



# UTAH HOUSING STRATEGIC PLAN

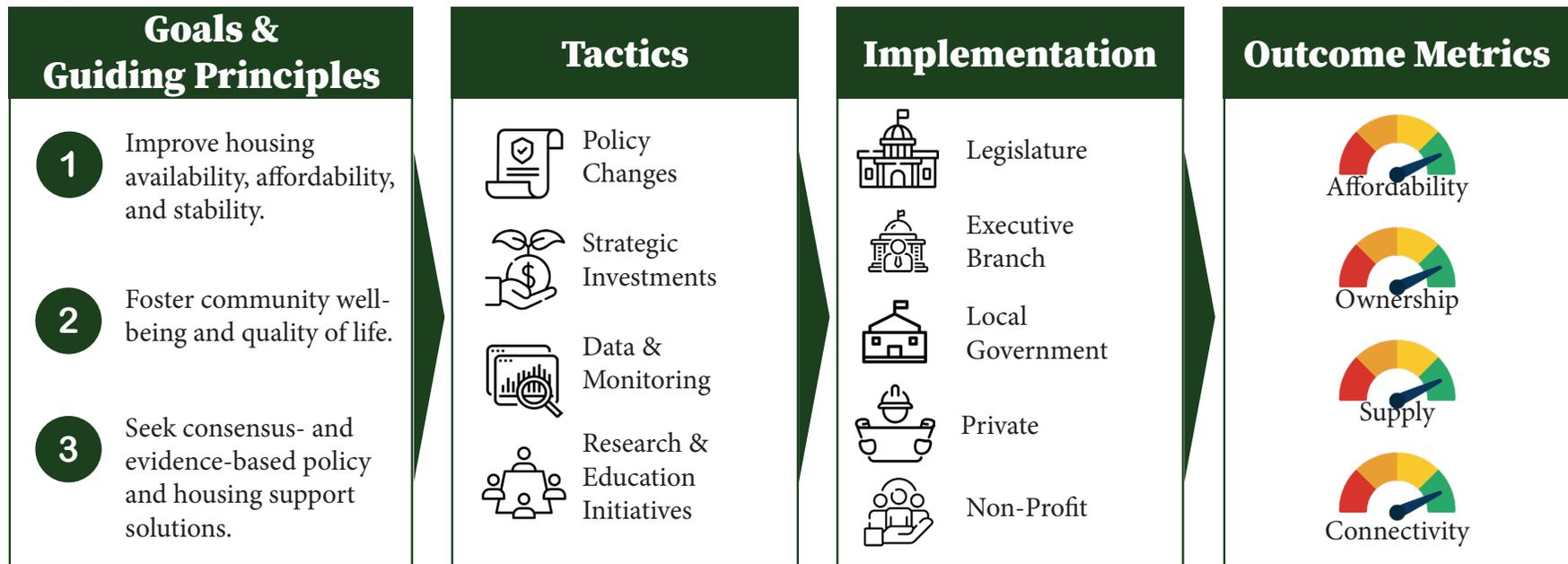
A consensus-based implementation strategy to address Utah's housing crisis

Heard in Political Subdivisions Interim Committee on October 15, 2025.

## 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



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***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	Inventry, 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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## ADDITIONAL TACTIC RECOMMENDATIONS

#	Tactic	Category	Implementation Lead	Cost
<p><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></p>				
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

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## ADDITIONAL TACTIC RECOMMENDATIONS

#	Tactic	Category	Implementation Lead	Cost
<b>31</b>	Attract a factory built/modular housing manufacturer to Utah to reduce construction costs.	 Initiative	 Executive  Private	1X, Under \$1M
<b>32</b>	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
<b>33</b>	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
<b>34</b>	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
<b>35</b>	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
<b>36</b>	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
<b>37</b>	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
<b>38</b>	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
<b>39</b>	Promote upstream, preventative housing interventions.	 Initiative	 Executive  Local Govt  Non-Profit	Time & Effort
<b>40</b>	Design and disseminate educational information around eviction prevention on foreclosure rental properties.	 Initiative	 Executive  Local Govt  Non-Profit	1X, Nominal Cost
<b>41</b>	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
<b>42</b>	Develop and adopt consistent definitions for affordable housing and starter homes/housing throughout state code.	 Policy	 Legislature	Time & Effort
<b>43</b>	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
<b>44</b>	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
<b>45</b>	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
<b>46</b>	Convene a working group to explore extending, monitoring, and expanding funding for rental assistance programs.	 Investment	 Legislature	OG, Significant Cost