

Increasing Utah's Supply of Affordable Housing in Millcreek

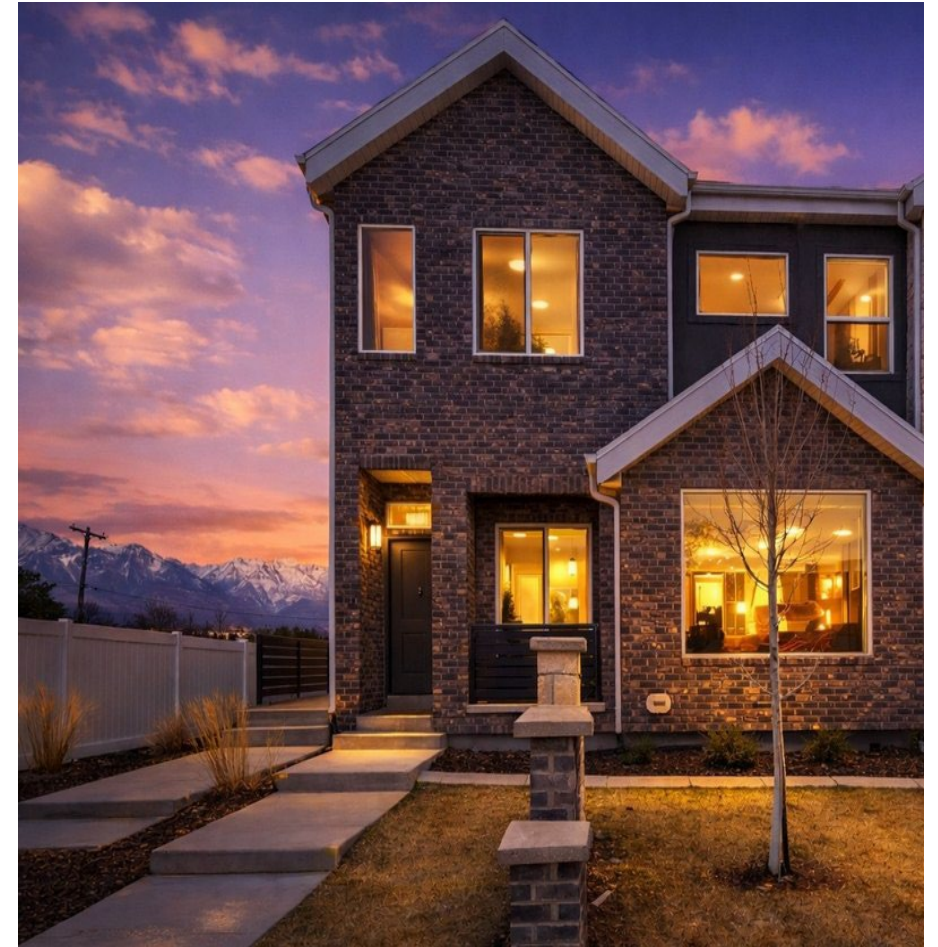


PLANNING AND ZONING TOOLS

August 19, 2026



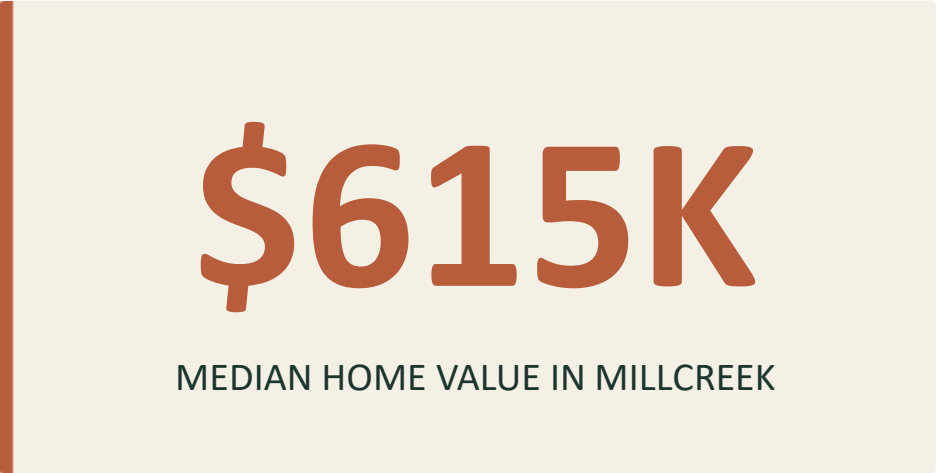
Millcreek's Housing Shortage by 2030



Source: Zions Bank Public Finance, Millcreek Housing Report, 2024

30% AMI	50% AMI	80%AMI	100% AMI	Total Below 100% AMI	Total Below 80% AMI
(3,401)	659	(438)	107	(3,073)	(3,180)

The Housing Challenge



\$615K

MEDIAN HOME VALUE IN MILLCREEK

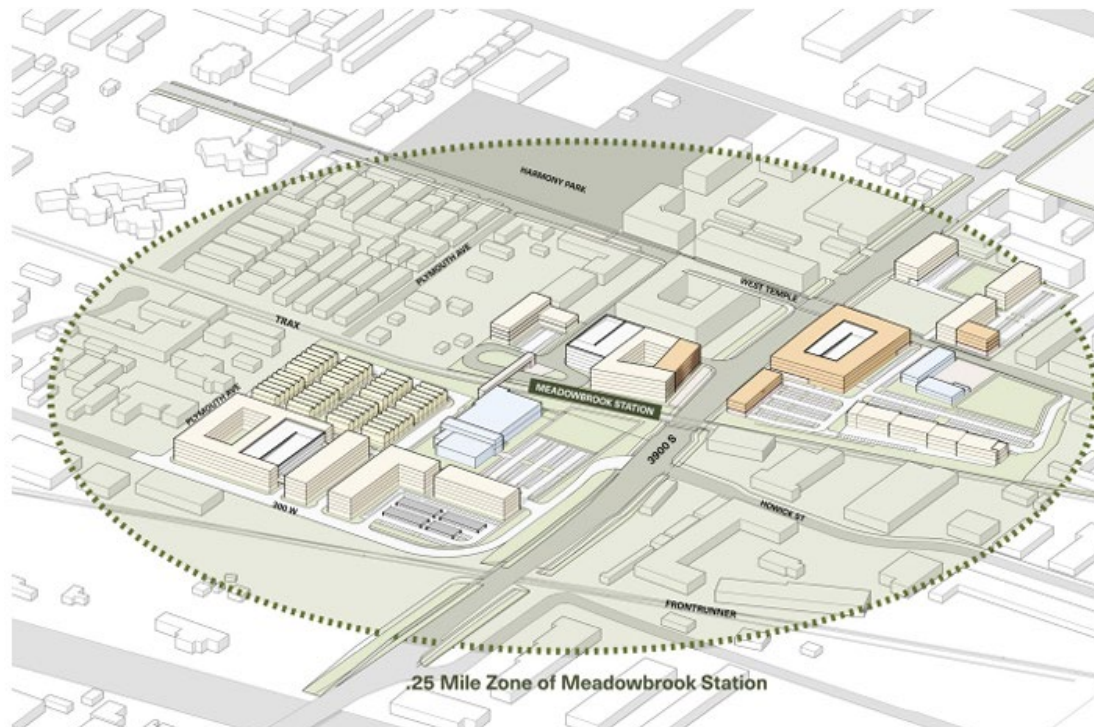
Rising Barriers for Families: Increasing land and home costs are making it difficult for younger families, municipal staff, and seniors to remain in Millcreek.

The "Missing Middle" Gap: Standard zoning offers very few options between single-family neighborhoods and high-density apartments.

Housing Affordability Strategies from the General Plan



Goal	Progress
6.2: Promote TODs with affordable Housing	• Station Area Plans Complete • Howick and Morrissey Approved.



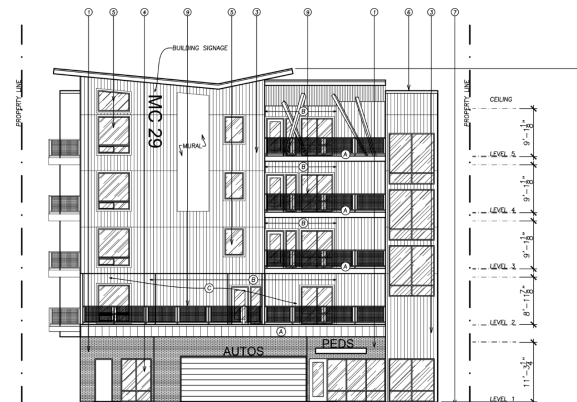
Housing Affordability Strategies from the General Plan



Goal	Progress
Consider requiring certain areas to have a 10% affordable housing component for residential projects with over 50 units	- No formal ordinance, but the following projects have been approved with affordable housing components through development agreement: - Capri Park (10 units of 40) - MC29 (24 units)

Millcreek City Council approves 23-unit condo project near Millcreek Common

by Jacob Scholl | Jun 1, 2026



Housing Affordability Strategies from the General Plan



Goal	Progress
Evaluate the potential for small lot (>5,000 sf) residential uses in appropriate areas	• We rezoned for higher housing densities, including: • 815 Scott Ave (4 Units) • 4261 S 700 E (4 units) • 4433 S Garden Dr (6 units) • 4317 S 700 E (14 units) • 4181 S 900 E (5 units) • 900 East Corridor Study

Housing Affordability Strategies from the General Plan



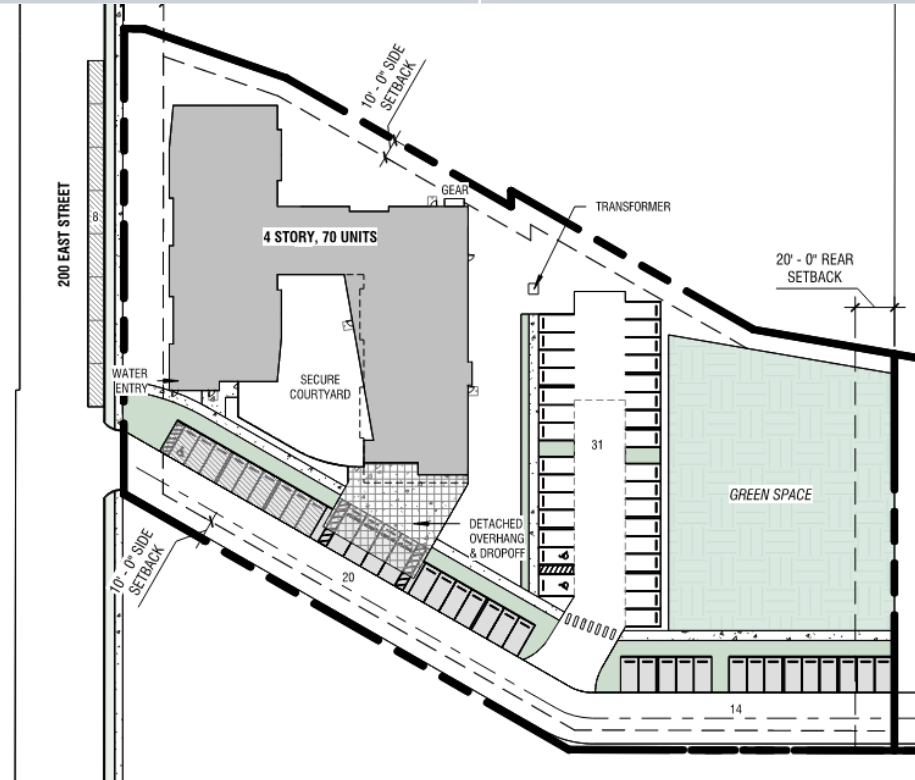
Goal	Progress
Encourage rowhouses, twinhomes, cottages, and other building forms where appropriate by implementing a reduced lot coverage percentage.	• Code update reduced lot coverage requirements in the RM, R-1-3, R-1-4, and R-1-5 zones. • Affordable housing eligible for an open space reduction in the R-4, RM, MD, and C Zones.



Housing Affordability Strategies from the General Plan



Goal	Progress
Create a streamlined development review process for affordable housing projects.	Affordable housing is a permitted use in all residential zones.



Housing Affordability Strategies from the General Plan



Goal	Progress
Reduce off-street parking requirements.	• Code update reduced parking requirements in several ways, including: • Reduction for affordable housing • On-street parking along frontage can be counted. • Reduction in guest parking.

Housing Affordability Strategies from the General Plan

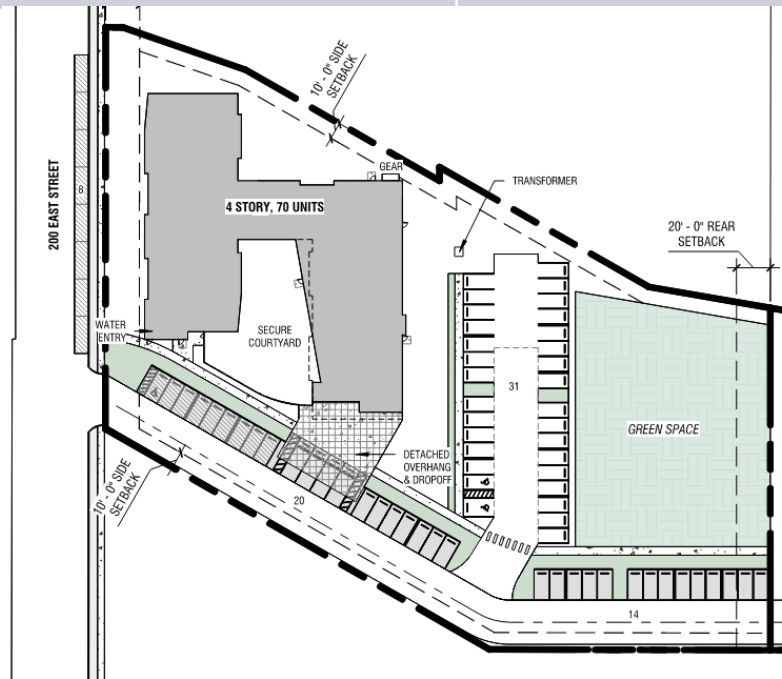


Goal	Progress
Revise the Future Land Use Map by 2027 to amend areas near centers and corridors that are appropriate for higher densities.	• 900 East Corridor Study • 9th and 33rd Small Area Plan.

Housing Affordability Strategies from the General Plan



Goal	Progress
Offer a density bonus for moderate income housing projects.	• 10% density bonus for completely affordable. • 5% for mixed affordable. • Affordable and owner occupied housing in RM requires 1,500 sf per unit. All other housing types require at least 3,000 sf per unit.



Housing Affordability Strategies from the General Plan



Goal	Progress
1.1. Allow for ADUs, tiny homes, and small homes as a means to promote housing choice.	• ADU ordinance allows ADUs wherever single-family homes are allowed, or were approved in the past. • DADUs are permitted on lots of at least 8,000 sf.

Housing Affordability Strategies from the General Plan



Goal	Progress
1.3 Create zoning in and around centers that allows for and supports a variety of housing types.	• City Center Overlay Zone. • Targeted application-based rezones. • Village Center Special Districts creates a pathway.

Housing Affordability Strategies from the General Plan



Goal	Progress
Ensure that new infill development is compatible with existing neighborhoods by regulating structure sizes and heights; building forms and materials; yard setbacks; streetscape character; height and bulk transitions; buffering; and other factors.	• Adjusted building envelopes as appropriate. • Adjusted setbacks in the R-1-3, R-1-4, and R-1-5 zones to better facilitate affordable housing. • Adjusted building heights in higher density R-1 zones. • Ongoing consideration of adjusting private street requirements to make infill development more feasible. • Limiting rezones pursuant to future land use map designations. Scrutinizing requests to rezone into “Neighborhood 1” (existing single-household) areas.

Housing Affordability Strategies from the General Plan



Goal	Progress
Promote the maintenance and improvement of the existing housing stock and allow for remodeling, expansion, and additions as appropriate in the area to accommodate the changing sizes and varieties of household types.	• Zoning updates clarifying lot coverage calculations, building envelopes, and setbacks make it marginally easier to construct an addition.



Housing Affordability Strategies from the General Plan



Goal	Progress
Support a diverse supply of accessible housing to meet the needs of older adults and people with disabilities.	• Capri Phase II is an age-restricted housing development, with an affordability component. • Switchpoint Canyon Rim. • Administrative support with UPD and Promise to community providers. • The Morrissey will be a senior project. • HousingConnect is proposing a deeply affordable senior-housing project, that will be a permitted use under the new code.

Policy Option: Subdividing DADUs



We already allow for detached ADUs on lots > 8,000 sf. Should we allow them to be subdivided to allow for ownership?

- Heber City, Ogden, and Farmington are considering (or have implemented) this option.
- The use is already there. This only addresses ownership.
- Could be subject to a deed restriction.

Tradeoffs:

- Provides a relatively inexpensive market-driven solution for affordable homeownership.
- Doesn't change the built character of a single-family neighborhood.
- May encourage more development of DADUs.
- Challenges the notion of a single-household zone and lot size minimums.



Policy Option: Affordability Requirement for Rezones



Should we require an affordability component for rezones requesting more density?

- Farmington requires this. Salt Lake City has a version of this requirement as well.
- The General Plan mentions this as an option.

Tradeoffs:

- Clarifies the requirements for density based rezones.
- May not be effective, unless at scale (projects greater than 50 units, for example).
- May not be feasible, given land and construction costs.



Policy Option: School-Oriented Development



Should we consider upzoning for higher densities near public schools?

- A well-designed overlay zone or alternative development standard could secure affordable ownership opportunities in areas closest to schools that face declining enrollment.
- Duplexes, triplexes, fourplexes in areas within ¼-½ mile of a public school.
- Consideration of design standards and deed restrictions to ensure affordability and owner occupancy.
- Consideration of a minimum number of bedrooms to encourage families with school-age kids to relocate into these neighborhoods.

Should the city commission a design study to determine how higher density housing might fit in an R-1 neighborhood, given height, envelope, setback, and coverage limits?

Tradeoffs:

- Small-scale attached units can promote affordability without dramatically altering neighborhood character.
- No guarantees that families with school-age children will attend.

Policy Option: Housing Preservation



Should the city require that affordable housing be replaced, if it is demolished?

- Expansion of the St. Mark's parking needs resulted in the demolition of some affordable housing in Millcreek.
- Salt Lake City adopted an ordinance that prohibits the demolition of housing for commercial parking structures and lots, unless that housing is replaced.

Tradeoffs:

- In CRAs, we already generate increment from development projects, some of which is set aside for affordable housing elsewhere.
- Most of the time, housing is demolished for more housing. Commercial encroachment into residential neighborhoods is rare.
- Protecting existing housing is the easiest strategy, and relieves development pressure.

Policy Option: Missing Middle Rezones



Should we reconsider our zoning map and FLU map to encourage missing middle housing?

- Functionally, many of our R-1 neighborhoods have duplexes in them, due to historic zoning.
- Unlocks the possibility of gentle density.
- Appears to be supported in part by our general plan.
- General Plan also calls for keeping single-family neighborhoods intact.
- Targeted opportunities may exist as identified by the 900 East Corridor Study.
- Portland, SLC, and Raleigh have had some success with this model.

Tradeoffs:

- Requires substantial engagement and study.
- May require a more granular approach to our future land use map to identify the neighborhoods that are truly mixed.
- Unlocks modest infill opportunities.

Timing and Implementation



We are working on a new general plan. What should we work on now, and what should wait?

- **900 East Corridor Study**
 - significant engagement done on this already.
 - FLU map designations may not be appropriate. This is not just a 900 E Corridor problem.
- **9th and 33rd Small Area Plan**
 - significant engagement done on this already.
 - There's a mix of small and large properties in the plan. Should we adopt the plan, and craft a zone – or wait for a village center application?

Timing and Implementation



We are working on a new general plan. What should we work on now, and what should wait?

- **Subdividing DADUs**
 - Relatively easy code fixes.
 - May be controversial, because it challenges the notion of a minimum lot size.
- **Affordability Requirements for Rezones**
 - Relatively easy code fixes.

Timing and Implementation



We are working on a new general plan. What should we work on now, and what should wait?

- **School Oriented Development**
 - Potentially a significant change. Requires Research, and design work.
- **Housing Preservation**
 - Relatively easy code fixes. May have undesired effects.
- **Missing Middle Rezones**
 - Requires significant public engagement.
 - Best initial opportunity may be 700 E to 900 E north of 3300 South. This area has a significant number of lots that are below the minimum lot size in the zone. An R-1-3 or R-1-4 may be more feasible.



**Let's close
the
HOUSING
GAP!**



Tax Increment Support for Artesian Springs

- 378 apartments at 4197 S Main St, 30%-60% AMI
- \$3,000,000 total between 2015-2034
- Money comes from property taxes Artesian pays each year, reimbursed through the Millcreek CRA



17C-5-307. Allocating project area funds for housing. For a community reinvestment project area that is subject to an interlocal agreement, an agency shall allocate at least 10% of the project area funds for housing.

West Millcreek: 20%

Millcreek Center: 15%

Woodland Avenue: 15%

MedTech: 15%

Olympus Hills: 10%



What can these funds be used for?

Agencies may use its required housing allocation to acquire land, construct, rehabilitate, or replace income-targeted housing; provide loans or grants to public, private, or nonprofit housing providers; fund housing-related infrastructure; promote and plan affordable housing.





Helping The Howick

- 150 apartments at 4101 S Howick St, 30%-60% AMI, many 3 & 4 bdrms
- \$324,727 agency loan, repaid on closing of permanent financing
- \$100,000 agency grant so they could pay all city fees

Family-friendly affordable housing opens in Millcreek
by Luke Garrott | Mar 3, 2026

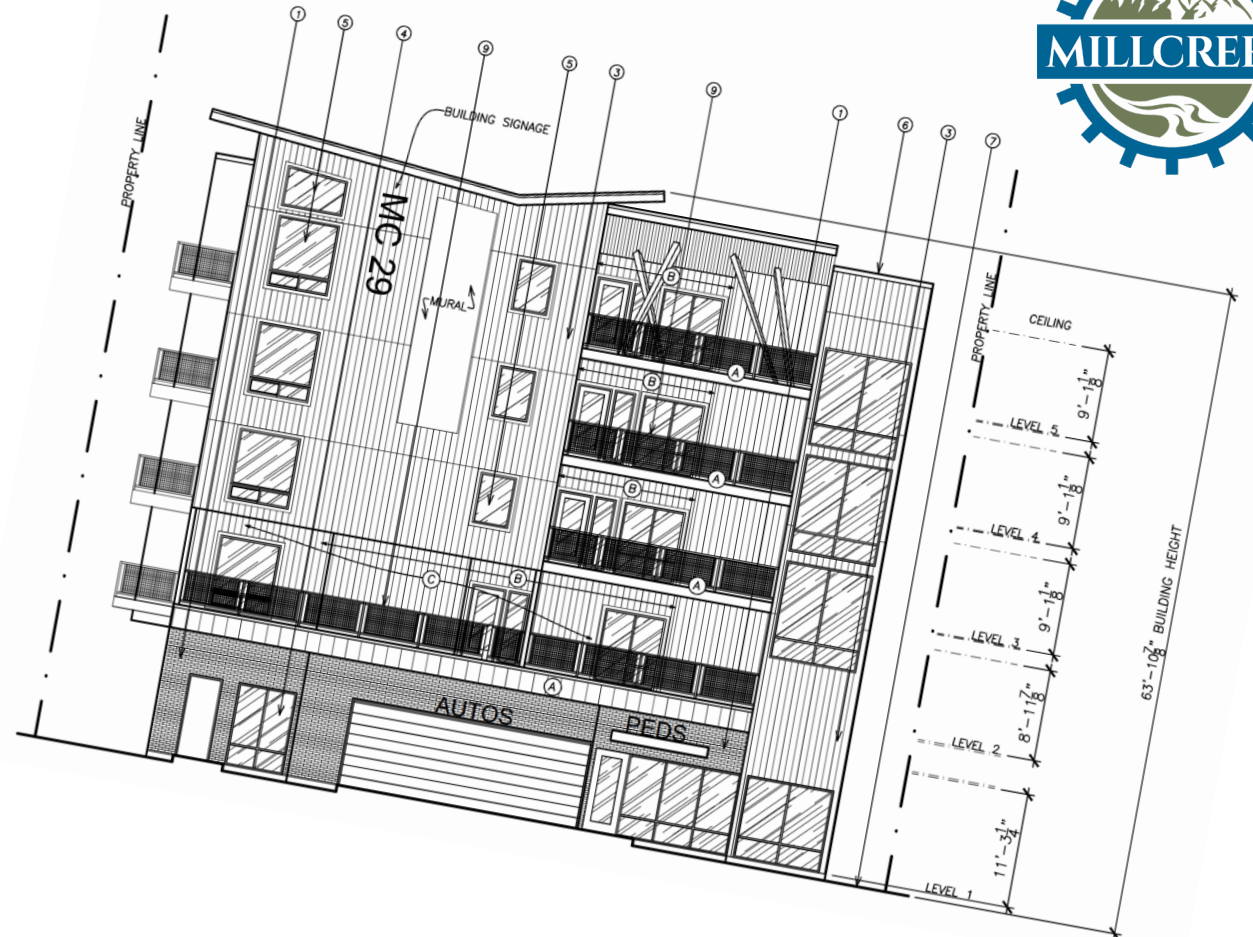


Launching MC29

- 23 owner-occupied condos at 1285 E. Villa Vista Avenue
- Must be part of Utah's first-time home buyer program (deed restricted, \$20k down pymt assistance, sell <\$450k)
- \$50,000 per unit from agency (\$1,150,000 total, paid at construction milestones)

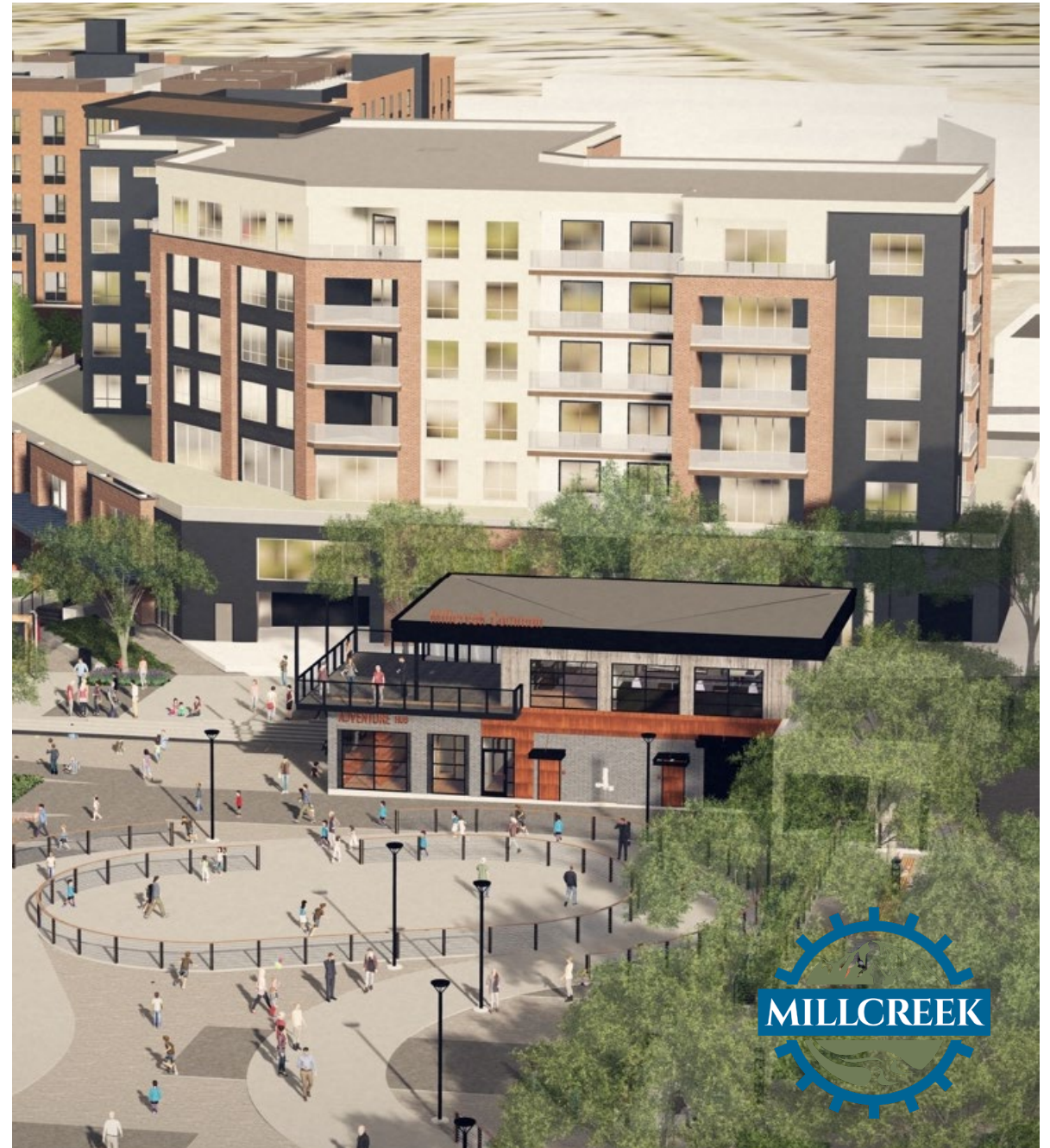
Millcreek City Council approves
23-unit condo project near
Millcreek Common

by Jacob Scholl | Jun 1, 2026



Millcreek Common North

- 50-60 owner-occupied condos on Chambers Ave
- Land purchased from City Affordable Housing Fund (\$1.5m in FY27, \$100k for 20yrs)
- May be part of Utah's first-time home buyer program (deed restricted, \$20k down pymt assistance, sell <\$450k)



Possible Help for Millcreek Common North

- Federal appropriation \$5.2m ask from Sen. John Curtis
- Congress will likely not act until after Nov election, but hopefully before Christmas break.
- May get all, part, or none



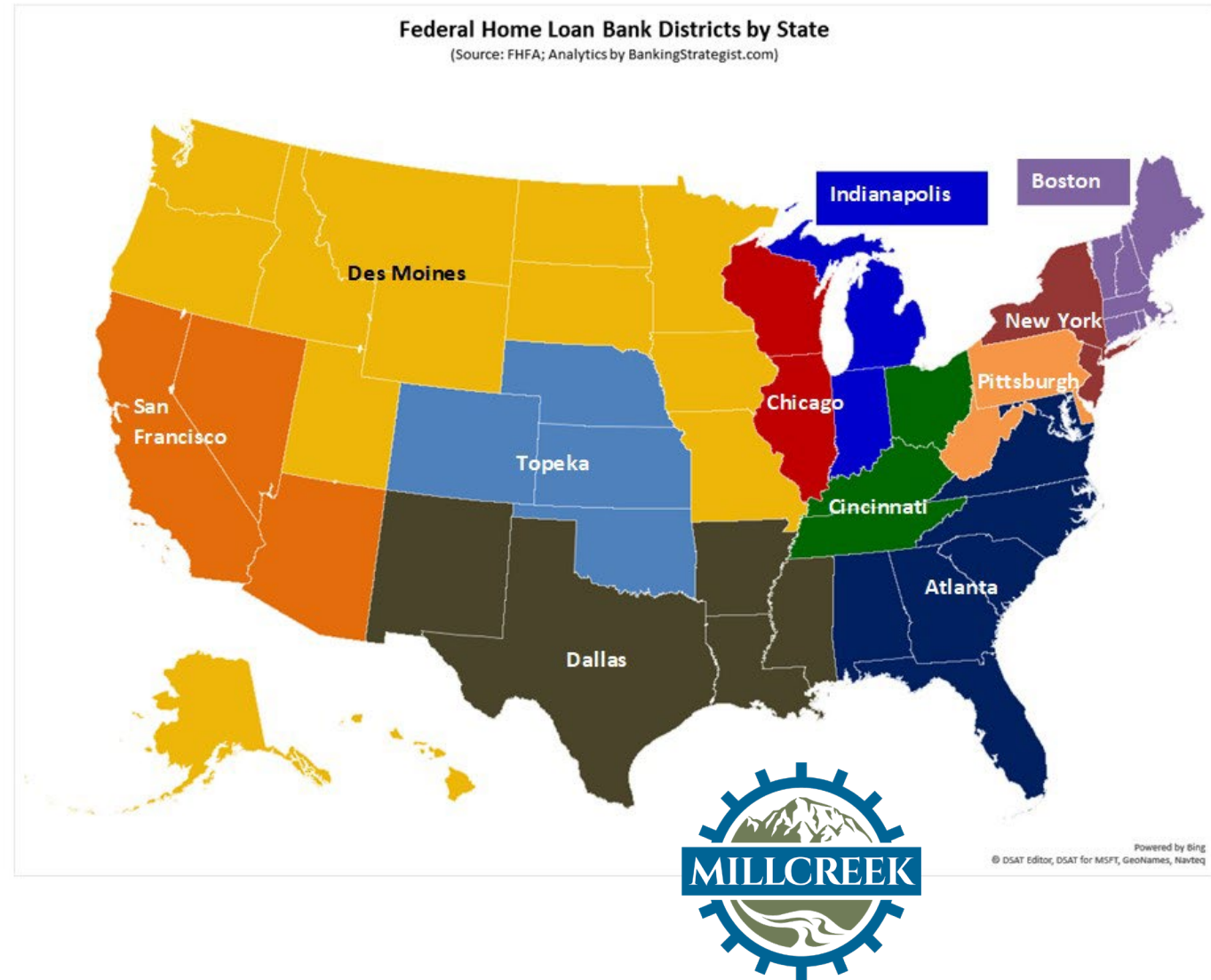
Possible Help for Millcreek Common North

- Utah's new Affordable Housing Infrastructure Grant
- \$150m pot to support infrastructure for affordable homeownership projects in SLCO
- Min. project size: 50 owner-occupied affordable units (up to 120% AMI).
- Infrastructure funding is intended to remove barriers to housing development (MCN parking structure?).
- Applications open mid-Sep 2026



Possible Help for Millcreek Common North

- Federal Home Loan Bank - Affordable Housing Program
- Up to \$3M/project
- Apply April 2027; awards announced: December 2027.



"Thanks to city, state, and federal partnerships, we can own a home on Millcreek Common!"



Millcreek Common North

Affordable owner-occupied housing + more

58 condos | 12,000 sf retail

Groundbreaking in 2028,
completion in 2030.

East
Common

(Hotel/Retail/
Condos)

Current & Projected Housing Fund Balance



FY27 includes MC North transfer | FY28 includes MC29 payout

FY2026	FY2027	FY2028	FY2029	FY2030
\$ 1,501,499	\$ 1,019,189	\$ 937,840	\$ 2,066,744	\$ 3,318,061
FY2031	FY2032	FY2033	FY2034	FY2035
\$ 4,703,607	\$ 6,236,379	\$ 7,926,424	\$ 9,789,470	\$11,842,815
FY2036	FY2037	FY2038	FY2039	FY2040
\$12,833,147	\$13,926,507	\$15,133,199	\$15,846,527	\$15,831,274

Other Funding Sources for Housing?



- **CDBG:** abt \$250k annually (\$400k in 2027), limits on where spent
- **West Millcreek CRA increment:** currently \$11m. Must be spent in project area OR transferred to Housing Fund by July 2035.
- **City's Fund Balance:** currently \$15m.



Possible Options for Use of Funds

- Increasing first-time homebuyer owner-occupied (MC29 model)
- Agency pay impact fees on qualified projects
- Establish city downpayment assistance fund



Possible Options for Use of Funds

- Create a Fix-the-Bricks Program
- City homebuyer education program
- Other ideas?





**Let's close
the
HOUSING
GAP!**





August 19th, 2026

MILLCREEK PLANNING COMMISSION

presentation

COTTAGES AT MILLCREEK PHASE III:

FILE# ZM-26-014

3500 SOUTH 1300 EAST

APPLICANT: BRAD REYNOLDS CONSTRUCTION

PRESENTED BY: BRAD SANDERSON

Location Map:



Rezone Property to the R-1-5 and R-2-6.5 Zones

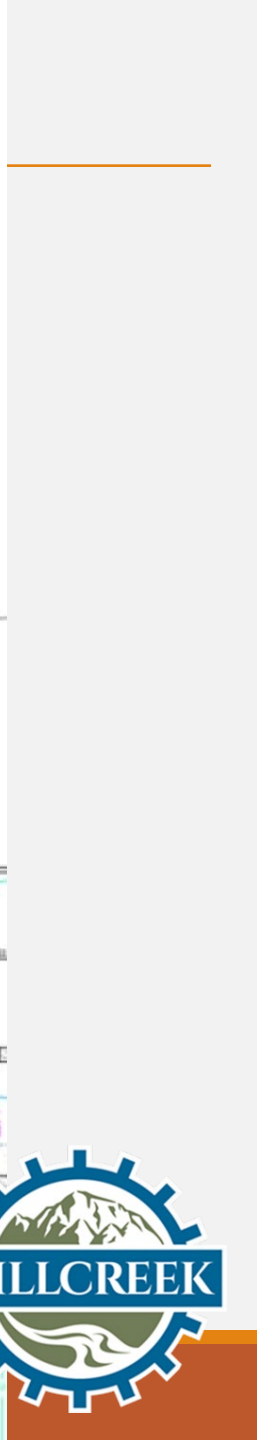




Concept Plan – Draft 1:







Spatial Requirements: (R-1 Zones)

Table 18.36-2 Spatial Requirements for the Single-Household Residential (R-1) Zones

Zon e	Min. Lot or Parcel area (A)	Min. Lot or Parcel width (B)	Min. Front Setback (C)	Residential Use Min. Side Setbacks on interior Lots or Parcels (D)	Residential Use Min. Side Setbacks on corner (E)	Civic/Institutional and Non- Residential Use Min. Side Setback	Min. Rear Setback (F)	Max. Lot or Parcel Coverage
R-1- 3	3,000 sq ft	30'	20'	3' (unless attached to a dwelling on an abutting lot or parcel)	10'	20'	15'	50%
R-1- 4	4,000 sq ft	40'	20'	4' (unless attached to a dwelling on an abutting lot or parcel)	15'	20'	15'	45%
R-1- 5	5,000 sq ft	50'	20'	5' (unless attached to a dwelling on an abutting lot or parcel)	20'	20'	15'	40%
R-1- 6	6,000 sq ft	60'	25'	8'	20'	20'	15'	35%
R-1- 8	8,000 sq ft	65'	25'	8'	20'	20'	15'	33%
R-1- 10	10,000 sq ft	80'	30'	10'	20'	20'	15'	31%
R-1- 15	15,000 sq ft	80'	30'	10'	20'	20'	15'	25%
R-1- 21	21,000 sq ft	100'	30'	10'	20'	20'	15'	25%



Spatial Requirements: (R-2 Zones)

Table Notes

- The garage opening minimum yard area requirement shall apply to garages when the vehicular garage opening faces the street to which it is accessed from, otherwise the front yard minimum yard area shall apply.

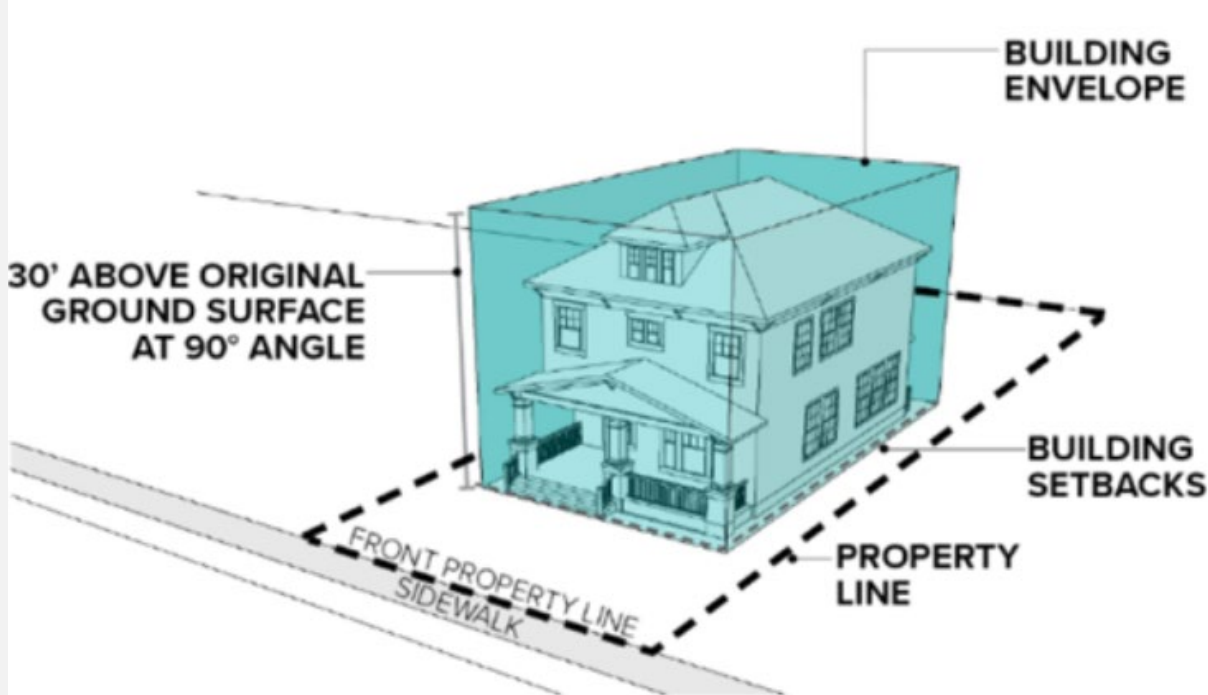
Table 18.37-2 Spatial Requirements for the Medium Density Residential (R-2) Zones

Zone	Minimum Lot or Parcel Area (A)	Minimum Lot or Parcel width (B)	Minimum Front Setback (C)	Garage Opening (Front or Street Side)(1)	Residential Use Min. Side Setbacks on interior lots or parcels (D)	Residential Use Minimum Side Setbacks on corner (E)	Civic / Institutional and Non-Residential Use Minimum Side Setback	Minimum Rear Setback (F)	Maximum lot or parcel Coverage
R-2-6.5	6,500 sq ft (8,000 sq ft for non-residential)	60'	20'	25'	8'	20'	20'	15'	40%
R-2-8	8,000 sq ft	65'	20'	25'	8'	20'	20'	15'	38%
R-2-10	10,000 square feet	65'	20'	25'	8'	20'	20'	15'	35%



Building Heights: (R-1 Zones)

(R-1-5 Zone)



(R-1-8 Zone)

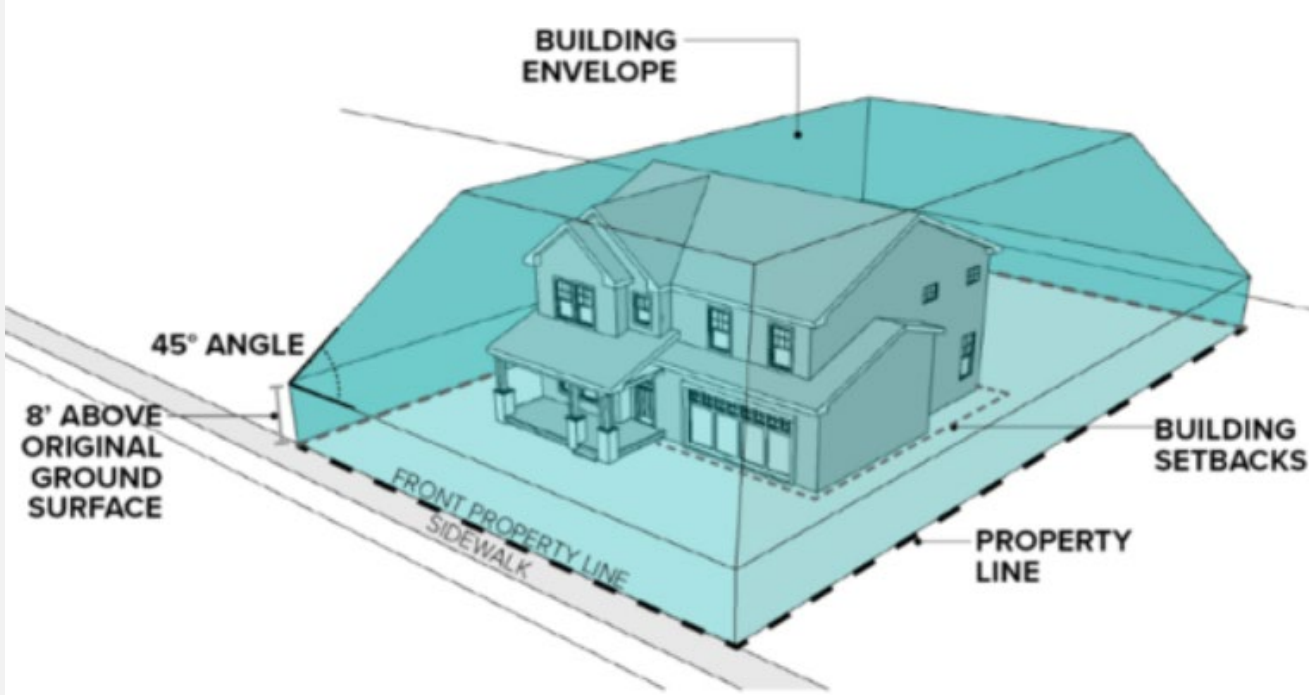


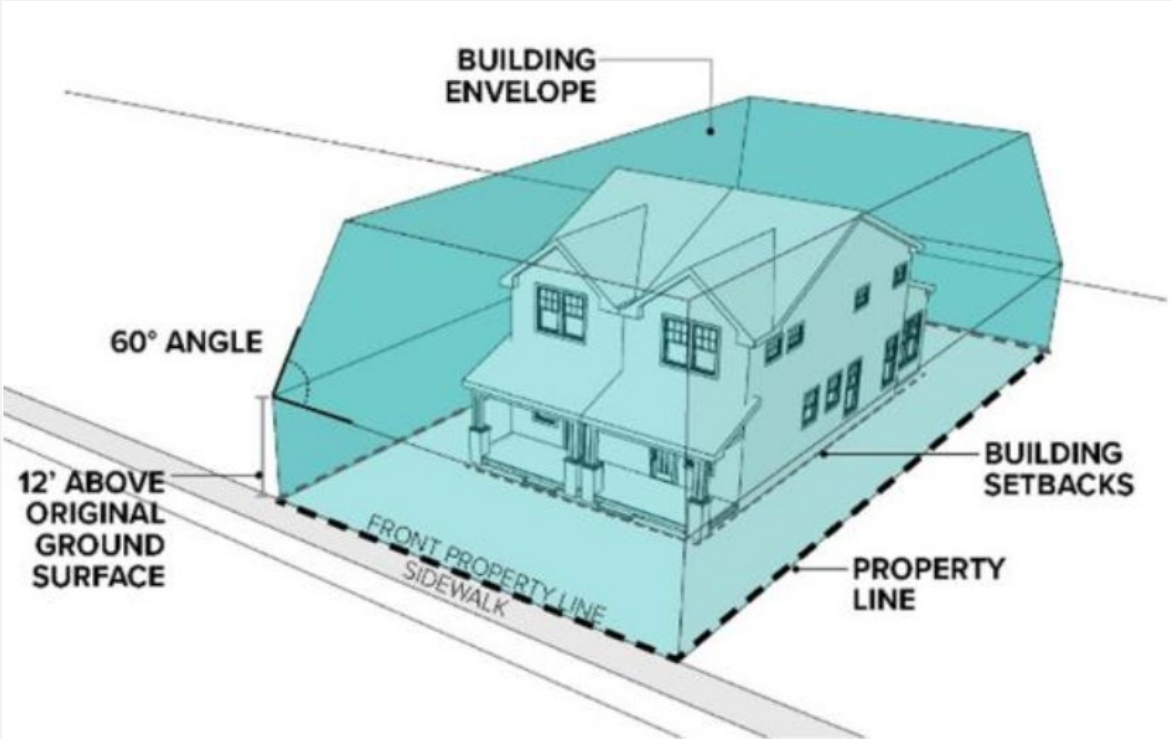
Table 18.36-3 Building Height and Building Envelope for R-1 Zones

	R-1-3 R-1-4 R-1-5	R-1-6	R-1-8	R-1-10 R-1-15	R-1-21
Building Height Maximum	30'	30'	30'	32'	32'
Building Envelope Wall Height and Angle	30'	12'	8'	8'	8'
Building Envelope Angle	0 degrees	60 degrees	45 degrees	45 degrees	45 degrees



Building Heights: (R-2 Zones)

(R-2-6.5 Zone)



(R-2-8 Zone)

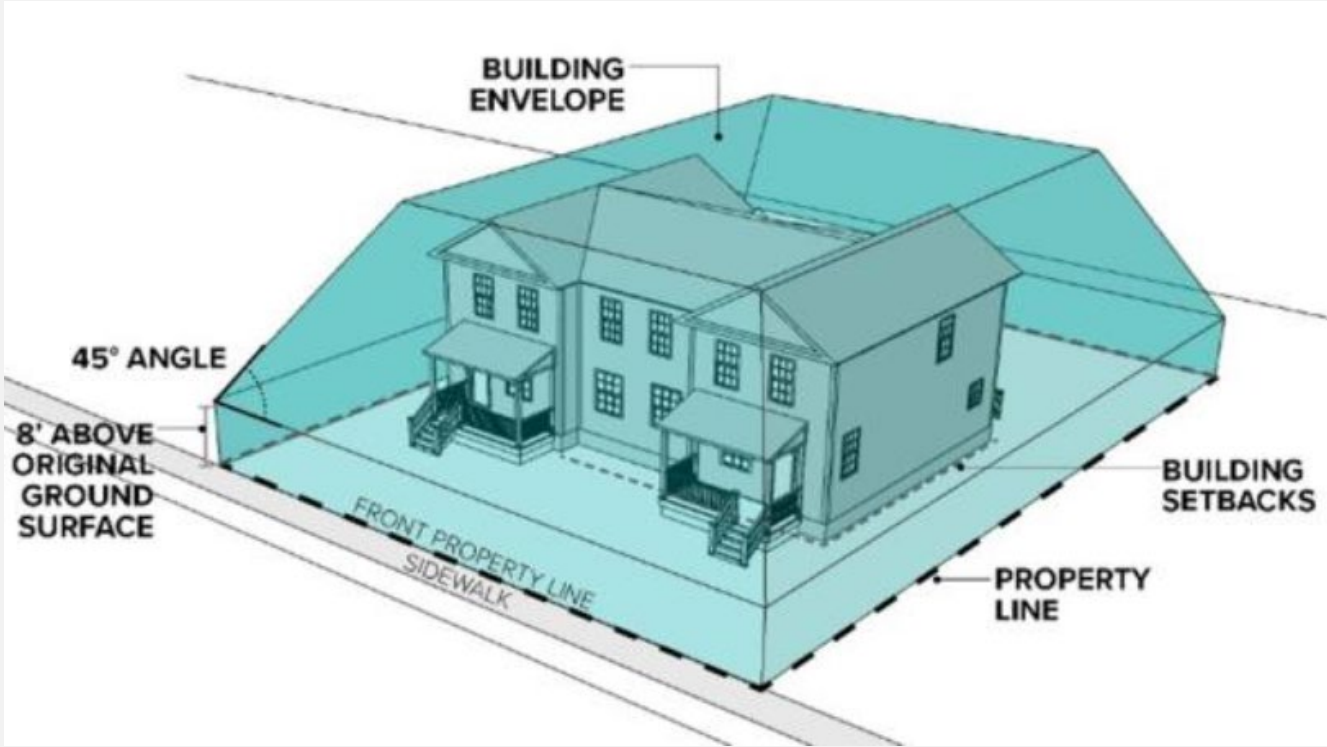


Table 18.37-3 Building Height and Building Envelope for R-2 Zones

	<i>R-2-6.5</i>	<i>R-2-8</i>	<i>R-2-10</i>
Building Height Maximum	30'	30'	30'
Building Envelope Wall Height	12'	8'	8'
Building Envelope Angle	60 degrees	45 degrees	45 degrees



Concept Renderings (Illustrative Only)



Concept Renderings (Illustrative Only)



Concept Renderings (Illustrative Only)



Public Comments



Planning & Zoning Open House

Community Feedback Form

Name: Julia Lehman + Tim Berggren Date: 8/4/2026
Email Address: timothy.r.berggren@gmail.com
Project Location or #: 1244 E. Conaine Dr.

Comments: We would like to work with developers on the landscaping and fence. Trees please!!!
• Add in height and building envelope agreements.



Planning & Zoning Open House

Community Feedback Form

Name: John C. Anderson Date: 08/04/2026
Email Address: 3505 So 1200 EAST MILLCREEK VT.
Project Location or #: _____

Comments: NICE LOOKING HOMES. I LIKE THE CONCEPT.



Planning & Zoning Open House

Community Feedback Form

Name: Kim Keisker Date: 8-4-2026
Email Address: kimkeisker@gmail.com
Project Location or #: 1235 E Ash Tree Millcreek

Comments: I appreciate the time involved in planning and listening to the neighbors on zoning and building. We appreciate Brad Reynolds working with us in concept and development.



Based on the Findings and Conclusions listed above, the following is recommended:

Staff Recommendation: That the Planning Commission take public comments during the public hearing and recommend approval of application file number ZM-26-014, to rezone property generally located between 3496 & 3500 South along 1300 East, from the R-1-8 & R-2-8 Zones, to the R-2-6.5 & R-1-5 Zones, and a consider a possible development agreement, unless during the meeting facts are presented that contradict these findings or new facts are presented, either of which would warrant further investigation by Staff.

—STAFF RECOMMENDATION:—

Based on the findings and conclusions listed within the Staff Report, I move that the Planning Commission Recommend approval of file number **ZM-26-014**, as presented.

MOTION READY:

THANK YOU

