urban and rural centers across the state. Access to these additional resources could be tied to achieving affordable housing outcomes. Other Considerations: - Partnerships could be explored with the Governor's Office of Economic Opportunity, the Utah Department of Transportation's Technical Planning Assistance grant program, and the Utah Department of Culture and Community Engagement. - Showcase success stories to encourage greater use, and identify opportunities to combine Main Street revitalization efforts with local economic development planning.	Cost: One-time, Under \$1M
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19	Create an inventory of all publicly-owned housing including deed restriction expiration dates, and require dissemination of the database to non-profit housing organizations.	
Problem: The deed restrictions for many affordable housing units expire each year and are being sold at market rate. This reduces the overall inventory of affordable housing supply. Non-profit housing organizations may have interest in purchasing these units to maintain their affordability, but they are often unaware of their availability. Solution: An publicly-accessible, comprehensive database of deed restricted units and their expiration dates would increase transparency and increase the opportunity for affordable housing organizations to acquire the units and preserve their long-term affordability.		Goal: Goal 3 Tactic Type: Data & Monitoring Implementation Lead: Legislature Non-profit Cost: One-Time, Nominal Cost

20	Review and analyze the impact of past legislative appropriations towards shared equity models and affordable housing preservation funding, and consider policy adjustment as needed.
Problem: The state has limited funding to put towards affordable housing initiatives, and there is a desire to ensure that public tax dollars are maximized and resulting in quantifiable positive outcomes. The legislature has appropriated funding towards several programs focused on increasing housing affordability and preservation, and these programs should be evaluated to ensure they are the best possible investments to achieve the desired housing outcomes. Solution: Conduct a detailed analysis of impact, spending drawdowns, and funding leveraging for the Rocky Mountain Homes Fund, Utah Housing Preservation Fund, and other programs to ensure that state dollars are maximized.	
Goal: Goals 1 and 3 Tactic Type: Data & Monitoring Implementation Lead: all Cost: Time & Effort	

21	Improve eviction court data transparency.
Problem: Eviction-related court data in Utah is currently limited, inconsistent, and not easily accessible. This lack of transparency makes it difficult to understand how eviction judgments affect tenants' long-term records, track related debt, or inform policies aimed at housing stability. Solution: Improve eviction court data transparency by: - Tracking and publicly reporting eviction-related court judgments, including the long-term impacts on tenants' records and the status of expungements. - Collaborating with public and private sector entities to identify what data can be aggregated from their systems and the courts. - Determining the specific data points that need to be collected, with particular attention to tracking expungements. - Implementing agreed-upon best practices for data collection and reporting, potentially without requiring new legislation.	
Goal: Goal 3 Tactic Type: Data & Monitoring Implementation Lead: Legislature Non-profit Cost: One-time, Under \$1M	

Other Considerations: ● Ensure data is disaggregated to reveal trends and disparities, including eviction-related debt that affects Utahns. ● Protect tenant privacy while enhancing transparency and public reporting. ● Ongoing monitoring and evaluation may be necessary to maintain accuracy and usefulness of the data.	
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22	Fund and conduct a study to review development standards, explore opportunities for statewide consistency, and analyze potential cost savings to homeowners.	
Problem: Restrictive development standards are often cited as a major contributor to the challenge of housing supply and affordability. Standards often differ from one city to the next, and the time needed for builders to understand and adapt to different standards can increase costs to private development. These costs are ultimately passed on to residents. The potential impact on housing affordability from making development standards more uniform across the state is unknown. Solution: A study of common development standards (e.g. setbacks, water pipe diameter, required parking, etc.) could help determine if there are quantifiable benefits of moving to a statewide or regional standard. If significant opportunities for benefits are identified, the study could recommend items for future state policy. Other Considerations: ● The study should account for differences between rural and urban contexts. ● Include ROW widths and a consideration of soils, slopes, and engineering standards.		Goal: Goals 1, 2, and 3 Tactic Type: Strategic Investment Implementation Lead: Executive Local Government Private Cost: One-time, Under \$1M

23	Fund the development and maintain annually a GIS-based inventory of entitled units and infrastructure deficiencies, and direct local government staff to partner with the state in developing this inventory.
Problem: Many thousands of housing units have been entitled by local governments, but have not yet been constructed, in part due to infrastructure deficiencies. Currently, there is no official, validated database of the number of entitled units within each community. Similarly, there is no comprehensive view of infrastructure deficiencies across the state and how many housing units that may affect. Solution: HB334 from 2023 tasked the Utah Geospatial Resource Center and the Governor's Office of Planning and Budget with developing an inventory of all publicly-owned parcels in the state. Work on this database is currently underway, and could be expanded to also include an inventory of entitled housing units, and known infrastructure deficiencies. Other Considerations: Consider tying this to required notices to state agencies per Utah code 10-9a-2, and 17-27a-2 of all general plan amendments and modifications to land use regulations.	Goal: Goals 1, 2 and 3 Tactic Type: Data & Monitoring Implementation Lead: Executive Local Government Cost: One-Time, Nominal Cost
24	Establish a grant or revolving loan fund to offer housing incentives to increase energy efficiency and lower monthly utility bills for new residential construction/housing retrofits.
Problem: Heating and cooling costs can be a significant contributor to a household budget and impact the overall cost of owning or renting a home. Renovating homes to improve insulation or make energy efficiency upgrades can be cost prohibitive. Solution: The state or private utility companies could consider a variety of potential financial incentives to increase energy efficiency and lower household utility costs, including: A revolving loan fund for homeowners to cover the incremental construction costs of energy efficiency upgrades in new construction	Goal: Goals 1 and 2 Tactic Type: Strategic Investment Implementation Lead: Legislature Local Government Non-Profit

• A new loan or grant program to fund energy efficiency improvements in existing housing • A new grant/rebate/incentive program for production home builders and affordable housing developers to offset the incremental cost of energy efficiency upgrades in new construction Other Considerations: • Local energy providers can partner by offering additional rebates or discounts. • Affordable housing could be prioritized through recipient or resident income restrictions.	Cost: One-time, Significant Cost
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25	Expand and fund an eviction mediation and prevention program.	
Problem: Eviction prevention and mediation programs are proven to keep people housed, reduce homelessness, and lessen family trauma while easing pressure on courts. However, these programs are not yet scaled statewide, and existing resources cannot meet growing demand. Without a stable funding source, service availability is inconsistent, limiting access and leaving many at risk of eviction. Solution: Establish a stable, ongoing funding stream to scale mediation and prevention services across Utah, ensuring consistent and holistic support statewide. This expansion will enable courts to prioritize resolution over litigation, benefiting families and communities while reducing costs. Other Considerations: • This tactic will also involve revisiting plans to consolidate the court schedule statewide, improving access to mediation services regardless of location.		Goal: Goal 1 Tactic Type: Strategic Investment Implementation Lead: Non-profit Cost: Ongoing, Under \$1M

26	Convene a working group to revise the MIHP annual report to incorporate and reflect the recommendations of this plan including new tactics and metrics.	
Problem: The state requires annual reporting from municipalities on how they are meeting the requirements of the		Goal: Goals 1 and 3

Moderate Income Housing Plan (MIHP) statute. With the completion of this new Strategic Plan, there may be new tactics available to local governments to meet the intent of the MIHP statute that should be considered. Additionally, it is unclear if the actions local governments have been implementing in response to the law are actually resulting in more housing affordability. The metrics outlined in this Strategic Plan may provide improved data on evaluating housing outcomes. Solution: A working group of key stakeholders should convene to review the MIHP statute and annual reporting requirements and make recommendations to have these tools better reflect information in this Strategic Plan. The current reporting process and deliverables could be improved to tell a clearer story of the progress being made in each community towards increasing options for moderate income housing. Other Considerations: Consider tying housing metric reporting with updated required noticing to state agencies per state code 10-9a-2, and 17-27a-2 of all general plan amendments and modifications to land use regulations.	Tactic Type: Policy Change Implementation Lead: Legislature Local Government Cost: Time & Effort
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27 	Update building code requirements for homes in Urban Wildland Interface (WUI) zones to increase wildfire resiliency.
Problem: Homeowners in Wildland Urban Interface (WUI) areas nationwide are losing their insurance coverage or are seeing large increases in premiums due to increasing risk of natural disasters. This is increasing the cost of housing in these areas. Solution: Adopt state amendments to the International Building Code for homes in WUI areas to require fire resistant building materials and designs. This may include cement siding, the elimination of attic vents, metal roofs, etc. Other Considerations:	Goal: Goal 2 Tactic Type: Policy Change Implementation Lead: Legislature Cost: Time & Effort

● Explore a grant program to help communities and/or individual property owners reduce their fire risks. ● Offer a "Firewise Certification" recognition to assist homeowners in retaining or reinstating insurance coverage. ● Encourage insurance companies to offer discounts to homes that meet fortified standards. ● Use example safety standards.	
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28	Set regional standards for low-water-use landscaping in park strips and yards, incorporating context-sensitive approaches that reflect the character of rural environments.	
Problem: Utah's water resources are finite and increasingly strained. We must use less water as a state if we want to continue to grow and protect our natural ecosystems. The vast majority of residential water use is for outdoor use. Landscaping changes offer the greatest opportunity for residential water conservation. Low-water use plant choices can be more expensive to install than traditional turf grass, which could result in higher costs being passed on to homeowners. However, retrofitting existing traditional landscaping is more expensive than installing the appropriate plants initially. Solution: Develop new statewide residential landscaping standards that result in a reduction of water use overall, and that reflect the climate and context of different parts of the state. Other Considerations: ● Do not fall into a trap of false choices. We can have affordable homes, nicely landscaped neighborhoods, and increased water conservation.		Goal: Goal 2 Tactic Type: Policy Change Implementation Lead: Legislature Local Government Private Cost: Time & Effort

29	Develop standards and include Graduated Density Zoning as an MIHP option to encourage parcel aggregation for redevelopment projects, with a targeted minimum % of affordable units.
Problem: Assembling smaller properties into a larger project area allows for more cohesive development projects. This can unlock potential for increased value, better land utilization, and streamlined development processes than would be possible by developing individual parcels. However, land assembly can take many years and delays bringing needed housing to market. Solution: Graduated Density Zoning (GDZ) is a planning strategy that encourages voluntary land assembly for redevelopment by allowing higher density on larger sites, incentivizing owners to cooperate in assembling larger parcels to achieve greater development potential. This approach increases the value of individual properties within the assembled site and provides an incentive to participate, as holdouts could be left with smaller, less valuable properties. Other Considerations: • The OPRO Land Use Training Fund could support the development of educational materials about GDZ. • Additional tools may be needed to specifically deliver greater housing affordability.	Goal: Goal 1 and 2 Tactic Type: Policy Change Implementation Lead: Legislature Cost: Time & Effort
30 	Develop new educational materials to increase use of Transfer of Development Rights (TDR) programs to achieve housing goals, and include TDR programs as an available menu option in the MIHP code.
Problem: Transfer of Development Rights (TDR) programs could be an effective tool in increasing density in appropriate locations, while preserving lower densities and open spaces in other parts of a community. While already allowable in Utah, TDR programs are not frequently used. Solution: When employed in the right settings, TDR programs can prevent sprawl and encourage the construction of new moderate-income housing in centers. The state and local governments could encourage use of	Goal: Goals 1 and 2 Tactic Type: Policy Change Implementation Lead: Executive Branch

TDR through education and promotion of case studies, and inclusion in the MIHP menu. Other Considerations: • The OPRO Land Use Training Fund could support development of educational materials. • Educational materials should highlight potential benefits and applications for resort, suburban, and rural communities including preservation of key viewsheds, productive agricultural lands, and access to recreational areas. • Administration of TDR programs requires resources for monitoring and compliance, and depends on conducive market conditions.	Legislature Cost: One-Time, Nominal Cost
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31 	Attract a factory built/modular housing manufacturer to Utah to reduce construction costs.
Problem: Modular homes have the potential to bring housing units to market faster than conventional construction methods. Currently, most modular homes in Utah are being manufactured in nearby states and then shipped into Utah. This transportation cost cuts into any potential savings created. Solution: Recruiting a new modular home company to locate in Utah would maximize the potential of modular housing to provide affordable homes to Utahns, while also creating the opportunity for additional jobs and tax revenue for the state. Other Considerations: • This could include a post-performance incentive program tied to each new home placed in Utah communities, similar to that in Colorado. • Higher incentives could be offered to modular homes that meet ENERGY STAR efficiency standards.	Goal: Goal 1 and 2 Tactic Type: New Initiative Implementation Lead: Executive Branch Private Cost: One-time, Under \$1M

32 	Establish a home hardening or home adaptation program to support communities in preventing the loss of, or reinstating, commercial insurance coverage.
Problem: Homeowners in Wildland Urban Interface (WUI) areas nationwide are losing their insurance coverage or are seeing large increases in premiums due to increasing risk of natural disasters. This is increasing the cost of housing in these areas. Solution: The state, or local governments could establish a new grant or educational program to support homeowners in maintaining or updating their home and yard space to be more resilient to disaster. This may include expanding the defensible space around the structure through landscaping choices, building materials, or other strategies. Other Considerations: ● Offer a Firewise Certification recognition to assist homeowners in retaining or reinstating insurance coverage. ● Encourage insurance companies to offer discounts to homes that meet fortified standards. ● Use example safety standards.	Goal: Goals 1 and 2 Tactic Type: New Initiative Implementation Lead: Local Government Cost: One-Time or Ongoing, Nominal Cost
33	Create a governor's Utah First Homes award program to publicly recognize cities and developers advancing starter homes and center-based housing.
Problem: Many communities and private developers and builders are engaged and proactive partners in addressing Utah's housing challenges, but not being recognized for their hard work. Many others are reluctant to advocate for more housing, especially when their residents are resistant and vocal. Solution: An award program could help thank local governments for their pro-housing actions, and inspire other communities to do the same. An award program could include sub-categories highlighting specific	Goal: Goals 1 and 2 Tactic Type: New Initiative

efforts, including: • Energy Star and energy efficient homes (new or rehab) • Riparian or sensitive lands-friendly planning • Starter home planning and construction Other Considerations: • The most impact will come from a high level of promotion and publicity. • Consider a potential collaboration with the existing Homes Elevated or Ivory Innovation prize programs.	Implementation Lead: Executive Branch Cost: Time & Effort
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34	Increase education and promotion of existing local level housing incentives (e.g. density bonuses) to encourage their utilization and increase housing supply and affordability.	
Problem: Many local governments have existing programs and incentives to promote housing density and affordability, but they are often underutilized. This limits opportunities to expand or preserve affordable housing, slows progress toward housing goals, and prevents communities from fully leveraging available resources. Solution: Actively promote and streamline access to existing local housing incentives to increase affordable housing production and preservation. This includes: • Educating developers and property owners about programs such as density bonuses, reduced impact fees, tax abatements, and expedited permitting. • Providing technical assistance to help applicants navigate the incentive process and meet program requirements. • Creating outreach campaigns or workshops targeting communities and organizations working on affordable housing projects. • Coordinating incentives with state-level programs to maximize impact and reduce administrative barriers.		Goal: Goal 1 Tactic Type: New Initiative Implementation Lead: Local Government Private Cost: Time & Effort

35	Convene regional or sub-regional workshops with local government leaders to identify opportunities for accommodating future housing demand and to showcase benefits of regional collaboration.
Problem: The housing policy choices made in one city impacts housing affordability in adjacent cities. Addressing the state's housing challenges requires a coordinated regional approach and participation from all local governments in the solution. Solution: Utah has a culture of collaboration and regional planning. This tradition could be extended into a series of workshop conversations focusing on how cities can more equitably share responsibility for affordable housing within a region. This effort includes all cities participating in designating appropriate areas for low- to moderate- income housing, in balance with appropriate locations for higher-end housing and other land uses.	
Goal: Goals 1, 2, and 3 Tactic Type: New Initiative Implementation Lead: Local Governments Non-Profit Cost: One-Time, Nominal Cost	
36	Increase funding and resources for public transit expansion to improve accessibility and mobility for residents and implement other state goals such as Station Area Plans.
Problem: As Utah urbanizes and population increases, traffic congestion is expected to increase. This will result in longer commutes and increased costs to Utahn households (gas, personal vehicle wear and tear) and Utah taxpayers (road construction and maintenance). Solution: Convenient and robust public transportation systems move people more efficiently and more economically than single occupancy vehicles. Public transportation investments have been shown to stimulate new development, including new housing, around high-capacity transit stations. Absorbing growth in higher density, transit oriented developments, also helps to preserve areas of lower density development and open spaces by redirecting growth pressure. Other Considerations:	
Goal: Goals 1 and 2 Tactic Type: Strategic Investment Implementation Lead: Legislature Local Government Cost: Ongoing, Significant Cost	

Expanding public transit coverage and frequency requires both ongoing funding (operator and maintenance worker wages, fuel) in addition to one-time capital investments (new vehicles, garages, and rail infrastructure).	
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37	Promote and disseminate the existing, state-funded street connectivity guide to encourage its implementation through individual development and local planning projects.	
Problem: While buildings change over time, the location of roads rarely does, and therefore must be planned carefully. Well-connected street networks have the capacity to absorb additional density over time, whereas adding more density to disconnected, cul-de-sac neighborhoods will cause congestion. The benefits of a connected street network include: greater emergency response, lower traffic congestion, more walkable neighborhoods, and increased traffic safety due to shorter distances. Solution: The state has funded the development of a street connectivity guide, which now must be implemented. S.B. 195, Transportation Amendments (W. Harper) from the 2025 general session requires cities to amend their general plans to identify priority transportation connections. Other Considerations: There is currently no penalty nor incentive for local governments to follow the provisions of SB195 regarding street connectivity.		Goal: Goal 2 Tactic Type: New Initiative Implementation Lead: Local Government Private Cost: Time & Effort

38	Evaluate existing technical training for contractors and subcontractors on how to achieve superior energy efficiency in new homes/housing developments to determine if changes or additional support is needed.	
Problem: There are multiple federal tax credits available to new housing that meets energy efficiency standards. The standards that need to be met to access these tax credits require additional construction details that aren't common in homes that are built to the minimum energy code. It is unclear if Utah homebuilders are aware of and pursuing these credits to their full extent.		Goal: Goal 3 Tactic Type: New Initiative

Solution: Reach out to home builder associations across the state to disseminate information about tax credit opportunities, and determine if additional training or education would be beneficial. Other Considerations: Subcontractor training can help single family and multifamily contractors be positioned to take advantage of sizable federal tax credits for energy efficient new construction, which can range from \$2,500 - \$5,000 per home, or \$500 - \$5,000 per multi-family unit if certain requirements are met.	Implementation Lead: Private Non-Profit Cost: Time & Effort
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39	Promote upstream, preventative housing interventions.
Problem: Many tenants and landlords lack awareness of best practices, resources, and mutual responsibilities, which can lead to housing instability, conflicts, and avoidable crises. Without early intervention or education, challenges escalate, creating negative outcomes for individuals and the broader community. Solution: Utah should promote a rental housing system that emphasizes early intervention, education, and flexible support for both tenants and landlords. Key actions include: - Expanding education for tenants, landlords, property managers, and community organizations/nonprofits on best practices and available resources. - Making information on rights, responsibilities, and obligations accessible to everyone in the housing ecosystem. - Integrating housing and rental literacy into high school curricula to equip students with knowledge to be responsible tenants or homeowners, manage bills, and live within their means. - Implementing broader community education initiatives to raise awareness and understanding of housing-related responsibilities.	Goal: Goal 1 Tactic Type: New Initiative Implementation Lead: Executive Local Government Non-Profit Cost: Time & Effort

40	Design and disseminate educational information around eviction prevention on foreclosure rental properties.	
Problem: Tenants and landlords often lack clear information about their rights and responsibilities when rental properties enter foreclosure, which can lead to confusion, wrongful evictions, and housing instability. Solution: Provide targeted education and outreach to ensure landlords and tenants understand their rights related to foreclosure on rental properties. This could include: • Clear guidance on legal protections for tenants during foreclosure. • Resources for landlords on proper procedures and obligations. • Communication tools or programs to proactively inform affected parties before eviction risks arise.		Goal: Goal 1 Tactic Type: New Initiative Implementation Lead: Executive Non-profit Cost: One-Time, Nominal Cost

41	Amend LUDMA at both the county and city level to clearly emphasize housing production and affordability as primary goals of land use regulations.	
Problem: The OLAG Performance Audit Report No. 2023-16, Recommendation 1.2 states: “The Legislature should consider amending the land use, development, and management acts at both the county and city level to clearly emphasize housing production and affordability as primary goals of land use regulations.” Solution: State land use code should reflect a holistic vision of high-quality, livable Utah communities. This should emphasize housing production and affordability, but must also be balanced with thoughtful considerations for transportation, water, open space, and more. Other Considerations: Shared statewide goals established by the BUILD Coordinating Council include: 1. <i>Housing</i> - Every Utahn has access to safe, affordable, and stable housing.		Goal: Goals 1 and 2 Tactic Type: Policy Change Implementation Lead: Legislature Cost: Time & Effort

2. <i>Energy</i> - Utah has affordable, reliable, and dispatchable energy to power our economy. 3. <i>Transportation</i> - Our transportation system offers all Utahns convenient access to where they need to go. 4. <i>Water</i> - Utah has well-managed water resources and a thriving Great Salt Lake. 5. <i>Open Space and Agriculture</i> - Healthy, accessible open spaces and productive agricultural lands are a key feature of Utah's landscape and culture. 6. <i>Employment and Education</i> - Utahns can improve their lives and their families' through quality employment and education. 7. <i>Safety and Health</i> - Our communities are a safe, healthy, and good place to raise a family and for people of all ages.	
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42	Develop and adopt consistent definitions for affordable housing and starter homes/housing throughout state code.	
Problem: Affordable housing and starter homes are terms defined differently in multiple sections of statute. A single state definition would provide clarity and consistency. Solution: The legislature should consolidate and reconcile all definitions for affordable housing and starter home/housing throughout state code. Other Considerations: • A separate or different definition may be necessary to meet federal housing requirements.		Goal: Goal 3 Tactic Type: Policy Change Implementation Lead: Legislature Cost: Time & Effort

43	Extend the Utah Homeownership Investment Program (UHIP) to further incentivize and support the financing of new condominiums in existing and future centers.	
Problem:		Goal:

The Utah Homeownership Investment Program (UHIP) requires all homes that utilize the state's financing to be sold by 2028, prohibiting multi-stage and future projects. Solution: Renew UHIP for several more years to give developers more confidence to build.	Goal 1 and 2 Tactic Type: Strategic Investment Implementation Lead: Legislature Cost: One-time, Significant Cost
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44	Amend the Moderate Income Housing Plan requirements to link local housing strategies to the population and employment projections already required in LUDMA.	
	Problem: The OLAG Performance Audit Report No. 2023-16, Recommendation 2.1 states: “The Legislature should consider whether to expand the moderate-income housing plan requirements to include forecasting benchmarks for household growth.” Solution: Updates to state code should facilitate a coordinated approach to local land use, housing, and transportation planning by building on the following existing requirements: • Section 10-9a-403 (2)(a)(i)(B), A land use element that includes a statement of the projections for and standards of population density; and • Section 10-9a-403 (2)(a)(i)(D), A transportation and circulation element that correlates with the population projections, the employment projections, and the proposed land use element of the general plan.	Goal: Goals 1, 2, and 3 Tactic Type: Policy Change Implementation Lead: Legislature Cost: Time & Effort

45	Convene a working group to discuss broad sales tax policy reform and recommend changes to remove barriers to	
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redevelopment of commercial land into housing.	
Problem: Utah's current sales tax structure, which uses point-of-sale as the primary value in tax distribution calculations, incentivizes local governments to zone land as commercial that might otherwise be suitable for housing. Tax revenue is necessary to fund the many needs and services of a city. The current distribution system has led to counterproductive competition between communities for sales tax-generating businesses. This also discourages cities from zoning for high-density housing in places where commercial may also be viable. Solution: Review and revise the state's system of sales tax distribution to better balance planned land uses within a community. Any revisions to this policy would need to hold cities harmless to ensure that current services, debt repayment, and other municipal functions are not disrupted. Other Considerations: ● Include population in calculation.	.Goal: Goals 1, 2, and 3 Tactic Type: Policy Change Implementation Lead: Legislature Cost: Time & Effort

46	Convene a working group to explore extending, monitoring, and expanding funding for rental assistance programs.	
	Problem: As federal rental assistance has evaporated, low income individuals are being squeezed out of housing into homelessness. Solution: The state could offer very low income Utahns rental assistance to ensure that they remain sheltered, which allows them to seek or retain employment and better their situation. This could include Housing Choice Vouchers. Other Considerations: ● Consider a program specifically for seniors.	Goal: Goals 1 and 3 Tactic Type: Strategic Investment Implementation Lead: Legislature Cost: Ongoing, Significant Cost

5. IMPLEMENTATION PLAN

Housing Plan Implementation

This plan's tactics list is intended to drive action and serve as a work plan for policy- and decision-makers across all sectors touching housing. Implementing this housing strategy will require cooperation and focused efforts by all stakeholders. Implementation may also look different in each region of the state. Below is a summary of recommended implementation next steps.

All Stakeholders

- Actively refer to the goals and guiding principles of this Housing Strategic Plan as a foundation for housing policy dialogue at the state, regional, local, and project levels.
- Identify tactics that could be implemented within your organization's decision-making level, and take steps to advance them.
- Document and widely promote successes and outcomes.

Legislative Branch Implementation Lead

- Review and discuss the Utah Housing Strategic Plan at Political Subdivisions and other relevant legislative committee meetings.
- Identify "Policy" and "Investment" tactics ready for implementation.
- Identify legislative sponsors and open bill files.
- Initiate work to advance tactics, track progress, and monitor outcomes.

Executive Branch Implementation Lead

- Identify "Initiatives" and "Data" tactics ready for implementation.
- Identify the appropriate agency champions to lead implementation.
- Initiate work to advance tactics, track progress, and monitor outcomes.
- Update the [Utah Housing Metrics Dashboard](#) quarterly.
- Present progress updates annually, per state code, 63J-4-402, to the Political Subdivisions Interim Committee.

Local Governments, Quasi Government, and Private / Non-Profit Implementation Leads

- Review and discuss the Utah Housing Strategic Plan at conferences, meetings of city councils and planning commissions, Councils of Government, Associations of Governments, professional association, and any other venues for promotion and dissemination of the Strategic Plan.
- Identify "Policy," "Investment," "Initiatives," and "Data" tactics ready for implementation at the local or private level.
- Identify the appropriate champions to lead implementation of key tactics.
- Initiate work to advance tactics, track progress, and monitor outcomes.

Ongoing Updates

This plan will be updated at least every four years to reflect progress accomplished by all stakeholders in the housing space, and changing economic and market conditions, housing costs and affordability rates, and demographics. Future updates will be managed by a streamlined new housing division.

Appendices



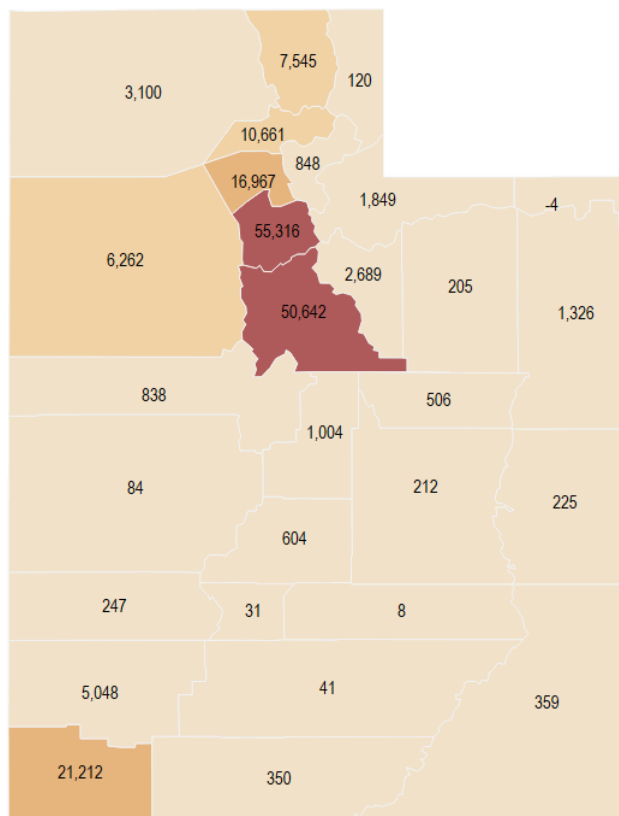
Appendix A - BACKGROUND

BACKGROUND

Today's Housing - Too Few and Too Expensive

Across the country, rapid population growth coupled with decades of housing underproduction has resulted in a critical shortage of housing units and rising housing costs. While this issue is felt nationwide, Utah stands out as it is one of the fastest growing states in the nation and faces unique pressures on its housing market. Despite years of strong growth, the number of homes being built in Utah has not kept pace with need overall. GPI estimates that Utah has a cumulative shortage of 35,000 homes in 2024, and a projected demand of 188,000 new homes by 2030.

Projected housing demand by county from 2024-2030
Kem C. Gardner Policy Institute



to prevent homelessness, and market-rate rental and ownership options. Rural areas face unique housing challenges that will require different strategies than urban areas.

There is a significant lack of housing programs and funding aimed specifically at the 30-60% AMI range. This lack of targeted support creates a major barrier, making it more difficult for families in this income bracket to secure safe, affordable, and stable housing. Affordable housing is not being produced by the market because it does not meet the financial requirements of private builders, even if all regulatory requirements were removed. To increase the supply of affordable housing for the lower AMI ranges, public subsidy will be necessary. Utah's lower income renters are challenged with finding housing that meets current health and safety standards; multiple costly application fees, credit, and background checks; threat of eviction; court judgements; lengthy lease commitments; cost prohibitive damage deposits; and monthly rents that do not match available wages.

Those looking to purchase a home also face challenges. The year-over-year median sales price of a home peaked in February 2022 with a record 28.2% increase, according to [GPI](#). Price increases have since leveled and are increasing at more reasonable rates, but housing continues to remain out of reach for many. [GPI](#) found that in 2023, only 15% of Utah's renter households had enough income to purchase a modestly priced \$300,000 to \$400,000 home, and there are very few housing options available at this price point for those that are ready to purchase.

Utah's housing challenges are not unique, and states across the nation are facing similar housing shortages and affordability constraints. The Covid-19 pandemic sparked a national surge in relocation trends, with more people moving to Utah due to its desirable quality of life, strong economy, and growing job opportunities. This influx of residents has placed additional pressure on an already tight housing market. Economic factors, including historically high interest rates, a persistent labor shortage, and supply chain disruptions, have further constrained housing development. While these challenges echo some of those seen during the Great Recession, they are compounded by new and unique pressures.

Utah's distinctive approach to problem solving, the "Utah Way," provides a model for addressing these challenges. Grounded in collaboration, innovation, and a proactive mindset, this approach works to confront the housing challenges in a way that brings all stakeholders together to find viable and long-term solutions.

In response to Utah's housing supply and affordability issue, some have suggested that the state should raise wages. While raising wages would certainly help low- and middle-income Utahns afford a greater share of housing costs, it is not a sufficient solution to the state's housing affordability crisis and could possibly lead to further housing price increases. Utah's affordability problem is fundamentally driven by a supply shortage in the face of rapid, sustained population and economic growth. In a market with a significant supply shortage, an increase in demand (even if driven by higher wages) can simply lead to further price inflation in the short to medium term. If an increase in a worker's income is immediately absorbed by a corresponding increase in rent or mortgage costs, the affordability problem for that individual is not solved.

The state of Utah has limited policies to actively raise wages beyond the federal baseline. The state has opted to utilize tax credits to support low-income workers and to invest in economic

development initiatives that increase potential opportunities to find higher wage employment than they would otherwise.

States generally have three primary policy options to boost wages: legislative mandates, tax policy, and strengthening worker power. Utah's existing policies for wage support and regulation center on compliance with federal law and targeted tax relief.

Tomorrow's Housing - A Variety of Housing Types and Price Points

During the summer of 2023, over 28,000 Utah residents shared their vision for the state's future in the [Guiding Our Growth](#) survey. Utahns in urban and rural areas consistently responded that they wanted to see their communities offer a variety of housing options and price points, and in locations where they can easily reach desired opportunities. They overwhelmingly favored building up rather than out, and when new greenfield development was necessary, they favored thoughtfully designed master-planned communities complete with parks, trails, community gathering places, and good public transit access.

Utahns want housing that offers opportunities for safe and dignified living regardless of economic status, location, physical ability, or stage of life. This means ensuring that our communities include a mix of single-family detached homes, townhomes, twin homes, condos, accessory dwelling units (ADUs), and apartments. It also means housing options that are priced to not overly-burden households across the spectrum of economic levels.

Communities with a mix of housing types and price points allow Utahns to stay within their same neighborhoods and social networks even as their needs change, e.g. young adults, families with children, empty nesters, or retirees. This means a mix of attached and detached units, large and small lots, rental and for-sale options.

Prior to interest rate increases, Utah was a [leader in the nation](#) for the number of new building permits issued per capita. Utah can again be a housing solutions leader if we work together.

Guiding Our Growth

[Guiding Our Growth](#) was a statewide initiative aimed at engaging residents in a meaningful conversation about how to maintain and enhance quality of life as the state experiences rapid population growth. This effort brought together community voices, local leaders, and policy experts to explore smart, sustainable solutions for managing growth across sectors like transportation, water, land use, and housing. By gathering broad public input through surveys and community meetings, Guiding Our Growth helped ensure that future planning reflects the values and priorities of Utahns.

One of the most significant findings from the public input was the widespread concern about housing affordability and availability. As population growth continues, residents across the state identified housing as a top priority, signifying the urgent need for long-term solutions.

This strategic plan serves as response to these findings, outlining a coordinated approach to increasing housing supply, improving affordability, and expanding access to a diverse range of housing options for all income levels. This plan represents a key step in aligning state policies with public input to support thriving, inclusive communities across Utah.

Appendix B - TIMELINE & CONTRIBUTORS

TIMELINE

KEY MILESTONES	START	COMPLETE
Project Management	Sept 2024	Ongoing
PHASE I		
Project Kickoff	Sept 8, 2024	
Project Charter	Sept 10, 2024	Sept 24, 2024
Plan Development		
Technical and Steering Committee meetings	Oct 4, 2024	Jan 10, 2025
Stakeholder Engagement		
Legislator and key stakeholder outreach	Dec 2024	Jan 2025
Public comment period - Phase I Deliverable	Jan 24, 2025	Mar 7, 2025
PHASE II		
Phase Kickoff - Review and Confirm Charter	Apr 1, 2025	
Plan Development		
Technical and Steering Committee meetings	Apr 2025	Sept 2025
Draft Plan published	Sept 30, 2025	
Written report to Political Subdivisions Committee	Statutory Deadline: Oct 1, 2025	
Stakeholder Engagement		
Legislator and key stakeholder outreach	May & Oct 2025	
Present Draft Plan at CHA meeting	Sept 11, 2025	
Public comment period - Phase II Deliverable	Oct 1, 2025	Nov 30, 2025
Present to Political Subdivisions Committee	October 15, 2025	
Final Plan		
Revise and finalize plan based on input	Nov 30, 2025	Dec 19, 2025
Final Plan published	Dec 19, 2025	
Deliver final plan to Political Subs Committee	Statutory Deadline: Dec 31, 2025	

CONTRIBUTORS

STEERING COMMITTEE

Andrew Gruber
Christina Oliver*
David Damschen**
Jeff Silvestrini
John Montgomery
Laura Hanson
Mike Ostermiller
Rebecca Banner**
Steve Waldrip
Travis Kyhl
Tricia Davis Winter**
Wayne Niederhauser

LEGISLATORS

Sen. Calvin Musselman
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PROJECT MANAGEMENT TEAM

Ajla Hadzialijagic
Alexa Oldham*
Alexander Hill**
Arden Cook**
Chloe Leaver**
Emily Willis
Laura Hanson
Terrah Anderson

* Phase I Contributor
** Phase II Contributor

TECHNICAL COMMITTEE

Alan Matheson
Andi Beadles
Ari Bruening
Bert Granberg
Brandy Grace
David Damschen
Cameron Diehl
Chris Gamvroulas
Danny Walz
Dave Damschen
Dejan Eskic
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Elizabeth Sodja
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Megan Pajen
Michelle Carroll
Michelle Weaver
Moir Dillow
Paul Allred
Paul Drake
Paul Smith
Ross Ford
Saskia Devries
Shay Morrison
Tara Rollins

ADDITIONAL WORKING GROUP PARTICIPANTS

Alissa Dailey
Andrew Nestlehut
Ben Riley
Browne Sebright
Cate Klundt
Chris Allred
Chris Gamvroulas
Chris Kyler
Chris Parker
Claudia O'Grady

Councilmember Dan Dugan
Councilmember Mary Wintch
Craig Weston
DeAnn Christiansen
Edward Bennett
Holly Stirling
Jake Sawyer
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Jason Harris
Jason Hill
Jonathan Hanks
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Matt Packard
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Mayor Cherie Wood
Mayor Lorin Palmer
Meg Ryan
Molly Wheeler
Patsy Stoddard
Rhoda Stauffer
Rob Terry
Russell Goodman
Saskia DeVries
Scott Harmon
Sebright Browne
Sharlene Wilde
Shawn Guzman
Shellie Barrus
Terry Gentry
Todd Sheeran
Troy Fitzgerald

Appendix C - DATA SOURCES

DATA SOURCES

The successful development and implementation of the Housing Strategic Plan will rely on future collaboration among key state agencies, local governments, and stakeholders. By leveraging insights, resources, and data from these diverse partners, the plan will address housing challenges across the state and align efforts to meet shared housing goals, ensuring a comprehensive and sustainable approach to housing solutions.

Housing Unit Inventory (HUI) Dataset - Specified in Utah Code [63A-16-506, 4a](#), this dataset is published by the Utah Geospatial Resource Center (UGRC) in collaboration with the County Assessors and MPOs. This GIS dataset builds on the tax parcels maintained by the County Assessors and Recorders that includes the parcels' geographic location and built year, by adding a count of housing units and housing type for each residential property. The HUI dataset has been completed for Davis, Salt Lake, Utah, Washington, and Weber (Wasatch Front portion) counties since [HB 433 Public Land Geographic Data Amendments \(R. Spendlove\)](#) passed in the 2023 General Session. HB433 does not specify an update frequency for the HUI but it could certainly be updated annually by Utah's larger counties with additional support funding (perhaps to UGRC).

Housing Inventory Explorer Web Map - This is an online platform for viewing the HUI dataset. The map includes filters for centers and transit proximity, and year built, making the derivation of statistics for specific time periods relatively straightforward. Parcel records in the housing inventory usually correspond to January 1 or a specific year and updated data for each year becomes available after assessors finalize the property tax roll in the summer of the same year.

Utah Affordable Housing Dashboard - The Kem C. Gardner Policy Institute developed the Utah Housing Affordability Dashboard in partnership with the Utah Department of Workforce Services. The dashboard tracks moderate and affordable housing needs and supply across Utah communities. The information identifies the number of lower-income renter households who cannot find a moderate or affordable residence in the current market by comparing the number of renter households with the number of moderate, affordable, and available rental homes. The dashboard measures home purchase affordability by area at various income levels and tracks existing, deed-restricted, affordable housing supply.

Ivory-Boyer Construction Database - GPI, in partnership with the Ivory-Boyer Real Estate Center, tracks building permit activity across the state, publishing updates quarterly. The construction report provides an in-depth analysis of both residential and non-residential trends. The public-use database contains 40 years of detailed monthly permit data for Utah localities.

Utah Association of Realtors Database - The Utah Association of Realtors maintains a restricted-access database of real estate market statistics of all home sales and prices. They produce an aggregated report every month reporting the total number of units sold and the median sales price by county during the reporting period.

MIHP Reporting - Most jurisdictions must adopt a moderate-income housing element (MIHP) in their general plan which includes an “analysis of how the jurisdiction will provide a realistic opportunity for development of moderate-income housing within the next five years”. As part of

required annual reporting, municipalities must demonstrate how they are implementing the MIHP.

[Paragon, Utah Mass Appraisal \(PUMA\)](#) - State legislation mandates that county assessors physically inspect and evaluate every property in their jurisdiction at least once every five years to determine its full market value. The Utah Association of Counties is working toward bringing all county assessors into a new mass appraisal system called Paragon Utah Mass Appraisal (PUMA). This new system will allow for annual updates of all real property parcel data across the state using accepted valuation methodologies. The process will also facilitate other enhancements to the assessment process and access to centralized, standardized data. Data will include current land use, ownership, and taxable value.

[American Community Survey](#) - The U.S. Census publishes this detailed dataset, which includes data on housing affordability, construction, vacancy and financing patterns. In addition the survey data includes housing characteristics such as bedroom count, units in structure, building age, facilities, and utility access. Estimates are reported yearly, but sample sizes vary and do not encompass every community. Error margins on this data should be considered.

[Comprehensive Housing Affordability Strategy \(CHAS\)](#) - Each year, the U.S. Department of Housing and Urban Development (HUD) receives custom tabulations of the American Community Survey data. These data demonstrate the extent of housing programs and housing needs, particularly for low income households. Local governments use the CHAS data to plan how to spend HUD funds, and may also be used by HUD to distribute grant funds.

[Utah Redevelopment Agency \(RDA\) Database](#) - The Governor's Office of Economic Opportunity maintains a database of all RDA project areas within the state. The database includes data on developed and undeveloped acreage, percentage of project set aside for residential, number of housing units authorized, taxable value, and more.

[Redfin](#) - Redfin is a real estate brokerage that publishes aggregated housing market data collected from multiple listing services and real estate agents from across the country. Data includes the number of new listings, median sales prices, home price index, and median asking rent by region, state, and metro area. Redfin also publishes [WalkScore](#), an index of how walkable a neighborhood is. Walkability refers to the ability to safely walk to services and amenities within a reasonable distance.

[Access to Parks and Trails](#) - WFRC maintains an interactive map that highlights the ability for residents of the Wasatch Front to reach a park or trail system within a 5- or 10-minute walk.

[Housing + Transportation Cost Index](#) - The traditional measure of affordability recommends that housing cost no more than 30% of household income. This benchmark does not account for transportation costs, which are typically a household's second-largest expenditure. The Center for Neighborhood Technology's Housing and Transportation (H+T®) Affordability Index offers an expanded view of affordability, one that combines housing and transportation costs and sets the benchmark at no more than 45% of household income. Costs can be seen from the regional to the neighborhood level.

[Multiple Listing Service](#) - Popularly known as the MLS, this service is a free, nationwide database of real estate listings. MLS also features foreclosures, new construction, resale homes, acreage, lots, land, commercial properties, and investment properties.

[Utah State Tax Commission](#) - For tax collection and distribution purposes, the Tax Commission currently collects data from each county assessor on the parcels of land within each county. Data includes current land use, ownership, and taxable value.

[National Housing Preservation Database](#) - The *National Housing Preservation Database (NHPD)* The *NHPD* is an address-level inventory of federally assisted rental housing in the US. The data in the *NHPD* come from the US Department of Housing and Urban Development (HUD) and the US Department of Agriculture (USDA), and include ten federally subsidized programs. The *NHPD* is updated four times a year in January, April, August, and October.

[Occupational Employment and Wage Statistics \(OEWS\)](#) - The Occupational Employment and Wage Statistics (OEWS) program produces employment and wage estimates for nonfarm establishments throughout the United States. It utilizes the Standard Occupational Classification (SOC) system to categorize jobs into occupations based on their job duties. The visualization below represents the OEWS data for the State of Utah, including its metropolitan and nonmetropolitan areas. This data is published annually. For a comprehensive analysis of Utah occupational data, please visit [Utah Economic Data Viewer](#).

[Home Mortgage Disclosure Act Data](#) - The Home Mortgage Disclosure Act requires financial institutions to maintain, report, and publicly disclose loan-level information about mortgages. These data help show whether lenders are serving the housing needs of their communities; give a range of stakeholders information that helps them make recommendations, decisions, and policies; and shed light on lending patterns that could be discriminatory. Among the data points are loan type, loan purpose, demographic information of the borrower or co-borrowers including race, ethnicity, sex and age, the location of the dwelling, the action the financial institution took on the application, the loan amount, the interest rate, any points and fees charged in connection with the loan, and the property value.

Appendix D - GLOSSARY

GLOSSARY

Accessory Dwelling Unit (ADU) - A small, self-contained residential unit located on the same lot as an existing single-family home. An ADU has all the basic facilities and connections needed for day-to-day living independent of the main home, such as a kitchen, sleeping area, and a bathroom. ADUs can be [internal](#) or external to the primary home.

Active Transportation - Refers to the modes of human-powered mobility, such as biking, walking, etc.

Affordable Housing - Affordable housing has a range of connotations and meanings in different policy areas. Utah Code commonly refers to “affordable housing” as housing offered for sale or rent to households at or below 80% of county median income.

Affordable Housing Density Bonuses - Zoning allowances that permit additional building units or height in exchange for providing affordable housing.

Affordable Housing Financing Tools - Financial programs and incentives (e.g., tax credits, grants, low-interest loans) designed to support the development or preservation of affordable housing.

Affordable Housing Funding Sources - Public and private funding options (e.g., federal tax credits, local subsidies, philanthropy, non-profit programs, low-interest loans) available to finance the construction or renovation of affordable housing.

Affordable Housing Preservation - The effort to maintain or improve existing affordable housing stock to prevent displacement and preserve affordability.

Affordable Housing Rehabilitation - The process of renovating existing properties to preserve habitability and affordability, often through government programs.

Affordable Housing Set-Aside - A percentage of units in a new development reserved for lower-income residents at affordable rates.

Affordable Housing Shortage - The gap between the demand for affordable housing and the available supply.

Affordable Housing Tax Credits - Tax incentives provided to developers or investors for the construction or renovation of affordable housing.

Affordable Housing Trust Fund (AHTF) - A public fund dedicated to financing affordable housing development, typically sourced from public funds or private contributions. The [Olene Walker Housing Loan Fund](#) is a local example.

Annexation - Incorporation of land area into an existing district or municipality, with a resulting change in the boundaries of the annexing jurisdiction.

Area Median Income (AMI) - The midpoint of a specific area’s income distribution which is calculated on an annual basis by the Department of Housing and Urban Development.

Association of Governments (AOG) - A voluntary association of local governments formed under the authority of the [Utah Interlocal Cooperation Act](#) to provide a common forum to identify, discuss, study, and resolve area or region-wide problems.

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.

Availability - A measure of how many suitable housing options are present for people who need them, taking into account both the physical supply of homes and broader market dynamics.

Building Codes - Standards typically recommended by the International Code Council and adopted by the state that govern the construction, alteration, demolition, occupancy, or other use of buildings used for habitation.

By-Right Development - A zoning term indicating that certain types of development are permitted without the need for local legislative approvals, conditional use permits, or variances, if they follow zoning laws.

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.

Certificates 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.

Commission on Housing Affordability (CHA) - A subcommittee of the Unified Economic Opportunity Commission, identified in Utah Code [35A-8-22](#), that addresses housing affordability through data-driven and collaborative methods to identify housing needs, gaps, and opportunities throughout the State of Utah.

Community Land Trusts (CLTs) - Nonprofit organizations that own land and lease it to individuals or organizations for affordable housing, ensuring long-term affordability.

Community Reinvestment Area (CRA) - As authorized by Utah Code [Title 17C](#), CRAs are political subdivisions of the state, created by the legislative body of a county or municipality for the purpose of stimulating redevelopment. A CRA is authorized to create project areas and use property tax increments from a project area to help pay for infrastructure improvements, affordable housing, or other development projects.

Complexity - How much political, social, environmental, and other factors play into implementing tactics.

Condo Owners Association (COA) - An established community association whereby individual property owners share common interests in community amenities and/or facilities. State laws contain provisions governing COAs, but those laws are enforced in informal proceedings before the association or in civil court and are not overseen by the state. COA registration is mandatory in Utah.

Constructed - A new housing unit that has been built, but not yet awarded a certificate of occupancy.

Construction - Refers to the process of building or assembling housing units.

Cost-burdened - A household is considered cost-burdened if it spends more than 30% of its gross income on housing-related costs, including rent or mortgage payments and utilities.

Deed - A document that gives parties, a seller (grantor) and a buyer (grantee), the right to exchange ownership of property for consideration or a purchase price. The deed must include a valid legal description of the property being conveyed, be notarized, and otherwise follow state regulations.

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

Density Bonus - A zoning incentive that allows developers to build more units than normally allowed in exchange for community benefits, including affordable housing, in their projects.

Easement - A process that permits the right to use property owned by another for specific purposes or to gain access to another property. For example, utility companies often have easements on the private property of individuals, allowing for the installation and maintenance of utilities.

Economic Integration - The process of creating mixed-income communities by promoting a range of housing options for various income levels.

Eminent Domain - Sometimes referred to as condemnation; the power to compel the sale of private property to a condemning agency for a public purpose, subject to payment of just compensation.

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

Eviction - Legal process used by landlords to regain possession of their real property when a tenant refuses to leave. Eviction can occur due to nonpayment of rent, damages, illegal activity, violating the terms of a lease, or the landlord's desire to take possession of the property.

Eviction Protections - Eviction laws are legal protections that make the lease renewal process more predictable, empower tenants to advocate for better living conditions without fear of retaliation, provide limits on exorbitant rent increases to prevent renters from becoming extremely rent-burdened or experiencing displacement, and promote long-term housing stability for low-income and marginalized renters.

Exaction - A mandatory contribution required by a governmental entity as a condition of approval for a development application which may include items such as the dedication of property for utilities, the construction and dedication of public improvements, and monetary payments (including impact fees).

Fair Housing Act - A federal law that prohibits discrimination in housing based on race, color, religion, sex, disability, familial status, or national origin.

Fair Housing Ordinance - Laws that prohibit discrimination in housing based on race, gender, disability, family status, or other protected categories.

First Home Investment Zone (FHIZ) - A tax-increment financing housing program created in 2024 by [SB 268, First Home Investment Zone Act \(W. Harper\)](#).

First-Time Homebuyer Program - A Utah program created in 2024 by [SB 240 First-time Homebuyer Assistance Program \(W.A. Harper\)](#) and designed to help first-time homebuyers access homeownership by providing down payment assistance, tax incentives, or interest rate buy-downs.

Gap financing - Financial assistance is provided to make up the difference between the available funding and the total cost of a housing project, often to assist with affordable housing development.

Goal - A broad statement of intent that describes a desired future state.

GPI - See Kem C. Gardner Policy Institute.

Greenfield - Natural or agricultural lands that are currently undeveloped.

Guiding Principles - Broad, strategic guidelines that provide a framework for how stakeholders agree to work together.

Home Ownership Promotion Zone (HOPZ) - A tax-increment financing housing program created in 2024 by [SB 168, Affordable Building Amendments \(L. Fillmore\)](#).

Homeless Resource Center - A facility that provides essential services, support, and temporary shelter to individuals and families experiencing homelessness.

Homeowners Association (HOA) - An established community association whereby individual property owners share common interests in community amenities and/or facilities. State laws contain provisions governing HOAs, but those laws are enforced in informal proceedings before the association or in civil court and are not overseen by the State. HOA registration is mandatory in Utah.

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 and Transit Reinvestment Zone (HTRZ) - A tax-increment financing housing and transit program amended in 2024 by [SB 208, Housing and Transit Reinvestment Amendments \(W. Harper\)](#).

Housing Choice Vouchers - A federal program that provides rental assistance to low-income individuals and families, allowing them to rent from private landlords.

Housing Stability - The ability for Utahns to have access to safe, clean, affordable housing without fear of losing it.

Housing Subsidy - Government or private investments to help lower the price of housing. This may refer to individual assistance or development of new housing.

Housing Supply - The number of homes available for rent or sale in a given market.

Impact Fees - Fees charged to developers to offset the cost of public infrastructure and services required to support new development (e.g., roads, utilities).

Inclusionary Zoning - Zoning regulations that require developers to include a certain percentage of affordable units in new residential developments. Except as part of a master development agreement, inclusionary zoning is prohibited in Utah by Utah Code [10-9a-535](#) (municipalities), Utah Code [17-27A-531](#) (counties).

Income Restricted Affordable Housing - Refers to housing units where the rent is set based on the area's median income. These units are designed for low-income individuals or families who may not be able to afford market rent units.

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 - Infrastructure refers to the essential facilities and utility systems needed to support a community.

Internal Accessory Dwelling Units (IADU) - Defined in Utah Code [10-9a-530](#) (municipalities) and Utah Code [17-27a-526](#) (counties); an accessory dwelling unit created within a primary dwelling, within the footprint of the primary dwelling at the time the internal accessory dwelling unit is created, and for the purpose of offering a long-term rental of 30 consecutive days or longer.

Judgments - Legal decisions related to unpaid debts secured by property. It can result in eviction or other actions.

Just-Cause Eviction - A policy that prevents landlords from evicting tenants without a valid reason, offering tenants more stability and protection.

Kem C. Gardner Policy Institute (GPI) - The University of Utah's Kem C. Gardner Policy Institute, housed in the David Eccles School of Business, is Utah's premier economic and public policy research institute. The institute develops and shares economic, demographic, public finance, and public policy research that sheds light and helps state leaders make informed decisions.

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 Academy of Utah (LUAU) - This is an [online resource library](#) compiled through a joint effort between the Utah League of Cities and Towns and the Office of the Property Rights Ombudsman.

Land Use Authority - A person, board, commission, agency, or other body designated by the local legislative body to act upon a land use application.

Land Use Regulations - Refers to the set of rules, standards, and guidelines established by governmental authorities or planning bodies that govern land use, development, and urban growth. These regulations are designed to guide how land is developed, used, and managed to ensure organized, sustainable, and balanced growth while promoting public safety, welfare, and environmental protection.

Land Value Tax - A tax that is levied only on the value of land, not buildings, encouraging land development and reducing speculation.

Legacy Cities - A city that has been largely built out, or has developed all available land within its borders. These are well-established, older cities.

Limited-Equity Cooperatives (LEC) - A homeownership model in which residents purchase a share in a development. The share is sold at a price determined by formula, which is designed to maintain affordability at purchase and over the long term.

Low-Income Housing Tax Credit (LIHTC) - A federal tax incentive program used to encourage the development and rehabilitation of affordable rental housing for low-income households.

Land Use, Development, and Management Act (LUDMA) - The state law for land use which applies to all cities, towns, and counties throughout Utah. 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](#).

Market-Rate Housing - Refers to non-subsidized properties that are rented or owned by those who pay market-rate rents or who paid market value to purchase the property.

Master-Planned Developments - See Master-Planned Communities.

Master-Planned Communities - Defined in Utah Code [72-1-102](#), as a land use development designated by the city as a master-planned community; and comprised of a single development agreement for a development larger than 500 acres.

Metrics - Specific measurements used to track progress toward achieving the goals and objectives outlined in a strategic plan.

Metropolitan Planning Organization (MPO) - A federally-required regional transportation organization to conduct coordinated transportation planning, and to receive and distribute federal transportation funding. MPO membership is composed of representatives of the local governments within the MPO boundaries.

Micro-Units - A compact, self-contained living space designed to accommodate a sitting space, sleeping space, bathroom, and kitchenette.

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 Developments - See Mixed-Use.

Mixed-Use - Refers to development that typically contains residential and commercial uses in the same building or within a small area. For example, a residential building with ground floor retail is a typical mixed-use development.

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.

Multifamily Housing - Residential buildings that contain multiple separate housing units, such as duplexes, triplexes, or apartment complexes.

Naturally Occurring Affordable Housing (NOAH) - Existing market-rate housing that is affordable to low- and moderate-income households without government subsidies.

Non-Governmental Organization (NGO) - A voluntary group of individuals or organizations, usually not affiliated with any government, that is formed to provide services or to advocate a public policy. Although some NGOs are for-profit corporations, the vast majority are nonprofits.

Non-productive public land - Land owned by a any public entity that is not currently a part of an identified, specific current or future use, excluding State Trust Lands, US Forest Service, or US Bureau of Land Management

Ordinance - A written law duly adopted by the local legislative body regulating land development in a community. Each community's land use laws are unique, and each community has significant flexibility within state law to adopt land use laws that fit their community's needs.

Owner-Occupancy Requirement - A policy requiring that the homeowner live in the property as their primary residence, often applied to ADUs.

Permanent Supportive Housing (PSH) - PSH is a model that combines low-barrier access to affordable housing and dedicated supportive services to help individuals and families lead more stable lives. PSH targets people, particularly the homeless or chronically homeless, and those with psychiatric disabilities, chronic health challenges, or other barriers to accessing or retaining stable housing. PSH provides robust supportive services to reduce instability in housing. PSH projects deliver supportive services through a combination of on-site services and linkages to available community services. PSH projects have tenant selection policies that prioritize people who have been homeless the longest or have the highest service needs as evidenced by vulnerability assessments. PSH units are rent restricted at or below 35% of Area Median Income and are required to have a minimum 15-year commitment of project based rent subsidy. Owners and operators of PSH for the chronically homeless must utilize the Coordinated Entry System (CES) from the applicable Continuum of Care, if available, though not exclusively.

Permitted Use - The type of development use that has been approved by the local planning authority through the issuance of a building permit.

Planned Unit Development (PUD) - A planned unit development (PUD) is a flexible zoning tool that allows developers to create a community with a mix of land uses, buildings, and open spaces. A PUD can be part of a Master-Planned Community or a smaller, stand-alone project.

Pre-Approved Housing Designs - Standardized building designs that have been approved by an applicable government entity in advance, making the permitting and approval process faster and more streamlined for developers.

Prefab Housing - See Modular.

Private Activity Bond (PAB) - A tax-exempt security issued by or on behalf of a local or state government. PABs are issued for projects that carry special financing benefits, such as funding hospitals or airports.

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 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 Services - Essential resources and facilities provided by government agencies or other organizations to promote the well-being, safety, and quality of life of the general public. These include healthcare facilities, educational institutions, libraries, emergency services like police and fire departments, and other community support systems.

Public-Private Partnerships (P3s or PPPs) - Collaborative agreements between government agencies and private developers to fund and build affordable housing projects.

Rapid Housing - Permanent housing intervention designed to help individuals and families quickly exit homelessness by obtaining and remaining in permanent housing.

Rent Buyout - A financial offer made by a landlord to tenants, often in the context of gentrification, to incentivize them to leave their units.

Rent Stabilization - Local policies that limit rent increases for specific types of housing to protect renters from excessive rent hikes during periods of high demand. Rent control policies that limit the amount landlords can increase rent, are often applied to older housing units to prevent displacement.

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.

Right of First Refusal - A policy that gives tenants the first opportunity to purchase their rental unit before it is sold to a third party.

Right-Sizing Zoning Policies - Zoning adjustments that make it easier to develop affordable housing in areas where there is demand but outdated regulations.

Setbacks - The minimum distance required by zoning to be maintained between two structures or between a structure and a property line.

Shared Equity Housing - A model where homebuyers purchase a share of a property and the remaining equity is owned by a nonprofit or other organization, ensuring long-term affordability.

Single Room Occupancy (SRO) - A type of affordable housing where individual rooms are rented out, often in buildings that were originally designed for hotels or boarding houses. Typically, facilities like restrooms and kitchens are shared amongst tenants.

Site Plan - A site plan is a drawing, to scale, showing uses and structures proposed for a parcel of land. It typically includes lot lines, streets, building sites, public open spaces, buildings, major landscape features (both natural and man-made), and locations of proposed utility lines.

Split-Rate Property Tax - A tax system that taxes land at a higher rate than buildings to encourage land development and reduce speculation.

Stakeholders - All individuals and groups that must be engaged in the tactic for it to be successful and/or who will lead the implementation.

Starter Homes - New construction, for sale at \$450,000 or below.

Station Area Plans (SAPs) - Development plans required to be created by [HB 462, Utah Housing Affordability Amendments \(S. Waldrip\)](#) that focus on areas surrounding transit stations, promoting housing, access to opportunity, environmental sustainability, and transportation connectivity.

Subsidized Housing - Housing that is partially or fully subsidized by government programs or non-profit organizations, typically to make it more affordable for low-income households.

Sustainable Development - Housing development that minimizes environmental impact, often incorporating energy-efficient designs, renewable materials, and green infrastructure.

Tactics - Specific actions or steps taken to implement a strategy.

Tax Increment Financing (TIF) - A development financing tool in which local taxing bodies make a joint investment in the redevelopment of an area with the intent that any short-term gains be reinvested and leveraged so that all taxing bodies will receive larger financial gains in the future. The funds for this investment come from future tax revenues, not otherwise expected to occur but for economic activity enabled by the increased public and private investment in the area. The state has multiple TIF programs that could be used to increase housing including CRA, HTRZ, FHIZ, and HOPZ.

Tenant Protections - Legal provisions aimed at protecting renters from unfair eviction, rent increases, or substandard living conditions.

Transit-Oriented Development (TOD) - A type of mixed-use development within walking distance (up to one-half mile) of a fixed-rail transit stop. TODs typically 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 engage in active transportation methods.

Transitional Housing - Broadly refers to a supportive community that offers temporary housing for different segments of the homeless population or those experiencing a crisis.

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.

Upzoning - The process of changing zoning laws to allow higher-density development, often to increase housing availability in growing urban areas.

Urbanized - Urbanization refers to the increasing population shift from rural to urban areas, resulting in the growth of cities and towns.

Utah Association of Counties (UAC) - The Utah Association of Counties (UAC) is a voluntary, statewide organization whose members are the 29 counties of Utah. The counties, through their elected officials, direct UAC activities in providing services to county officials. UAC's purpose is to improve the operation of Utah's county governments and thereby improve the quality of services which counties provide to their residents.

Utah Department of Transportation (UDOT) - State agency charged with maintaining the more than 6,000 miles of roadway that constitute the network of state highways in Utah.

Utah Homes Investment Program (UHIP) - A three-year program managed by the Office of State Treasurer and created in 2024 by [HB 572, State Treasurer Investment Amendments \(R. Spendlove\)](#). It provides low-cost deposits to financial institutions, enabling them to offer low-interest loans to developers building attainable homes.

Utah Housing Corporation (UHC) - Created by the legislature in 1975, Utah Housing Corporation is Utah's housing finance agency. It develops and finances safe and affordable housing for low- and moderate-income Utahns and their families. By providing down payment assistance and working with over 65 financial institutions in Utah, UHC acquires and services over \$1 billion in single family mortgages each year, most of which are for first-time homebuyers throughout the state.

UHC also serves as the state's designated allocator of federal and state Low-Income Housing Tax Credits, which along with bonds issued by UHC provide hundreds of millions of dollars each year in financing for rental housing affordable to low-income Utahns and their families.

UHC also serves as a developer on select (mostly rural) housing projects, helping communities throughout the state to address their affordable workforce housing needs.

Utah League of Cities and Towns (ULCT) - A nonpartisan, inter-local government cooperative first organized in 1907. The organization serves 255 cities and towns in the State of Utah, representing municipal government interests with a unified voice at the state and federal levels. ULCT also provides information, training, and technical assistance to local officials on municipal issues and works to create a greater public awareness and understanding of municipal responsibilities, governance, and administration.

Walkability - Describes general pedestrian access and layout of an area related to the safety, comfort, and convenience of the walking environment.

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.

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.