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COMMISSION ON HOUSING AFFORDABILITY

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**Meeting Minutes**

The meeting of the Commission of Housing Affordability was held Thursday, September 11, 2025 | 1:00 p.m. - 3:00 p.m. It was conducted from Committee room #445 in the Utah State Capitol Building and attendance was available onsite as well as via Zoom.

An audio recording of this meeting can be found at

<https://www.utah.gov/pmnh/files/1322242.m4a> The recording starting time for discussions are noted in the “Agenda item” column and identified by the [ ].

Materials covered at the meeting and referenced in these minutes can be found at

<https://www.utah.gov/pmnh/sitemap/notice/1004015.html>

**Senator Lincoln Fillmore and Representative Calvin Roberts co-chair this Commission**

**Commissioners In Attendance:**

Lincoln Fillmore, Calvin Roberts, Raymond Ward, Stephen Waldrip, Tricia Winter, Allison James-Garcia, Christopher Gamvroulas, David Damschen, Wayne Niederhauser, Matt Packard, Don Shelton, Danny Walz, Dan Adams, Michael Ostermiller, Travis Kyhl and Rachelle Custer

**Commissioners Excused/Absent:**

Beth Holbrook, Mary Catherine Perry

**Invited Participants and persons noted in the Minutes:**

Cody Lutz, Jason Brown, Ross Ford and Lucas Ridd

**DWS Supporting Staff:**

Janell Quiroz, Jennifer Domenici and Sarah Neilson

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Agenda	Discussion	Motions/ Actions Items
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COMMISSION ON HOUSING AFFORDABILITY

Item		
Agenda item 1	<u>Welcome and Roll Call:</u> Co-Chair Senator Fillmore brought the meeting to order at. He stated that there was a quorum present. The Senator welcomed the attendees and introduced the newly appointed commissioner Allison James-Garcia representing GOEO stating that she has been sworn and notarized.	
Agenda item 2 [0:49]	<u>Public Comments:</u> Co-Chair Senator Fillmore stated that there had been no public comments submitted.	
Agenda item 3 [0:55]	<u>Approval of Meeting Minutes:</u> Co-Chair Senator Fillmore asked for a motion on the approval of the meeting minutes for May 27, 2025 and July 10, 2025.	A motion to approve the meeting minutes of May 27, 2025 and July 10, 2025 was made by Commissioner David Damschen and seconded by Commissioner Chris Gamvolous. The motion passed by a unanimous vote of affirmation.
Agenda item 4 [1:21]	<u>Statewide Strategic Plan Update:</u> Co-Chair Senator Fillmore invited Steve Waldrip, the governor's Senior Advisor for Housing Strategy, to share an update on the Statewide Strategic Plan. Mr. Waldrip shared that over 100 different individuals and groups have been engaged in the effort of developing the plan. It has been a collaborative approach to ensure a well rounded mix of input, and as much feedback as possible. He referenced a few approaches other states have taken and whether those have been successful. Mr. Waldrip outlined the Phase 1 and Phase 2 timelines. He explained that currently the plan draft is in the	



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COMMISSION ON HOUSING AFFORDABILITY

	<p>process of receiving legislator feedback and in the upcoming months will be out for public comment, the final plan should be finalized by the end of December. Mr. Waldrip read the vision statement and administration priorities of the plan. He then shared the strategic plan approach, goals and tactics. Mr. Waldrip showed the new website Utah Housing Strategic Plan metrics.</p> <p><a href="https://experience.arcgis.com/experience/fe24d94d3a584b26a226addbf45c16ee/">https://experience.arcgis.com/experience/fe24d94d3a584b26a226addbf45c16ee/</a></p> <p>The commissioners asked if each tactic had a prescribed anticipated outcome so that cities could choose tactics based on their specific needs. Mr. Waldrip said that the tactics did not at this time have measurable expected outcomes tied to them. The commission also asked if they could have the draft plan to review.</p>	
Agenda item 5 [26:45]	<p><u>Housing Policy Proposal:</u></p> <p>Co-Chair Senator Fillmore shared the housing policy proposal he has been working on. He explained that it was modeled after the project that Nielsen Homes shared in the September CHA meeting. Senator Fillmore outlined the intent of the policy and how it would work. The commissioners made several comments expressing enthusiasm for the bill proposal.</p>	
Agenda item 6 [40:38]	<p><u>Statewide Housing Capacity Analysis:</u></p> <p>Co-Chair Senator Fillmore invited the presenters from Envision Utah, Jason Brown and Cody Lutz to share Envision Utah's recent Housing Capacity Analysis. As background Mr. Brown said that the original idea came out of UEOC and that in 2024 HB2 authorized GOEO to analyze housing capacity by land availability, or by looking at land availability, infrastructure constraints, and market projections.</p>	



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COMMISSION ON HOUSING AFFORDABILITY

	<p>GOEO hired Envision Utah with their partners RCLCO Real Estate Consultants to conduct the analysis. This analysis is now in its final stages after about a year of work. What was presented was not a final report but a “reviewer’s draft”. Mr. Brown emphasized that the information presented is not a plan or recommendations, it is an analysis. He then outlined the process of creating the models they used to run the analysis as well as the demographic forecasts and constraints. Mr. Lutz explained the market types used for the analysis and the target distribution/ future growth based on public engagement efforts and public visions. He then explained the constraints and the predicted shortage by 2055 for each type market type. Mr. Lutz outlined some potential policy levers to aid in minimizing the predicted shortages in housing. The levers focused primarily on infrastructure, funding and financing.</p> <p>There were no questions from the commissioners.</p>	
<p>Agenda item 7 [55:31]</p>	<p><u>Utah Property Rights Coalition:</u></p> <p>Co-Chair Senator Fillmore ask Chris Gamvroulas representing the Utah Property Rights Coalition to speak to the Commission. Mr. Gamvroulas started by adding to the discussion around Senator Filmore’s presented bill proposal and the Envision presentation that had just concluded regarding infill use for housing. He then shared an example of why complacency about growth doesn’t work and he gave the example of the mid 1980’s when Utah had a mass migration from the state. Following those points Mr. Gamvroulas began his presentation introducing the PRC (Property Rights Coalition) which was founded in 2006, is made up of land development professionals and home builders and is focussed on education within the industry and advocating for efficient, timely and reasonable land use decisions. He gave an overview of the PRC’s core</p>	



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COMMISSION ON HOUSING AFFORDABILITY

	<p>principles and the focus on finding consensus. Mr. Gamvroulas shared some items the PRC considers “wins” that have come out of the CHA as well as some items that may need another look. Mr. Gamvroulas then praised the conversations and work happening around the state, stating that it is productive and purposeful.</p>	
<p>Agenda item 8 [1:10:13]</p>	<p><u>Home Builders Association:</u></p> <p>The Co-Chairs invited Ross Ford, representing the Home Builders Association, to share with the Commission the perspective and policy recommendations from the association. Mr. Ford began by suggesting that we need to find ways to incentivise builders because the market needs more houses. He said that there were 3 main categories/“buckets” that impact the cost of housing:</p> <ol style="list-style-type: none"><li>1. Material Cost</li><li>2. Labor Cost</li><li>3. Regulations Cost</li></ol> <p>He put forth that the material costs are not a bucket that can be controlled locally. He spoke about rising costs of materials and how the tariffs are impacting the builder community.</p> <p>Addressing Labor costs (regulations, higher costs of living and supply issues) are also not as easily tackled on a state or local government level.</p> <p>Mr. Ford recommended that regulations costs are a effectable at a local level. He listed some examples of times when builders are held up by regulations which add significant costs to the projects. He listed exorbitant fees, the amount of time it takes for annexations, time delays for subdivision approvals, inspection inefficiencies, communication loops, the discretion of and lack of liability of city engineers, environmental regulation costs for redundancies, and requirements to test for asbestos on newer buildings constructed post asbestos use.</p>	



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COMMISSION ON HOUSING AFFORDABILITY

	<p>Mr. Ford made the following recommendations:</p> <ul style="list-style-type: none"><li>• Cap or standardize the subdivision plan review and permitting fees.</li><li>• Provide a free market solution for permitting and inspection.</li><li>• Have a way to enforce the state-mandated review time-lines on subdivisions.</li><li>• Identify liability and process between engineer of record and city engineers.</li><li>• Re-evaluate the State and Federal environmental quality standards/requirements.</li><li>• Streamline the annexation and rezoning processes.</li><li>• Penalties for municipalities that don't comply with statute.</li></ul> <p>Mr. Ford finalized his comments with, "In closing, the housing crisis for us, is fundamentally a supply problem. We need more rooftops. We can't fix housing affordability without fixing the rules that govern how we build the homes."</p> <p>The commissioners commented about needing specific examples of cities violating statute. Additionally a commissioner said that the examples that Mr. Ford shared, felt anecdotal and then talked about recent audits showing that the examples were unfounded. The co-chairs thanked Mr. Ford for speaking to the commission.</p>	
Agenda item 9 [1:26:52]	<p><u>Updates on Affordable Preservation and New Construction:</u></p> <p>The Co-Chairs welcomed Lukas Ridd of the Utah Housing Preservation Fund to give a report on both the Preservation fund as well as the Utah Nonprofit Housing Corporation. Mr. Ridd began by introducing the 2 organizations that he was representing and how they are connected. He talked about both organizations goals, history, recent progress and</p>	



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COMMISSION ON HOUSING AFFORDABILITY

	<p>successes. After the overview and highlights Mr. Ridd transitioned to talking about the positive changes in tax credits as well as federal tools currently at risk highlighting that in the long term it looks like states will need to play a bigger role in affordable housing and preventing homelessness. Mr. Ridd's proposals from the Utah Housing Preservation Fund and the Utah Nonprofit Housing Corporation were:</p> <ul style="list-style-type: none"><li>• Seller tax credit for preservation</li><li>• PTIF access for acquisition loans</li><li>• Enhanced State LIHTC process and deployment</li><li>• Deeply affordable support ongoing for gap financing and equity</li></ul> <p>The commissioners talked about problematic discussions around the PTIF vs UHIP. Comments were made about the LIHTC and PAB programs and their process streamlining.</p>	
Agenda item 10 [1:43:49]	<p><u>Other Business and Adjourn:</u></p> <p>The Co-Chairs stated that the next meeting was scheduled for October 30th. They called for a motion to adjourn.</p> <p>The meeting was adjourned at 2:50 pm</p>	<p>A motion to adjourn was made by Commissioner Wayne Niederhauser, and seconded by Mayor Matt Packard. The motion passed by a unanimous vote of affirmation</p>

Meeting minutes submitted by Janell Quiroz

Meeting minutes approved on 10/30/2025



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COMMISSION ON HOUSING AFFORDABILITY

**Commission on Housing Affordability Board Membership**

State Code 35A-8-22

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





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COMMISSION ON HOUSING AFFORDABILITY

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

### Meetings and Information

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

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

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

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