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www.slc.gov/can

### **LIST OF ABBREVIATIONS:**

**AMI** Area Median Income

**CAN** Salt Lake City Department of Community

& Neighborhoods

**HSD** Salt Lake City Housing Stability Division

US Department of Housing &

Urban Development

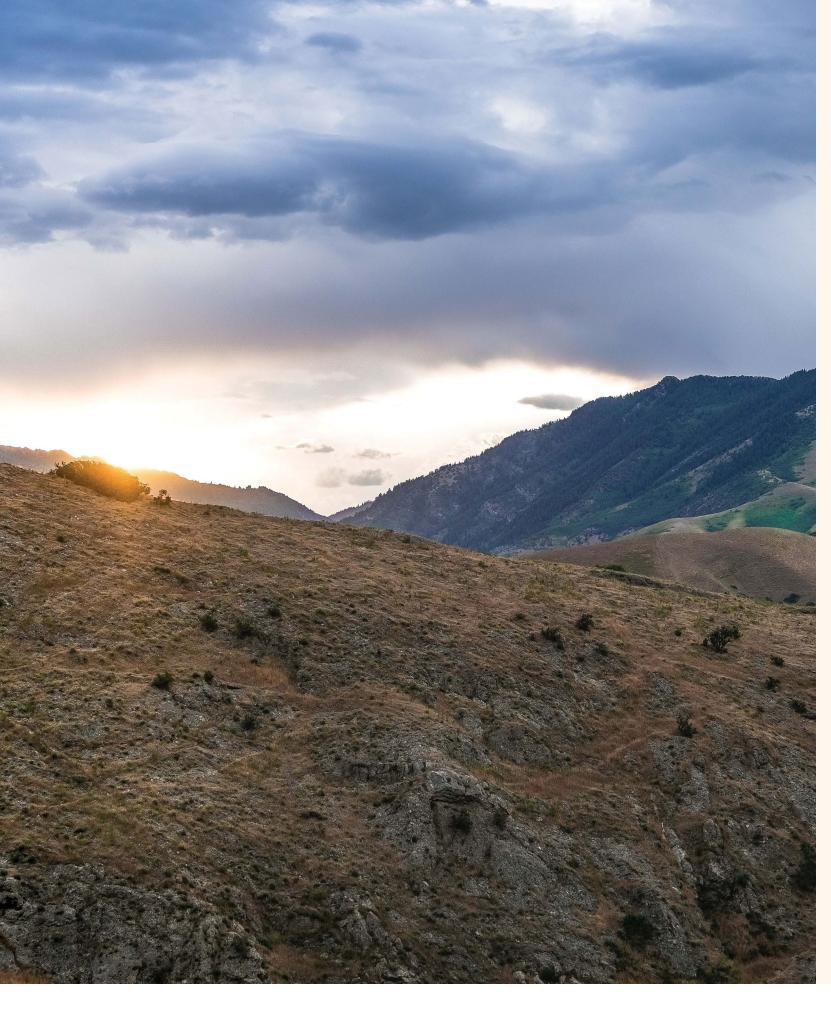
MIHP Moderate Income Housing Plan

NOAH Naturally Occurring Affordable Housing

**RDA** Redevelopment Agency of Salt Lake City

**TIP** Thriving in Place

**USCB** United States Census Bureau





### **Chapter 1:**

# **Executive Summary**

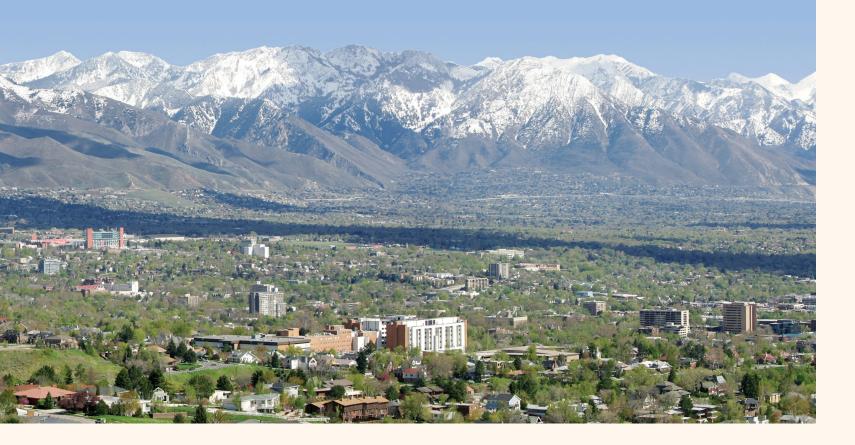
The current housing crisis demands a bold response. This plan, *Housing SLC*: 2023-2027 (the "Plan" or "*Housing SLC*") envisions a more affordable city for everyone and prioritizes individuals and households who face the greatest risk of housing insecurity, displacement, and homelessness.

Housing SLC updates the previous Housing Element of the Salt Lake City General Plan, *Growing SLC*: 2018–2022, while making changes to reflect evolving needs, priorities, resources, and conditions in the city. It also fulfills the Utah State Moderate Income Housing Plan mandate, expanding on the State's basic requirements to promote a city where housing is ample and affordable, tenants are protected, and historic patterns of segregation and discrimination are reversed.

The Department of Community and Neighborhoods (CAN) led the effort to coordinate the Plan; however, many City departments have an essential role in furthering housing and neighborhood development goals in Salt Lake City. It requires a network of partners to alleviate housing instability and create sustainable, mixed-use, mixed-income neighborhoods with access to jobs, transit, greenspace, and basic amenities. While these multisector efforts are incorporated into *Housing SLC*, government resources and programs alone cannot adequately address the housing crisis.

Salt Lake City has a strong network of innovative market-rate developers as well as organizations that are deeply committed to affordable housing, including nonprofit agencies, mission-driven developers, community groups, financial institutions, and philanthropic foundations. This Plan is intended to expand and deepen the City's coordination and collaboration with these organizations. Together we will foster ongoing partnerships to build a more affordable, resilient, and equitable city for all.

Note: The State of Utah defines "moderate income" housing as housing affordable to households earning 80% of the Area Median Income (AMI) or less. This Plan uses "Affordable" and "Moderate Income" housing interchangeably.



# **Looking Back: Growing SLC**

For the past five years, the City's efforts on housing were guided by *Growing SLC*. The goals included in *Growing SLC* were:

- Increase Housing Options: Reform City practices to promote a responsive, affordable, high-opportunity market;
- Affordable Housing: Increase housing opportunities and stability for cost-burdened households; and
- Equitable & Fair Housing: Build a more equitable city.

A suite of 27 strategies supported these goals, and over the course of the last five years, all strategies were addressed. In response to legislative changes in 2022, the City created an implementation plan to make additional progress toward 12 *Growing SLC* strategies that correspond to strategies outlined in Utah Code 10-9a-403. The implementation plan covered the final months of *Growing SLC* and will be replaced by this plan beginning in July 2023.

Housing SLC expands on previous work with an eye toward creating a city where everyone belongs and can live affordably. To that end, many strategies included in Growing SLC are carried forward into Housing SLC. These include zoning changes to increase housing stock, providing services to vulnerable households, and growing the City's community land trust, among others.

### **Key Findings**

Over the course of 2022, Salt Lake City engaged the public and collected both quantitative and qualitative data for analysis. Six key findings emerged that will guide the City's efforts over the course of this Plan. The key findings are:

- Rental vacancy rates are low and home sale prices are unaffordable to most residents, putting strain on existing rental housing and causing rents to rise dramatically.
- Despite a housing construction boom, housing prices suggest a shortage of housing supply overall, but especially housing that is deeply affordable (affordable to renters earning 30% of AMI or less), with demand for housing outpacing supply.
- Salt Lake City is majority renter, and half of all renters are cost burdened, spending more than 30 percent of their income on housing costs. Residents are concerned about renter's rights and resources.
- 4. According to a survey of city residents, affordable housing and behavioral health services are preferred over additional emergency shelters and homeless resource centers as solutions for homelessness.
- 5. There is a mismatch between the types of housing the market is producing and the needs of the community. Residents perceive that most new housing is "luxury" while many desire more affordability throughout the city. Additionally, residents want more "missing middle" housing and more family-sized housing.
- 6. Wages have not kept pace with cost of living, especially housing-related costs, and residents are feeling increased stress about everyday expenses.



### Goals

From these key findings, the City developed three goals, each of which is supported by a series of action items, and which, as accomplished, will help alleviate the current crisis in housing affordability.

# Make progress toward closing the housing gap of 5,500 units of deeply affordable housing and increase the supply of housing at all levels of affordability while reducing overall water use and improving air quality. Metrics: A Entitle 10,000 new housing units throughout the city. 1. Minimum 2,000 units deeply affordable (30% AMI or below) 2. Minimum 2,000 units affordable (31% - 80% AMI) B Increase the stock of rent-stabilized housing units by 4,000 units through new construction, acquisition, rehabilitation and conversion, and other methods. C Increase the housing stock of deeply affordable housing units by 2,000 units through new construction, acquisition, rehabilitation and conversion, and other methods.

	GOAL 2
	Increase housing stability throughout the city.
Metrics:	Track, analyze, and monitor factors that impact housing stability in the city.
	B Increase programs that provide stability in housing to at least 10,000 low-income individuals annually through housing stability programs funded by the City.
	<ul> <li>Dedicate targeted funding to:</li> <li>1. mitigate displacement</li> <li>2. serve renter households</li> <li>3. serve family households</li> <li>4. increase geographic equity.</li> </ul>

### GOAL 3

Increase opportunities for homeownership and other wealth and equity building opportunities.

**Metrics:** 

A Provide affordable homeownership and wealth and equity building opportunities to a minimum of 1,000 low-income households.

The pages that follow discuss the context from which these goals emerged and detail the strategies and actions to accomplish them, descriptions of which can be found in Appendix A. Additionally, an implementation plan is included to ensure accountability and transparency in accomplishing the goals and strategies outlined.







### Chapter 2: Existing Conditions

Over the course of 2022, Salt Lake City engaged the public and collected both quantitative and qualitative data for analysis. The data collected presents a story of existing conditions within the city and points to areas where the City can take action in order to help alleviate the crisis in affordability.

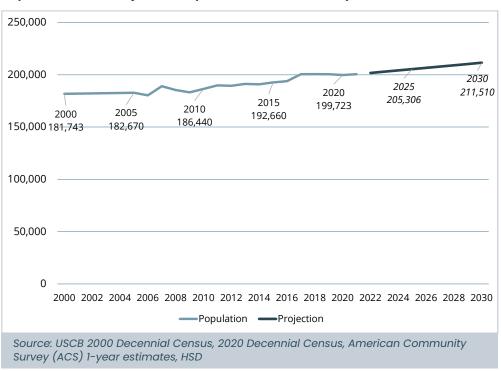
The data analysis is a congregate of U.S. Census Bureau (UCSB), Kem C. Gardner Policy Institute, and metrics collected by the City. Multiple data sources are aggregated to tell a comprehensive story of the housing needs and market in Salt Lake City. A full discussion of the findings can be found in Appendix B.

### **HOUSING NEEDS ANALYSIS**

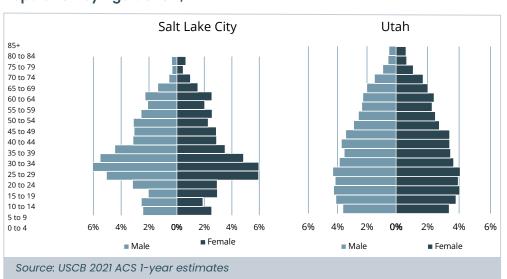
Salt Lake City is growing. Over the decade between 2010 and 2020, Salt Lake City's population increased by 7.1 percent, from 186,440 to 199,723 residents. This growth was almost solely attributable to adult in-migration (Kem C. Gardner Policy Institute, 2022, p. 3). This increase in population was significantly larger than the population increase between 2000 and 2010 (2.6 percent) (USCB, 2001, 2011, 2021a).

Looking to the future, a linear model of population growth suggests that Salt Lake City is projected to gain over 6,000 new residents in the next five years See Appendix X, p.X. With an average household size of just over two people (USCB, 2022a), roughly 3,000 new housing units will be needed to accommodate this growth.

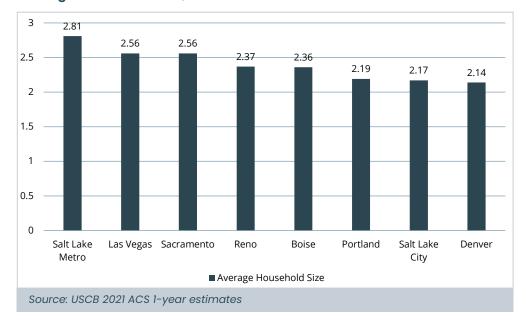
### Population and Projected Population, Salt Lake City, UT, 2000-2030



### Population by Age Cohort, 2021

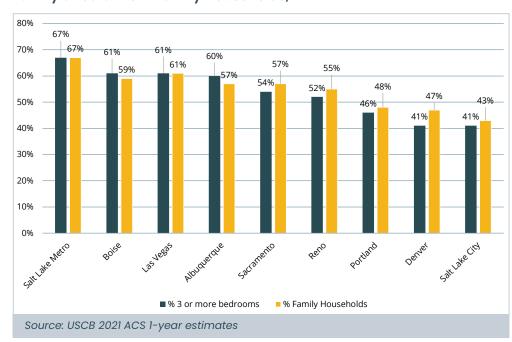


### **Average Household Size, 2021**



Salt Lake City has a declining proportion of family households, decreasing from 56 percent in 2000 to 43 percent in 2021 (USCB, 2001, 2022). Among regional peer cities, Salt Lake City has the lowest percentage of family-sized housing units (3+ bedrooms) with only 41 percent of all units. For comparison, the Salt Lake City Metro has 67 percent of its housing units sized for families, and Boise (first among peer cities) has 61 percent of its housing sized for families. Additionally, Salt Lake City's percentage of households with children under 18 years of age is 17.8 percent (USCB, 2022a).

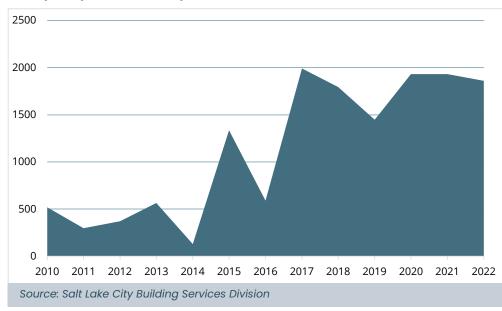
### Family Sized Units v. Family Households, 2021



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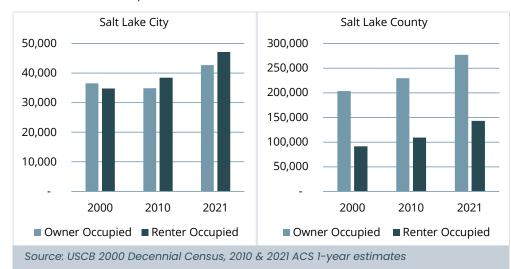
While the first half of the 2010s saw slow residential construction as society emerged from the Great Recession, construction of new housing has seen a dramatic uptick since 2017, with 10,135 new housing units receiving a Certificate of Occupancy between January 2017 and November 2022, compared with 3,807 new units from January 2010 to December 2016. Between 2017 and 2022, the average number of new units coming online each year approached 1,700 units. This increase in construction was a response to demand and was facilitated by zoning changes that allowed more units to be built.

### Number of Housing Units in Buildings that Received Certificate of Occupancy, Salt Lake City, UT, 2010-2022



Most of these new units are rental housing, which has caused a shift in household tenure over the last two decades. In 2000, 49 percent of households rented (USCB, 2001). By 2010, that number had shifted to 52 percent (USCB, 2011). That proportion has held steady through 2021, but with for-rent developments outpacing for-sale developments significantly, the trend is toward an increasing share of renter households.

### Household Tenure, 2000-2021



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In 2021, 29% of housing units were mid-to high rise apartments, second highest among peer cities in the region, with that percentage likely to increase based on current construction trends.

### **Housing Units by Building Type, 2021**

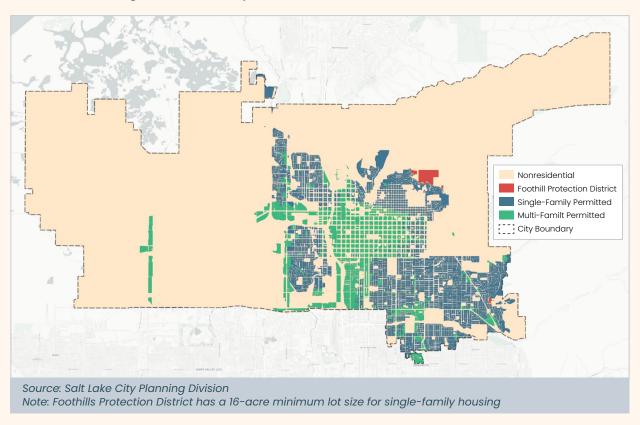


Salt Lake City is at the forefront of multi-family housing construction in the state, with nearly half (43 percent) of all apartment units along the Wasatch Front receiving building permits located in Salt Lake City (13,400 units), and 24 percent of all permits located in the Downtown area (7,500 units) (Eskic, 2022a, p. 6). Over half (54 percent) of all apartment units in Salt Lake County under construction are in Salt Lake City (Eskic, 2022a, p. 1).

The construction of multifamily housing is limited to certain areas of the city, however. Large swaths of the city are undevelopable due to sensitive ecology including wetlands and foothills or proximity to the Salt Lake City International Airport, and over one third of the land zoned for residential use is limited to single-family developments. Most of the City's developable land is already built out. This scarcity has increased land values in areas where high density is allowed (near the Downtown core, for instance), making it difficult for private, for-profit developers to build affordable housing.

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### Residential Zoning in Salt Lake City

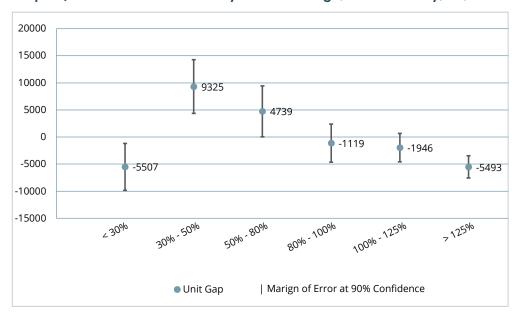




Despite this tremendous increase in new housing construction, Salt Lake City is still experiencing a shortage of housing, especially housing that is affordable. An analysis of Census data from the 2021 American Community Survey shows Salt Lake City has a shortage of 5,507 units that are affordable to households earning less than 30 percent of the area median income (AMI). This is a significant gap, or mismatch, between housing cost and household incomes, and leads many people to be cost-burdened.

Cost burden is defined as a household spending more than 30 percent of their income on housing costs (rent, utilities, etc.). Severe cost burden is when a household spends more than 50 percent of their income on housing costs.

### Surplus/Deficit of Rental Units by Income Range, Salt Lake City, UT, 2021

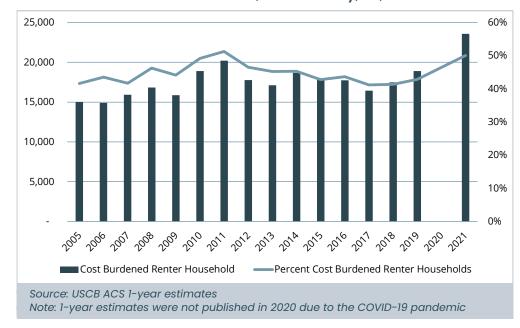


Income Range	Maximum Affordable Monthly Rent	Households in Income Range	Rental Units at that Price	Surplus/ Deficit of Units
Less than 30% AMI (\$27,870)	\$697	13,860	8,353	-5,507
30%-50% AMI (\$27,870-\$46,450)	\$1,161	8,803	18,128	9,325
50%-80% AMI (\$46,450-\$74,320)	\$1,858	10,338	15,078	4,739
80%-100% AMI (\$74,320-\$92,900)	\$2,323	4,755	3,637	-1,119
100%-125% AMI (\$92,900-\$116,125)	\$2,903	3,318	1,372	-1,946
125% AMI (> \$116,125)	> \$ 2,903	6,084	591	-5,493

Source: USCB 2021 ACS 1-year estimates, HUD 2021 Annual Income Limits for Salt Lake City, UT MSA, HSD

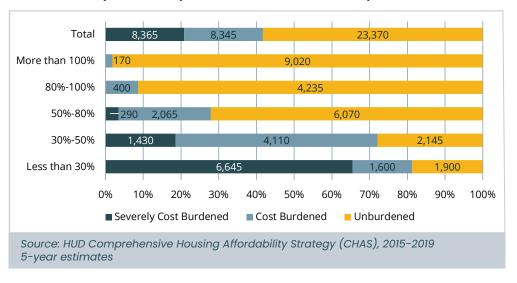
In 2021, nearly 24,000 renter households, roughly half of the 47,158 renter households in Salt Lake City, were cost-burdened (USCB, 2022a).

### Cost-Burdened Renter Households, Salt Lake City, UT, 2005-2021



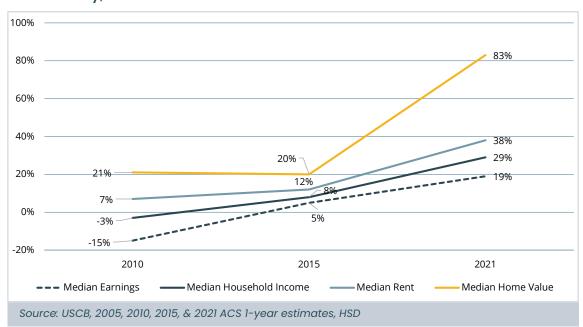
Many of these cost-burdened households have extremely low incomes (30 percent AMI or below). The U.S. Department of Housing and Urban Development (HUD) estimates that from 2015-2019 nearly half of cost-burdened renters in Salt Lake City had extremely low incomes (2022).

### Households by Income by Cost Burden, Salt Lake City, UT, 2015-2019



Additionally, housing price increases have outpaced wage growth since 2005. While median wages increased 19 percent and median household income increased 29 percent between 2005 and 2021, median rent increased by 38 percent and median home values increased 83 percent (when adjusted for inflation) during the same period. It is also important to note that the minimum wage (\$7.25/hour) has not increased since 2009, meaning that for individuals and households on the low end of the earning scale, housing costs are untenable.

### Net Percent Change in Income & Housing Costs from 2005 Baseline, Salt Lake City, UT

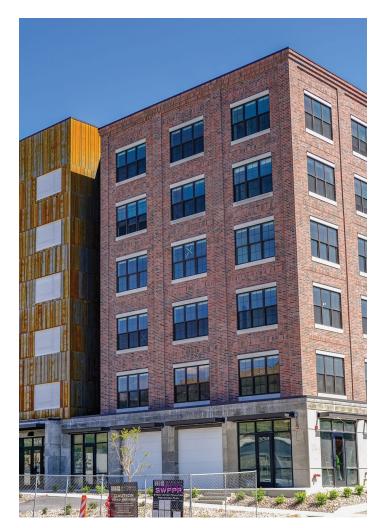




Between 2020 and 2022 alone, monthly rents in Salt Lake County increased by an average of \$321 dollars (all unit types), nearly as much as increases over the preceding two decades combined (2000–2020, \$409) (Eskic, 2022a, p. 1). These increases (11 percent annually) in for-rent housing are due, in-part, to the fact that as of spring 2022, 71 percent of Utah households were priced out of the median-priced home, shrinking the opportunity for homeownership (Eskic, 2022a, p. 1). Coupled with the federal interest rate increases, most for-sale homes are out of reach for most households, increasing demand for rental housing.

Collectively, the data present a story of housing in Salt Lake City and, when combined with the stories heard throughout the engagement period, lead to key findings that inform the goals and action items outlined in this Plan.

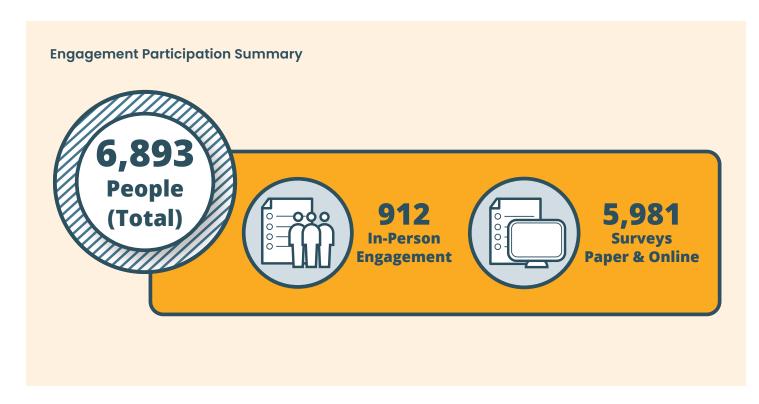
It is important to note that Salt Lake City is not alone in its experience. While the data analyzed here are specific to Salt Lake City, housing shortages and rapid price increases are affecting the entire Wasatch Front. Creating a more affordable housing system will require government intervention, including subsidies, land-use policies, and regional collaboration. The crisis we are currently facing has been decades in the making and extends beyond the municipal boundaries of the city, reaching across the county, the state, and the nation. It will take collaboration across governmental, non-profit, community, and private partners to work through this housing crisis.



### **Engagement Summary**

Throughout 2022 Salt Lake City staff and consultants sought feedback from residents on their experiences with housing in Salt Lake City. Through surveys, focus groups, in-person events, and stakeholder meetings (among other methods), Salt Lake City heard from over 6,500 people. This engagement was divided between Thriving in Place (TIP) efforts (Appendix C) and engagement specific to Housing SLC (Appendix D) with some efforts also supporting an update to the City's Consolidated Plan for funds from the US Department of Housing and Urban Development (HUD).

We heard from residents with a wide range of backgrounds and in various life circumstances, through surveys, focus groups, in-depth interviews, workshops, and pop-up and other events. For a full discussion of engagement see Appendix C & D.



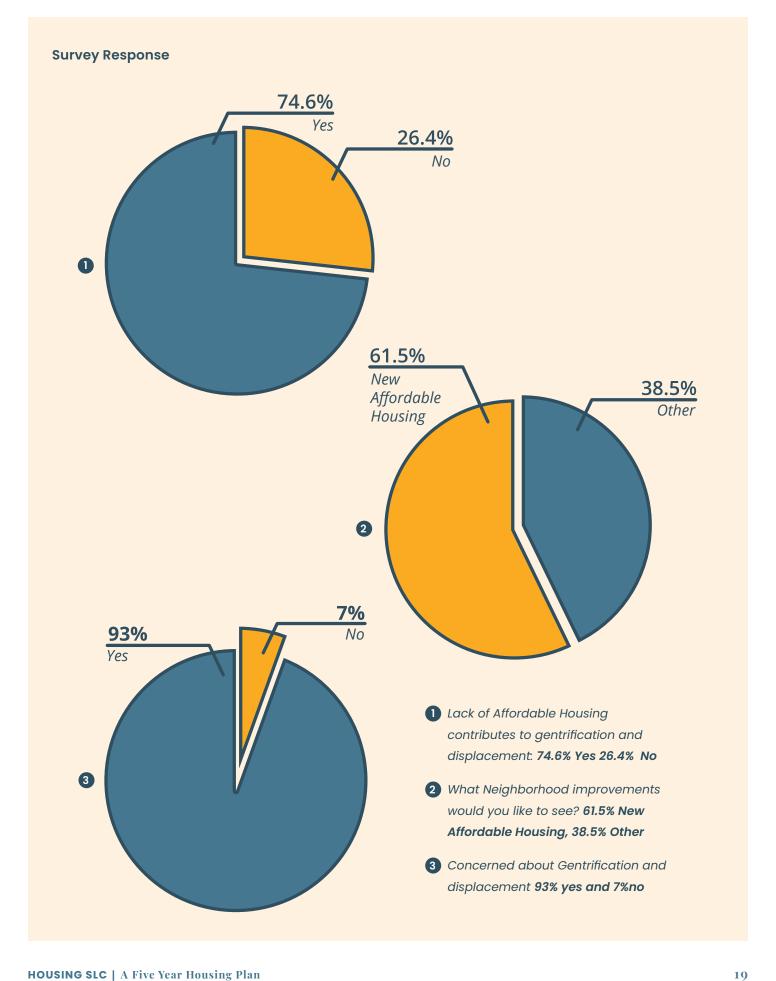
### **Main Themes**

Frequent Themes from Engagement:

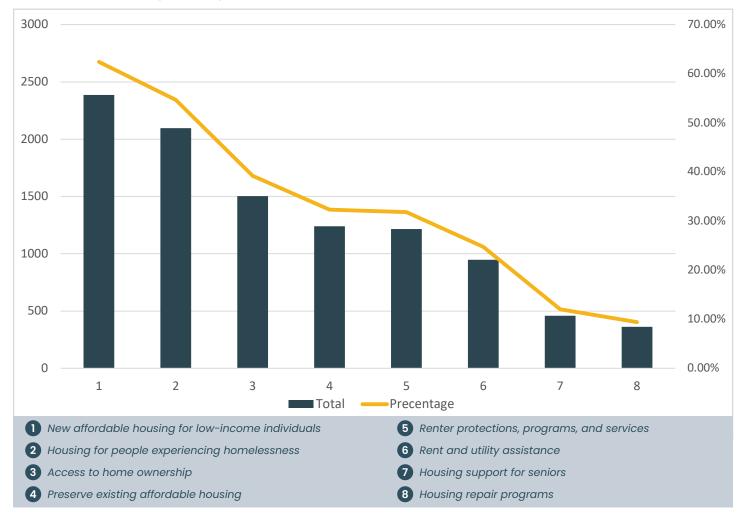
# Affordable Housing Eviction protections

Tenant rights and protection Rent control
Help for at-risk populations Rental assistance
More housing options Family housing
Ownership Homelessness





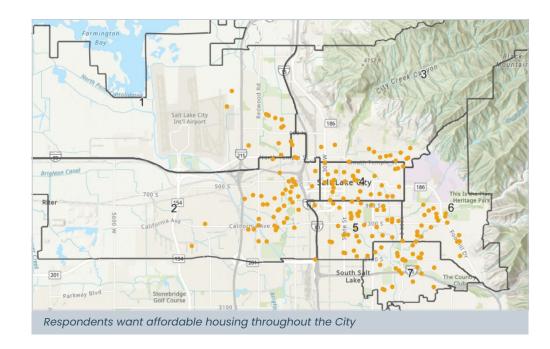
### Which of the following Housing services should be Salt Lake City's top priority?



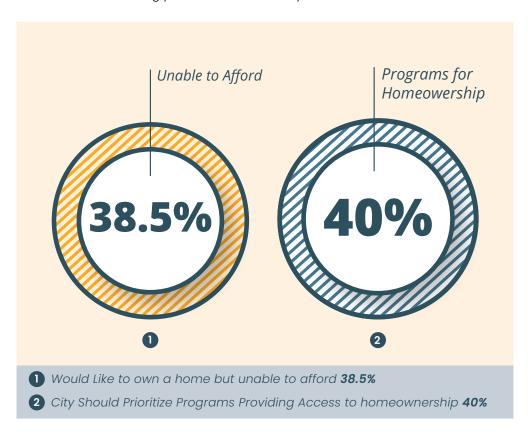
Across the board more affordable housing was seen as a particular need and a priority.

This emphasis carried beyond selection choices and into open-ended comments and in-person engagement. In these forums, respondents expressed a **need for affordable housing for low- and middle-income residents, especially families, seniors, and students,** expressing concern that there is **simply not enough affordable housing available for low to moderate income people.** Many respondents also voiced concern that much of the recent development in the city appears to not meet the needs of existing residents. Rather than perceived "luxury" units, respondents wanted affordable housing co-located with other amenities, especially public transit. They also expressed a desire for increased ownership opportunities and housing choice.

During multiple in-person engagement events, participants were asked to select where in the city they would like to see various amenities. An analysis of the data points show that people want affordable housing throughout the city, including in their neighborhoods. At these in-person events as well as focus groups, participants often expressed questions such as, "do you know of any affordable places to rent?" or "do you know where I can look to find affordable housing?", suggesting that residents are unable to find affordable housing that meets their needs.



Participants also expressed the desire for increased opportunities for ownership, which seems increasingly out of reach for many.



While housing was the key focus of all engagement, respondents to surveys, focus groups, and other in-person engagement opportunities discussed housing-adjacent topics as well, including desires for increased community belonging and greater affordability in all aspects of life. See Appendix Y for a full discussion of responses and non-housing themes.



### **Key Findings**

From this data emerged six key findings that will guide the City's efforts over the course of this Plan. The key findings are:

- 1. Rental vacancy rates are low and home sale prices are unaffordable to most residents, putting strain on existing rental housing and causing rents to rise dramatically. At the end of 2021, rental vacancy rates were as low as 2.5 percent (USCB, 2022b). While vacancy rates increased to 4.6% (July-September 2022) (USCB, 2022b), the low rates have caused upward pressure on rents. Between 2020 and 2022, median rents increased 11 percent annually, leading to an average increase of \$321 per month (\$3,852 annually) in Salt Lake County (Eskic, 2022a, p. 1). With median home sale prices at \$490,000 (2021), 72 percent of Salt Lake City households are unable to afford to purchase a home in the City, resulting in more people renting (HSD, 2022, p. 25).
- 2. Despite a housing construction boom, housing prices suggest a shortage of housing supply overall, but especially housing that is deeply affordable (affordable to renters earning 30% of area median income (AMI) or less), with demand for housing outpacing supply. Since 2017, 10,135 units have become available to rent in Salt Lake City. However, there are severe shortages of housing affordable to households earning more than 80 percent AMI and households earning less than 30 percent AMI (8,557 units short and 5,507 units short, respectively) (HSD, 2022, p. 23).

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- 3. Salt Lake City is majority renter, and half of all renters are cost burdened, spending more than 30 percent of their income on housing costs (USCB, 2022a). Residents are concerned that there are few rights for and resources available to renters. Around 52 percent of all households in Salt Lake City rent (USCB, 2022a), and this number is likely to increase over time as more for-rent housing is built in the city. In 2021, nearly 24,000 renter households, half of all renters, were cost burdened, with estimates that nearly 50 percent of cost-burdened renters have extremely low incomes (HSD, 2022, p. 24).
- 4. According to a survey of city residents, affordable housing and behavioral health services is preferred over additional emergency shelters and homeless resource centers as solutions for homelessness. Two-thirds of survey respondents selected housing for homeless individuals in their top three homeless services priorities, while only 41 percent (fourth out of six options) selected homeless resource centers and emergency shelters on the same question.
- 5. There is a mismatch between the types of housing the market is producing and the needs of the community. Residents perceive that most new housing is "luxury" while many desire more affordability throughout the city. Additionally, residents want more "missing middle" housing and more family-sized housing. When asked where they would like to see more affordable housing built, respondents expressed desires to have affordability throughout the city. Additionally, 62 percent of survey respondents selected creating new affordable housing for low-income residents as one of their top three housing priorities and 55 percent selected housing for individuals experiencing homelessness in their top three housing priorities. At each point of engagement (survey, in-person, Reddit AMA, focus groups, etc.) residents expressed concern that "all" new developments were luxury housing, with many wondering where they can find affordable housing and who the new housing is for.
- 6. Wages have not kept pace with cost of living, especially housing-related costs, and residents are feeling increased stress about everyday expenses. Between 2005 and 2021, median wages increased by 19 percent and median household income increased by 29 percent (HSD, 2022, p. 18). During that same period, median rent increased by 38 percent and median home values increased by 83 percent (all values adjusted for inflation) (HSD, 2022, p. 18). The minimum wage (\$7.25/hour) has not increased since 2009. In survey responses, residents prioritized affordable and healthy food, affordable medical and dental clinics, and affordable childcare in their community at much higher rates than recreational and community amenities, and they selected free transit over road safety and better/more biking and walking paths. Taken together, these responses demonstrate a strong desire for increased affordability for everyday expenses.

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# **Chapter 3: Constraints**

Along with strategies for action and principles to guide such strategies, it is important to understand constraints. Listed below are constraints the City currently faces in addressing the housing affordability crisis. These constraints may change over the course of the next five years, or the duration of this Plan.

### A RENT CONTROL

Cities in Utah are prevented from enacting rent control ordinances by <u>Utah State Code 57-20-1</u>.

### **B** EVICTION & OTHER LANDLORD TENANT LAWS

Laws governing evictions and other tenant protections are set at the state level. Cities can provide resources and incentivize voluntary landlord actions but are limited in the mandatory requirements that landlords must meet. Landlord-Tenant laws are scattered throughout Utah State Code, including Title 57 and Chapter 78B-6, Parts 8 & 8A.

### **C INCLUSIONARY ZONING**

Cities in Utah are prevented from enacting mandatory inclusionary zoning ordinances by <a href="Utah State Code">Utah State Code</a></a><a href="Utah-9a-535">10-9a-535</a>. Inclusionary zoning is a policy tool that requires the inclusion of affordable units (or payment toward the creation of those units elsewhere) into new developments. Cities are allowed to enter voluntary agreements with developers.

### **D** FUNDING

Building housing and keeping people housed is expensive. The City has a limited budget, which is used to run a number of programs and services. Finding ways to increase the funding for housing is part of the strategy for this Plan.

### **E** MARKET CONDITIONS

The current housing affordability crisis is larger than Salt Lake City. It extends along the Wasatch Front and throughout the state and nation. Variables such as federal interest rates, local unemployment rates, and state and local laws and regulations all impact the

market conditions for housing. Efforts made in Salt Lake City are crucial and will make housing more stable and affordable for many, but they are not sufficient to end the crisis completely. Because housing markets extend beyond municipal boundaries, we need efforts across jurisdictions to address the issues.

### **F DEVELOPABLE LAND**

Salt Lake City has limited buildable land. Some of the land on the western end of the city boundaries is wetland and/or is limited in the type of building that can occur due to Federal Aviation Administration regulations. Most other areas of the city are already built out or are zoned for single family housing. Finding ways to increase density and allow for more housing in the existing built environment are included in the strategies.

### **G SHORT-TERM RENTAL ENFORCEMENT**

Short-term rentals are a small, but important, consideration. Companies such as Airbnb and VRBO turn usable housing into short-term vacation rentals. While Salt Lake City does not deal with as many vacation rental issues as resort towns like Moab or Park City, there are still 1,358 short-term rental units in Salt Lake City that could otherwise be used as housing for people in need (Gardner Policy Institute, 2022 (STR), p4). Cities in Utah are limited in their ability to enforce on non-compliant short-term rentals by Utah State Code 10-8-85.4.

### **H** SUSTAINABLE GROWTH

A growing population and an increase in multifamily housing creates additional pressures and challenges on water resources and the infrastructure system.

As the city continues to grow, continued commitment

to maintaining and building resiliency in our critical infrastructure will be required to meet the challenges that we face in order to protect and sustain our vital water resources for both residential and commercial customers.

Salt Lake City also faces significant air quality challenges that have the potential to be exacerbated by a growing population as transportation- and housing- related emissions increase. Mitigating the potential negative consequences of population growth on our air quality will require smart policies and programs that improve efficiencies. Salt Lake City is committed to protecting the public health and safety of its residents, including ensuring access to clean air, clean water, and a livable environment.

### 1 EXPIRATION OF RESTRICTED AFFORDABLE HOUSING UNITS

When affordable housing developments are built, they are often associated with a deed restriction requiring the housing unit to remain affordable at an established income level for a set duration. These range from 15–65 years, typically. When units sunset out of their deed restriction, they can transition to market-rate rents unless new agreements are arranged. This can be expensive to maintain and poses a threat to long-term affordability.

### **J PRESERVATION OF AT-RISK UNITS**

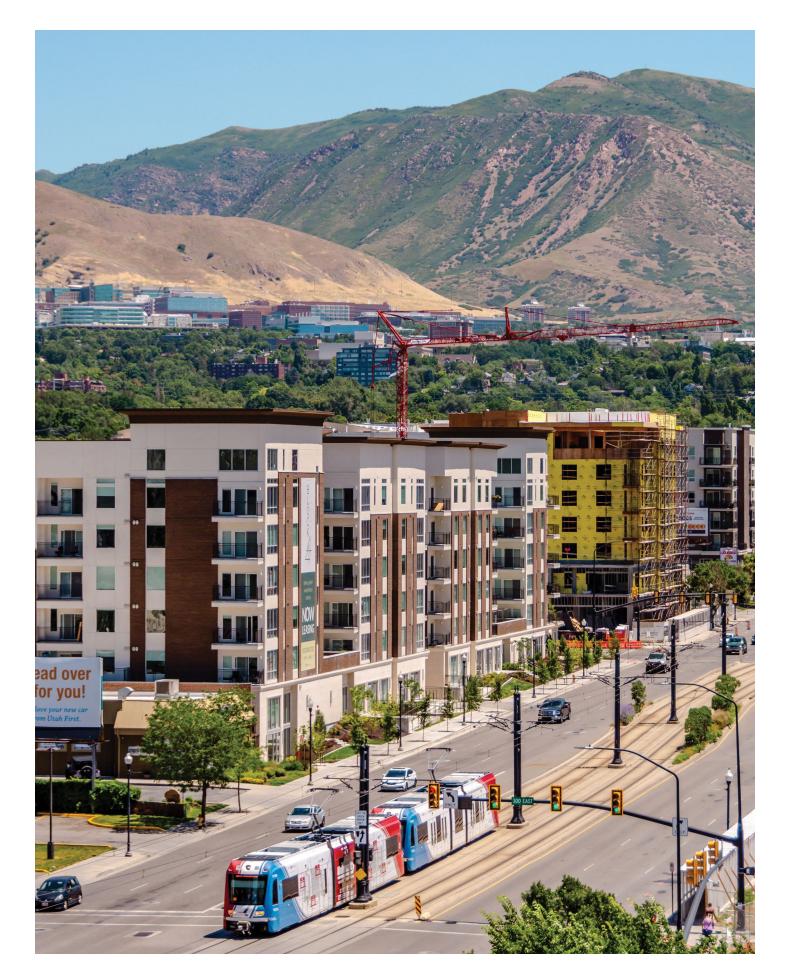
Naturally occurring affordable housing (NOAH) is housing that is affordable without government restriction or subsidy. This is likely to be older housing that has not been updated and may lack the amenities included in newer housing developments. In a hot market, however, NOAH is at risk of being lost due to market-induced rent rises, renovations that lead to rent rises, sale of properties, or redevelopment.

### K EQUITABLE DISTRIBUTION OF AFFORDABLE HOUSING

Land prices vary throughout the city, which makes building housing more affordable in certain areas of the city than in others. This is due, in part, to historic redlining practices that were discriminatory and impacted land values. Historic and current zoning also contributes to variable land values, which makes building affordable housing more expensive and more difficult in certain areas of the city. While equitable distribution of affordable housing is a long-term goal of the city, overcoming barriers is difficult and takes time.











## Chapter 4: State and Federal Requirements

### **UTAH STATE REQUIREMENTS**

During the 2023 legislative session, the legislature passed HB 364 - Housing Affordability Amendments, which outlined Moderate Income Housing Plan (MIHP) requirements. These requirements include selecting from a list of strategies outlined in state code.

Below are the strategies that municipalities may select for inclusion in their MIHP. As a municipality with a fixed guideway public transit station, the City is required to select at least five of the strategies below, including strategy V and at least one of G, H, or Q. To be eligible for priority consideration for state funding, the City must select at least six strategies.

### **Moderate Income Housing Strategies**

(The strategies the City has selected for implementation in Housing SLC)

Salt I	Lake City is red	quired to select at least four of the strategies below, including strategy V and at least one of G, H, or Q
SELECTED	CATEGORY	HOUSING STRATEGY
	A	Rezone for densities necessary to facilitate the production of moderate income housing;
	В	Demonstrate investment in the rehabilitation or expansion of infrastructure that facilitates the construction of moderate income housing;
Yes	0	Demonstrate investment in the rehabilitation of existing uninhabitable housing stock into moderate income housing;
	D	Identify and utilize general fund subsidies or other sources of revenue to waive construction related fees that are otherwise generally imposed by the municipality for the construction crehabilitation of moderate income housing;
Yes	<b>(3</b> )	Create or allow for, and reduce regulations related to, internal or detached accessory dwelling units in residential zones;
Yes	•	Zone or rezone for higher density or moderate income residential development in commercial or mixed-use zones near major transit investment corridors, commercial centers, or employment centers;
Yes	<b>6</b>	Amend land use regulations to allow for higher density or new moderate income residentia development in commercial or mixed-use zones near major transit investment corridors;
Yes	<b>(1)</b>	Amend land use regulations to eliminate or reduce parking requirements for residential development where a resident is less likely to rely on the resident's own vehicle, such as residential development near major transit investment corridors or senior living facilities;
Yes	0	Amend land use regulations to allow for single room occupancy developments;
Yes	0	Implement zoning incentives for moderate income units in new developments;
Yes	(C)	Preserve existing and new moderate income housing and subsidized units by utilizing a landlord incentive program, providing for deed restricted units through a grant program, or establishing a housing loss mitigation fund;
Yes	0	Reduce, waive, or eliminate impact fees related to moderate income housing;
Yes	M	Demonstrate creation of, or participation in, a community land trust program moderate income housing;
	N	Implement a mortgage assistance program for employees of the municipality, an employee that provides contracted services to the municipality, or any other public employer that operates within the municipality;

Salt L	ake City is re	quired to select at least four of the strategies below, including strategy V and at least one of G, H, or Q
SELECTED	CATEGORY	HOUSING STRATEGY
Yes	•	Apply for or partner with an entity that applies for state or federal funds or tax incentives to promote the construction of moderate income housing, an entity that applies for programs offered by the Utah Housing Corporation within that agency's funding capacity, an entity that applies for affordable housing programs administered by the Department of Workforce Services, an entity that applies for affordable housing programs administered by an association of governments established by an interlocal agreement under Title 11, Chapter 13, Interlocal Cooperation Act, an entity that applies for services provided by a public housing authority to preserve and create moderate income housing, or any other entity that applies for programs or services that promote the construction or preservation of moderate income housing;
Yes	P	Demonstrate utilization of a moderate income housing set aside from a community reinvestment agency, redevelopment agency, or community development and renewal agency to create or subsidize moderate income housing
Yes	Q	Create a housing and transit reinvestment zone pursuant to Title 63N, Chapter 3, Part 6, Housing and Transit Reinvestment Zone Act;
	R	Eliminate impact fees for any accessory dwelling unit that is not an internal accessory dwelling unit as defined in Section 10-9a-530;
Yes	S	Create a program to transfer development rights for moderate income housing;
	•	Ratify a joint acquisition agreement with another local political subdivision for the purpose of combining resources to acquire property for moderate income housing;
Yes	0	Develop a moderate income housing project for residents who are disabled or 55 years old or older;
Yes	v	Develop and adopt a station area plan in accordance with Section 10-9a-403.1;
Yes	w	Create or allow for, and reduce regulations related to, multifamily residential dwellings compatible in scale and form with detached single-family residential dwellings and located in walkable communities within residential or mixed-use zones; and
Yes	⊗	Demonstrate implementation of any other program or strategy to address the housing needs of residents of the municipality who earn less than 80% of the area median income, including the dedication of a local funding source to moderate income housing or the adoption of a land use ordinance that requires 10% or more of new residential development in a residential zone be dedicated to moderate income housing.



### **Federal Funding Requirements**

As a recipient of federal funding through the U.S. Department of Housing and Urban Development (HUD), the City is required to abide by certain requirements, including creating a Consolidated Plan for funding periods. The current Consolidated Plan is for 2020-2024 and addresses the efforts the City will undertake using the funds received from HUD. The City is in the process of preparing for the next Consolidated Plan, which will cover the period of 2025-2029.



### **FAIR HOUSING**

Salt Lake City is dedicated to affirmatively furthering the purposes of the Fair Housing Act to ensure equal access to rental and homeownership opportunities for all residents. As part of the City's Consolidated Plan 2020–2024 for funding through the Department of Housing and Urban Development, the City has developed a 2020–2024 Fair Housing Action Plan. This Action Plan addresses impediments to fair housing that currently exist, which have been organized into the following categories:

- Discrimination in Housing
- Mobility and Access to Opportunity
- Availability of Affordable and Suitable Housing
- Zoning, Land Use Regulations, and Redevelopment Policies
- Fair Housing Coordination and Knowledge

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# Chapter 5: Thriving in Place

In response to community concerns about displacement and gentrification brought about by increased housing costs and rapid development, the City undertook an effort to combat displacement. This effort, called *Thriving in Place*, used public feedback and quantitative geospatial data to develop an action strategy to mitigate displacement in the city. The policies and actions that emerged from *TIP* will be included as an addendum to this Plan and provides strategies for increasing housing stability, combatting displacement, and improving affordability in Salt Lake City.

The engagement and data analysis period from *TIP* highlighted six key findings:

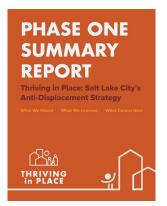
- Displacement in Salt Lake City is significant and getting worse. It is
  an issue of high concern in the community; nearly everyone reported
  directly experiencing its impacts in their lives and neighborhoods.
- There are no "more affordable" neighborhoods in Salt Lake City where lower income families can move once displaced.

- Salt Lake City is growing and there are not enough housing units at
  every price level, and a significant lack of affordable units for
  low-income families. There is a consensus view in the community
  that creating more affordable housing should be a high priority while
  also protecting renters from being displaced.
- Almost half of Salt Lake City's renter households are rent burdened, spending over 30 percent of their income on housing, making them highly vulnerable when rents increase.
- Displacement affects more than half of White households in Salt Lake City and disproportionately affects households of color.
- The patterns of displacement reflect historic patterns of discrimination and segregation, with many areas experiencing high displacement risk being the same as areas that were redlined in the past.

### **Guiding Principles**

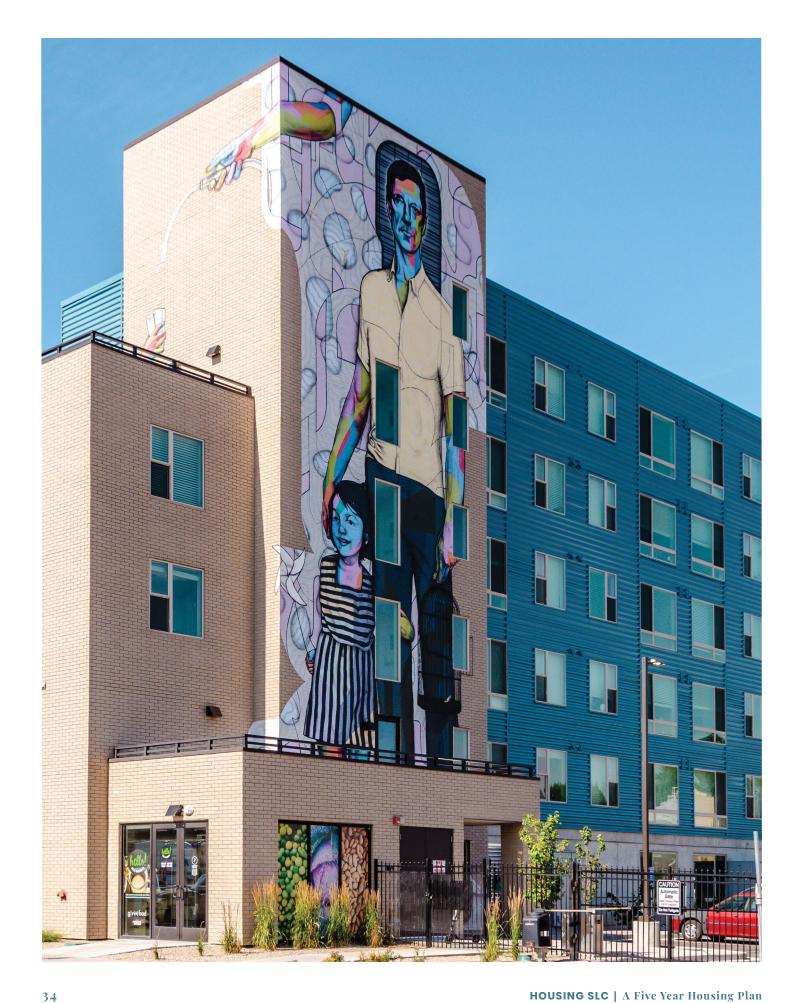
To address these issues, *TIP* developed the following guiding principles:

- 1. Prioritize and strengthen tenant protections, especially for the most vulnerable
- 2. Partner with those most impacted to develop holistic solutions
- 3. Increase housing everywhere
- 4. Focus on affordability
- 5. Build an ecosystem for action.



The framework presents 23 strategic priorities that help mitigate displacement in Salt Lake City. The strategies are divided into separate categories, which serve as a broader framework for action. The categories are:

- 1. Protect the most vulnerable from displacement
- 2. Preserve the affordable housing we have
- 3. Produce more housing, especially affordable housing
- 4. Expand capacity for tenant support and affordable housing
- 5. Partner and collaborate to maximize impact
- 6. Advocate for tenants at the state level.







### Chapter 6: Goals & Action Items

The scale of the current housing crisis is vast and calls for bold responses. While this Plan seeks to create a more affordable city and housing system for everyone, the goals and action items outlined below prioritize helping individuals and households who face the greatest risk of housing insecurity, displacement, and homelessness. These households are more likely to be low-income, people of color, seniors, single parents, and/or people with disabilities. There is evidence that "an ounce of prevention is worth a pound of cure" when it comes to homelessness and housing: it is much more affordable to keep people in their homes than to help them exit homelessness. Addressing the housing needs of our extremely low-income population will reduce the strain on these households while also reducing pressure on our homeless services system.

The data analysis provided earlier in this Plan points to a shortage of 5,500 units affordable to households earning 30% AMI or below. This is the most difficult housing to build as it requires heavy subsidy and often requires wrap-around services to make successful.

More housing is needed at all income levels, but the market will build market rate housing on its own. Creating policies and programs that facilitate the creation of more housing generally, and more deeply affordable housing specifically, while also protecting tenants and preserving existing housing will create greater equity and affordability for all Salt Lake City residents.

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### Goals

### GOAL 1

Make progress toward closing the housing gap of 5,500 units of deeply affordable housing and increase the supply of housing at all levels of affordability while reducing overall water use and improving air quality.

### **Metrics:**

- A Entitle 10,000 new housing units throughout the city.
  - 1. Minimum 2,000 units deeply affordable (30% AMI or below)
  - 2. Minimum 2,000 units affordable (31% 80% AMI)
- B Increase the stock of rent-stabilized housing units by 4,000 units through new construction, acquisition, rehabilitation and conversion, and other methods.
- © Increase the housing stock of deeply affordable housing units by 2,000 units through new construction, acquisition, rehabilitation and conversion, and other methods.

### GOAL 2

Increase housing stability throughout the city.

### **Metrics:**

- A Track, analyze, and monitor factors that impact housing stability in the city.
- B Increase programs that provide stability in housing to at least 10,000 low-income individuals annually through housing stability programs funded by the City.
- O Dedicate targeted funding to:
  - 1. mitigate displacement
  - 2. serve renter households
  - 3. serve family households
  - 4. increase geographic equity.

### GOAL 3

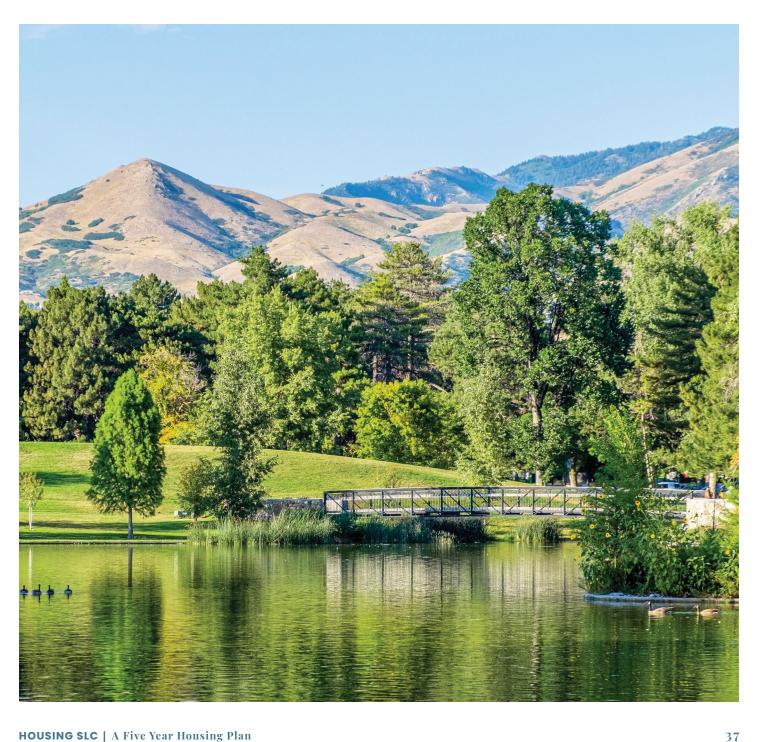
Increase opportunities for homeownership and other wealth and equity building opportunities.

### **Metrics:**

A Provide affordable homeownership and wealth and equity building opportunities to a minimum of 1,000 low-income households.

### **Action Items**

Each action item addresses at least one goal and fulfills at least one of the strategies in state code (as outlined in Chapter 4). A list of all action items and their anticipated timelines for implementation can be found in Chapter 7. For brief descriptions of the action items, please see Appendix A.





The strategies listed in this chapter correspond to the selected state strategies in Chapter 4.

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ACTION ITEM	2022	2023	2024	2025	2026	2027	2028
STRATEGY C	Demonstrate investment housing stock into mode	in the rehabilitation of existing rate income housing	g uninhabitable				
Increase funding for acquisition, rehabilitation, and development of affordable housing		Research best options for increasing funding	Develop recommendations for increasing funding	Based on research on best practices and feasibility, establish a new dedicated funding source			
GOAL 1							
Incentivize the purchase and conversion of hotels, motels, and other buildings to deed-restricted deeply affordable and transitional housing			Develop strategy and priority sites	Purchase and conversion of site(s)		Purchase and conversion of site(s)	
GOAL 1							
Adopt an adaptive reuse ordinance to facilitate the conversion of historic buildings into housing			Adopt Adaptive Reuse ordinance	Monitor response (ongoing)			
GOAL 1							
STRATEGY E		educe regulations related to, i Iling units in residential zones					
Adopt revised Accessory Dwelling Unit (ADU) ordinance to make the development of ADUs easier and more widespread throughout the city		Accessory Dwelling Unit (ADU)	Monitor response (ongoing)				
GOAL 1							
Make it easier to build tiny homes as a form of deeply affordable/transitional housing through zoning, funding, and streamlined plan and design review			Research best practices and convene a working group focused on land use and building code barriers	Draft policy recommendations	Implement recommendations		
GOAL 1							
Develop a library of pre-approved Accessory Dwelling Unit plans that residents can access		Research best practices and convene working group	Develop and publish Accessory Dwelling Unit library				
GOAL 1							

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**HOUSING SLC** | A Five Year Housing Plan

ACTION ITEM	2022	2023	2024	2025	2026	2027	2028
STRATEGY E	Continued						
Facilitate the completion of phase one of The Other Side Village pilot program  GOAL 1			Phase I online	Continue working with The Other Side Academy to complete additional phases of project			
Incentivize deed-restricted affordable Accessory Dwelling Units across the city with a focus on areas of high opportunity		Update map of areas of high opportunity	Research best practices for incentivizing deed- restrictions on ADUs	Begin developing a strategy for implementing incentives	Continue developing a strategy for implementing incentives	Launch incentive program	
GOAL 1							
STRATEGY F		ensity or moderate income r se zones near major transit ir ployment centers					
Continue increasing density limits in areas next to or near major transit investment corridors, commercial centers, or employment centers and where high density development is compatible with adjacent land uses		Ordinance to increase density limits in at least one new zoning area	Monitor response (ongoing)				
STRATEGY G		ns to allow for higher density oment in commercial or mixe orridors					
Increase building height limits in compatible areas of the city		Adopt building heights ordinance	Monitor response (ongoing)				
STRATEGY H	residential development w	ns to eliminate or reduce par here a resident is less likely t ential development near maj cilities	o rely on the resident's				
Implement parking reduction ordinance  GOAL 1	Adopted under previous Housing Plan - effects will be monitored and reported	Monitor response (ongoing)					
STRATEGY I	Amend land use regulation	ns to allow for single room oc	cupancy developments				
Implement shared housing ordinance	Adopted under previous Housing Plan - effects will be monitored and reported	Monitor response (ongoing)					

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ACTION ITEM	2022	2023	2024	2025	2026	2027	2028
STRATEGY J	Implement zoning incention	ves for moderate income uni	ts in new developments				
Adopt and implement the Affordable Housing Incentives Ordinance		Affordable Housing Incentives Ordinance adopted	Monitor response (ongoing)				
GOAL 1							
STRATEGY K	by utilizing a landlord ince	moderate income housing a ntive program, providing for or establishing a housing los	deed restricted units				
Support projects that allow tenants to build wealth and/ or gain equity in their building based on tenure  GOAL 3		Research best practices for tenant equity programs	Develop pilot program or partnership	Secure funding for pilot program or partnership and implement	Monitor response (ongoing)		
Provide \$6 million in grant funding to develop interim or permanent supportive housing projects to expand housing solutions for persons experiencing or at risk of homelessness	Projects awarded/ selected in 2022	Begin and complete construction on projects	Monitor response (ongoing)				
GOAL1							
STRATEGY L	Reduce, waive, or eliminate	e impact fees related to mod	erate income housing				
Continue to reduce and waive impact fees on eligible projects  GOAL 1	Ongoing						
STRATEGY M	Demonstrate creation of, c program moderate incom	r participation in, a commun e housing	ity land trust				
Continue to manage and expand City's Community Land Trust (CLT) program  GOAL 3		Convene working group to develop City's CLT strategy, includging identifying priority sites for acquisition and potential funding sources		Adopt CLT strategy and build capacity to manage CLT assets	Seek private and philanthropic land donations		
Explore the feasibility of issuing home equity conversion mortgages to existing homeowners in return for a deed restriction, possibly through the City's Homebuyer Program		Research best practices and potential opportunity for program	Develop program framework	Request funding for implementation of program	Enter into first agreements		
GOAL 3							
Work with community development partners to acquire priority properties for permanently affordable housing  GOAL 3		Initiate conversations	Develop framework for partnership	Priorities and partnerships for identifying and purchasing properties is established	First property acquired by the City/Redevelopment Agency or through a partnership with community development partner(s)		

ACTION ITEM	2022	2023	2024	2025	2026	2027	2028
STRATEGY O	incentives to promote the that applies for programs agency's funding capacity programs administered by applies for affordable hous governments established Interlocal Cooperation Act housing authority to prese	n entity that applies for state construction of moderate incoffered by the Utah Housing y, an entity that applies for af y the Department of Workford sing programs administered by an interlocal agreement us, an entity that applies for secret and create moderate incorprograms or services that put to income housing	come housing, an entity Corporation within that fordable housing ce Services, an entity that by an association of under Title 11, Chapter 13, rvices provided by a public come housing, or any				
Continue to partner with entities that apply for state and/or federal funds to preserve and create low to moderate income housing through annual funding opportunities  GOAL 1, 2	Ongoing						
STRATEGY P	from a community reinves	a moderate income housing stment agency, redevelopme and renewal agency to creat J	nt agency, or				
Continue to release housing funds through Redevelopment Agency of Salt Lake City (RDA) Notices of Funding Availability (NOFA) GOAL 1, 3	Ongoing						
Utilize Inland Port Housing Funds (pursuant to Utah Code Section 11-58-601(6)(b) of the Inland Port Act) and other housing set-aside funds received by the Redevelopment Agency (RDA) to expand affordable housing options, including tenant equity opportunities throughout the city, especially on the west side		Research best practices		Develop goals and guidelines to promote tenant equity	Put funding toward equity programs and begin acquiring/developing projects that include a tenant equity component		
GOAL 1, 3							
Use Redevelopment Agency (RDA) funding in acquisition strategy and to fund the development of affordable housing units  GOAL 1, 3	Ongoing						
Develop a financing program for low-income homeowner Accessory Dwelling Unit			Financing program established and funded	First ADUs funded			
(ADU) construction							
GOAL 1							

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ACTION ITEM	2022	2023	2024		2025	2026	2027	2028
STRATEGY P	Continued							
Promote the development of affordable family-sized housing units with 3+ bedrooms	Ongoing							
GOAL 1	Croate a bousing and tran	nsit reinvestment zone pursuc	ant to Title 62N					
STRATEGY Q		and Transit Reinvestment Zo						
Establish at least one housing and transit reinvestement zone (HTRZ) in the city		Engage in conversations with interested parties			Establish HTRZ			
GOAL 1								
STRATEGY S	Create a program to trans	sfer development rights for m	oderate income housing					
Explore the feasibility of a Transfer of Development Rights (TDR) program to allow property owners to transfer development capacity to other areas of the city in exchange for the preservation of existing affordable housing					Research best practices	Develop framework		Adopt TDR program
GOAL 1, 2								
STRATEGY U	Develop a moderate incor disabled or 55 years old o	me housing project for reside r older	nts who are					
As part of \$6 million in grant funding awarded in 2022, Switchpoint was awarded funds to develop a deeply affordable housing project for seniors	Funding committed for creation of 94 units of deeply affordable housing	Begin and complete project						
GOAL 1, 2	Dovolon or undate and a	dopt station area plans for al	Letation groups in					
STRATEGY V		th Utah State Code Section 10						
Certify all Station Area Plans (SAPs) within the city, as required by State Code Section 10-9a-403.1		Make progress on SAPs	Make Progress on SAPs		All SAPs adopted and certified by Dec 31, 2025			
GOAL 1								
STRATEGY W	residential dwellings com single-family residential c	Create or allow for, and reduce regulations related to, multifamily residential dwellings compatible in scale and form with detached single-family residential dwellings and located in walkable communities within residential or mixed-use zones						
Adopt and implement Affordable Housing Incentives Ordinance GOAL 1		Affordable Housing Incentives Ordinance adopted				Consider a "phase two" of the incentives policy development		

ACTION ITEM	2022	2023	2024	2025	2026	2027	2028
STRATEGY X	the housing needs of resi of the area median incon source to moderate inco ordinance that requires 1	ation of any other program or idents of the municipality who ne, including the dedication o me housing or the adoption of 0% or more of new residential edicated to moderate income	earn less than 80% f a local funding f a land use development				
Expand workforce and essential worker housing, up to 125% AMI, so that these populations can live in the City in which they serve			Develop framework, partnerships, and potential funding sources	First project under way			
GOAL 1, 2							
Develop electric car-share and/or e-bike-share pilot program programs co-located with affordable housing.		Research best practices, apply for grant funding, and reach out to potential partners	Formalize partnerships, begin developing parameters for pilot program; re-apply for grant funding if	Launch initial phase of pilot program; re-apply for grant funding	Monitor results of pilot program; re-apply for funding or apply for additional funding	Monitor pilot program and extend and adapt as needed	
GOAL 2			not awarded				
Establish a Community/ Tenant Oportunity to Purchase policy at the City level, which could include technical assistance, funding opportunities, and other services and resources that would give existing tenants, the community, or the City/ Redevelopment Agency (RDA) the opportunity to purchase before the property goes to market			Research best practices and develop framework; convene working group of community partners and residents	Draft policy framework	Adopt framework and set-aside funding		
GOAL 2, 3							
Host regular tenant education events  GOAL 2		Convene partners and host first events; develop schedule	Ongoing				
Support community and grassroots organizations that provide displacement assistance, tenant organizing, tenant mutual aid, legal services, and other resources/efforts that help tenants			Develop program to support grassroots organizations and develop parameters	Implement program			
GOAL 2				,			
Develop a tenant advocate pilot program to help tenants understand their legal obligations and rights, inspect units, and connect with other resources			Research best practices and develop framework; convene working group of community partners and residents	Hire/Allocate full-time employee or fund community partner to run program	Program off the ground; receive reports for people served		
GOAL 2							

ACTION ITEM	2022	2023	2024	2025	2026	2027	2028
STRATEGY X	Continued						
Provide funding for programs and/or initiatives that build wealth and/or provide equity sharing opportunities for residents		Funding committed; partner selected	Pilot Project underway	Pilot Project complete			Equity payments to residents begin
GOAL 1, 2, 3							
Develop a Tenant Relocation Assistance Program to help those impacted by new development find and afford living situations that meet their needs		Develop the program and establish the relocation assistance fund	Select a community partner to administer the program and launch assistance program		Evaluate, adjust and extend		
GOAL 2							
Adopt a Displaced Tenants Preference Policy so that lower income tenants displaced due to new development or rising rents are given priority for moving into deed-restricted units created on the site or within the area from which they were displaced		Establish a working group of City staff and key partners	Draft policy and conduct public review and policy adoption	Work with partners to put the policy into practice			
GOAL 2							
Adopt a Community Benefit Policy to prioritize the preservation or replacement of affordable housing as a condition of approval for changes to zoning and master plans		Draft Community Benefit Policy	Council adoption of Community Benefit Policy				
GOAL 1, 2							
Improve and expand tenant resources, access to legal services, and landlord training to better meet the level of need and protect tenant rights		Increase awareness of funding and innovate on service delivery, including how legal services are provided	Make changes to the Landlord Tenant Initiative		Evaluate changes and make necessary adjustments to the Landlord Tenant Initiative		
GOAL 2							
Define indicators to track displacement and develop systems to track progress to better know where and how the City's anti-displacement policies and actions are working		Refine list of displacement indicators to track and report on	Develop manageable systems for collecting needed data and develop a public-facing dashboard to report data	Ongoing data collection and reporting			

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ACTION ITEM	2022	2023	2024	2025	2026	2027	2028
STRATEGY X	Continued						
Form a City Implementation Team to oversee and coordinate implementation of the priority actions in the Thriving in Place strategy, monitor progress, engage partners, and identify needed updates and next steps		Form Implementation Team and develop a team charter for initial two years		Assess progress, obstacles, needed updates, and next steps	Continue working on imlementation and develop a strategy for creation of new housing plan	Continue working on imlementation and begin work on creation of new housing plan	Continue working on imlementation and finalize work on creation of new housing plan
GOAL 1, 2, 3							
Convene a Regional Anti-Displacement Coalition to provide an ongoing platform for crossagency and cross-sector discussion and collaboration on priority actions, tracking of progress, collective problem solving, and responding to emerging issues and challenges		Convene Anti- Dislacement Coalition and establish regular meeting schedule		Assess progress, obstacles, needed updates, and next steps			
GOAL 2							
Continue supporting and expand funding for homeless street outreach programs that connect individuals experiencing homelessness with critical resources and housing		Monitor metrics associated with street outreach programs	Based on metrics, increase funding for street outreach programs	Ongoing monitoring and adjustments, as needed			
GOAL 2							





# Chapter 8: Conclusion

This is a five-year strategic plan. While the housing affordability crisis will not be resolved in five years, significant progress can be made toward increased affordability and stability. Successful implementation of this Plan will make Salt Lake City a more equitable and affordable place to live.

This Plan will serve as a guiding document for the City over the next five years, providing a framework for action across City Departments and Divisions. Successful implementation of this Plan will require dedicated effort, funding, and collaboration across City departments and with community and other government partners. As part of the execution of this Plan, the City will commit to accountability, transparency, and collaboration toward achieving its goals.

As this Plan is implemented, reports will be provided to the City Council, the state, and the community, so that progress can be measured, and course corrections can be made as needed.



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