

APPENDIX B

# EXISTING CONDITIONS REPORT



OCTOBER 17, 2025  
LRB Public Finance Advisors

## DEMOGRAPHICS ANALYSIS

### HISTORIC POPULATION

The US Census Bureau Annual Population Estimates report Highland City has experienced an average annual growth rate ("AAGR") in population of 2.23 percent from 2010 through 2020. This growth is slightly lower than Utah County at 2.47 percent and higher than the State of Utah at 1.70 percent. The City has grown by approximately 3,825 persons which represents 2.7 percent of the total growth within Utah County. The table below shows a comparison of similar sized and neighboring communities.

**TABLE 1: COMPARISON CITY POPULATION & AAGR**

	ACS							
	2010	2011	2012	2013	2014	2015	2016	2017
Alpine	9,061	9,333	9,522	9,704	9,856	9,986	10,129	10,197
Cedar Hills	8,567	9,146	9,554	9,851	10,025	10,165	10,248	10,266
Eagle Mountain	17,892	19,498	21,106	22,358	23,468	25,037	26,219	27,773
<b>Highland</b>	<b>14,081</b>	<b>14,789</b>	<b>15,425</b>	<b>15,997</b>	<b>16,491</b>	<b>17,030</b>	<b>17,544</b>	<b>17,952</b>
Lehi	42,047	44,608	47,180	49,804	51,982	54,079	56,314	58,351
Lindon	9,698	9,937	10,093	10,282	10,434	10,552	10,686	10,761
Pleasant Grove	31,457	32,565	33,330	34,010	34,858	35,771	36,678	37,439
Saratoga Springs	14,696	16,108	17,902	19,508	21,061	22,532	24,088	25,671
Vineyard	192	161	194	177	421	901	1,673	2,958
Utah County	486,067	502,465	516,571	529,262	540,425	551,957	564,177	576,496
Utah	2,657,236	2,715,379	2,766,233	2,813,673	2,858,111	2,903,379	2,948,427	2,993,941

Source: US Census Bureau, 2010 and 2020 Census Redistricting Data (PL 94-171)

US Census Bureau, American Community Survey 5-Year Estimates (DP05)

US Census Bureau, Population Estimates Program (PEP)

**TABLE 1: CONT.**

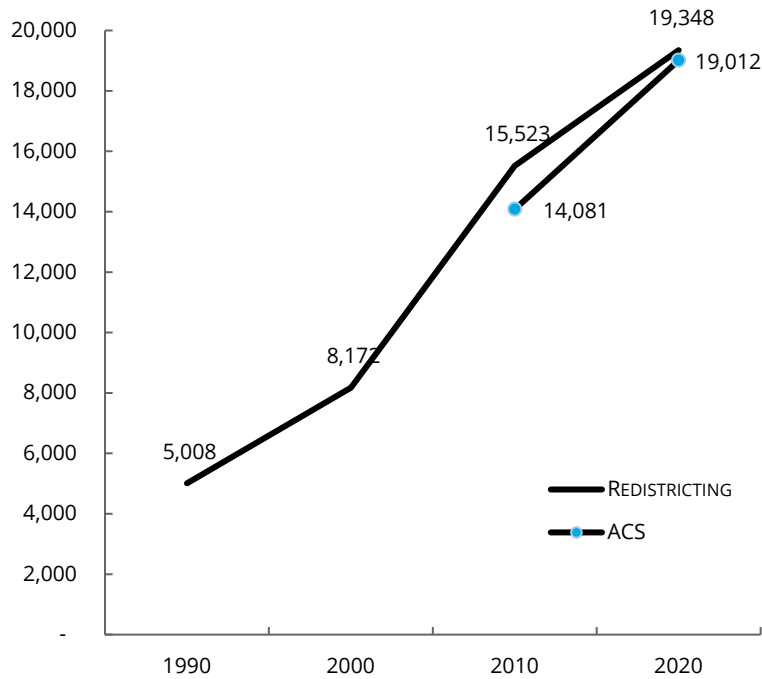
	ACS						DEC		
	2018	2019	2020	10 YR. AAGR	2021	2022	2010	2020	10 YR. AAGR
Alpine	10,430	10,477	10,509	1.49%	10,209	10,260	9,555	10,251	0.71%
Cedar Hills	10,252	10,209	10,190	1.75%	9,975	9,977	9,796	10,019	0.23%
Eagle Mountain	29,919	32,412	35,431	7.07%	42,905	46,109	21,415	43,623	7.37%
<b>Highland</b>	<b>18,362</b>	<b>18,726</b>	<b>19,012</b>	<b>3.05%</b>	<b>18,913</b>	<b>19,267</b>	<b>15,523</b>	<b>19,348</b>	<b>2.23%</b>
Lehi	61,508	64,006	66,980	4.77%	73,911	77,110	47,407	75,907	4.82%
Lindon	10,826	10,912	11,072	1.33%	11,346	11,478	10,070	11,397	1.25%
Pleasant Grove	38,066	38,380	38,474	2.03%	37,228	37,453	33,509	37,726	1.19%
Saratoga Springs	27,347	29,161	31,273	7.84%	36,977	40,391	17,781	37,696	7.80%
Vineyard	4,873	7,103	8,628	46.31%	11,579	12,663	139	12,543	56.87%
Utah County	590,440	605,490	621,506	2.49%			516,564	659,399	2.47%
Utah	3,045,350	3,096,848	3,151,239	1.72%	3,231,370	3,283,809	2,763,885	3,271,616	1.70%

Source: US Census Bureau, 2010 and 2020 Census Redistricting Data (PL 94-171)

US Census Bureau, American Community Survey 5-Year Estimates (DP05)

US Census Bureau, Population Estimates Program (PEP)

FIGURE 1: HIGHLAND HISTORIC CENSUS POPULATION



POPULATION STATISTICS  
2010-2020

HIGHLAND

AVERAGE ANNUAL GROWTH = 2.23%  
TOTAL INCREASE = 3,825  
% OF COUNTY INCREASE = 2.7%

UTAH COUNTY

AVERAGE ANNUAL GROWTH = 2.47%  
TOTAL INCREASE = 142,835  
% OF STATE INCREASE = 28.1

STATE OF UTAH

AVERAGE ANNUAL GROWTH = 1.70%  
TOTAL INCREASE = 507,731

Based on the historic Census Bureau AAGR, the 2023 population estimate is 19,696. An analysis of the 2023 Traffic Area Zone data compiled by the Wasatch Front Regional Council results in a 2023 population estimate of 20,270. While the TAZ projections start higher than the Census estimate, the AAGR utilized in the TAZ data is lower than the Census' AAGR. In 2030, the population estimates from the Census Bureau and the TAZ data diverge by 1,034 residents as shown in **Table 2**.

TABLE 2: POPULATION PROJECTIONS

	2023	2024	2025	2026	2027	2028	2029	2030	AAGR
Census Bureau	19,696	20,135	20,583	21,042	21,510	21,989	22,479	22,980	2.23%
TAZ	20,270	20,584	21,000	21,324	21,598	21,720	21,770	21,946	1.14%
Variance	574	449	417	282	88	(269)	(709)	(1,034)	

Source: WFRC TAZ

TABLE 2: CONT.

	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	AAGR
Census Bureau	23,491	24,015	24,549	25,096	25,655	26,226	26,810	27,408	28,018	28,642	2.23%
TAZ	21,995	22,099	22,205	22,329	22,467	22,605	22,760	22,916	23,063	23,173	0.55%
Variance	(1,496)	(1,916)	(2,344)	(2,767)	(3,188)	(3,621)	(4,050)	(4,492)	(4,955)	(5,469)	

Source: WFRC TAZ

TABLE 2: CONT.

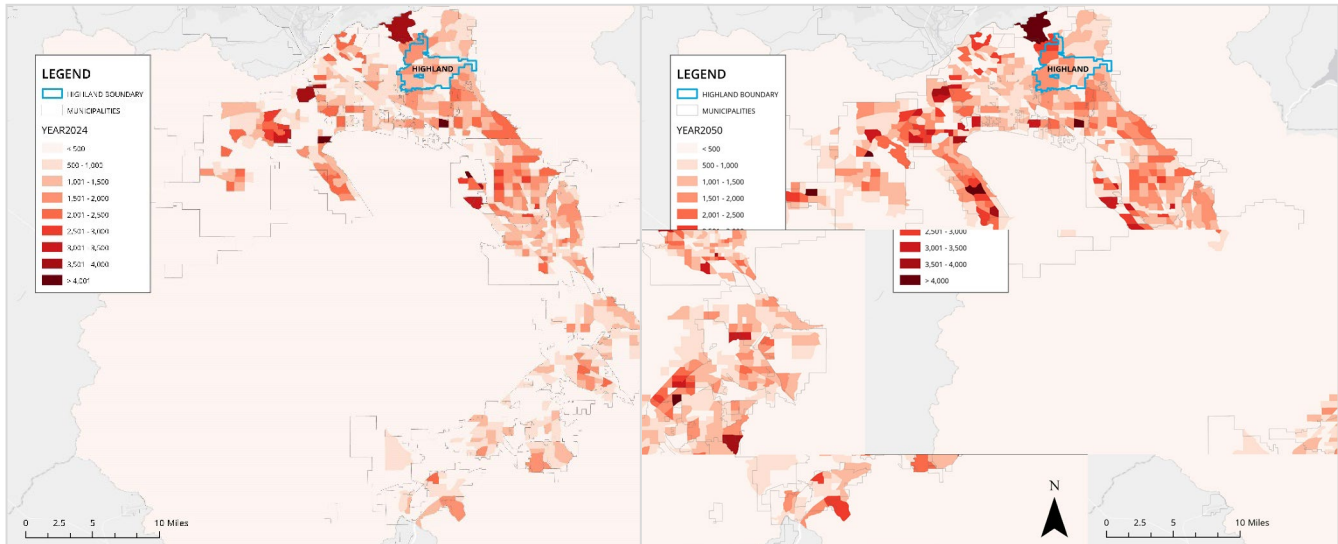
	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	AAGR
Census Bureau	29,280	29,932	30,599	31,280	31,977	32,689	33,417	34,161	34,922	35,700	2.23%
TAZ	23,240	23,526	23,726	23,869	24,008	24,139	24,251	24,323	24,392	24,446	0.54%
Variance	(6,040)	(6,406)	(6,873)	(7,411)	(7,969)	(8,550)	(9,166)	(9,838)	(10,530)	(11,254)	

Source: WFRC TAZ



The City's population is projected to continue to increase through 2050, reaching 24,446 persons per TAZ estimates. The population in Utah County will shift from a concentration on the east side of the valley to the west, with Eagle Mountain and Saratoga Springs experiencing substantial growth.

**FIGURE 2: ILLUSTRATION OF POPULATION GROWTH BY TAZ IN UTAH COUNTY (2023 - LEFT; 2050 - RIGHT)**



## AGE

The City's demographics relating to age have shifted from 2012 to 2022. 2012 data illustrates a younger population, with a concentration in the zero to 9 years of age and 30 to 44. In 2022, the concentration has shifted to the age brackets of 10-29 and 45 to 54. Noticeable shifts also occurred in the age range of 60 to 74, with 2022 data showing a higher percentage of total in this range. However, a comparison of the median age illustrates that the City is still slightly younger than the County on average. As the population ages and educational attainment increases, the City may experience an increase in income levels and buying power.

**FIGURE 3: AGE DISTRIBUTION**

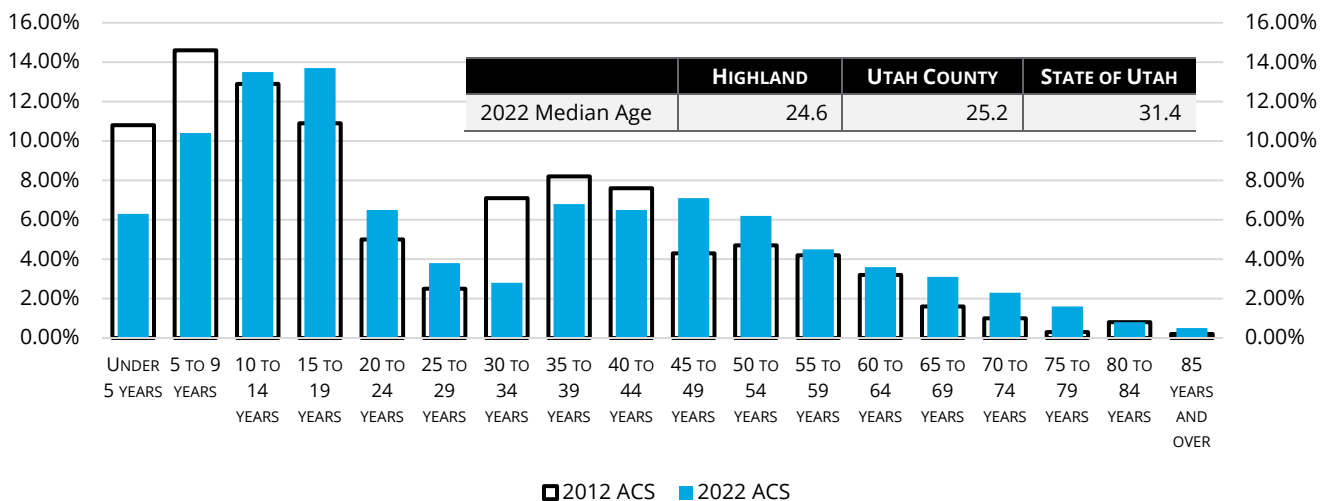
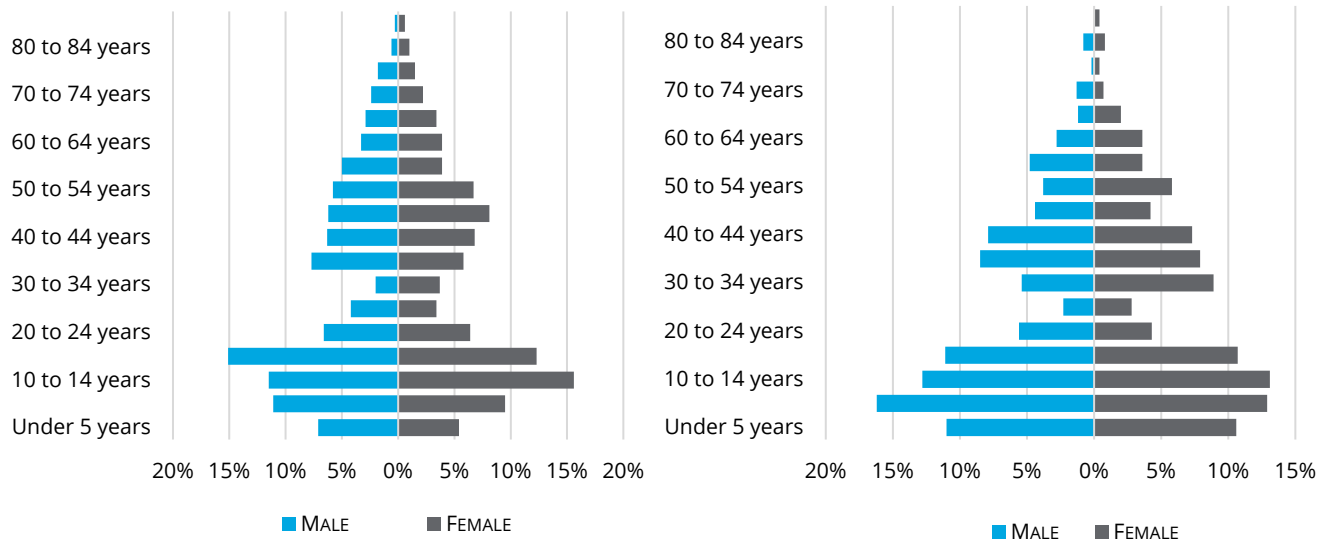


FIGURE 4: AGE DISTRIBUTION BY SEX (2022 LEFT, 2012 RIGHT)



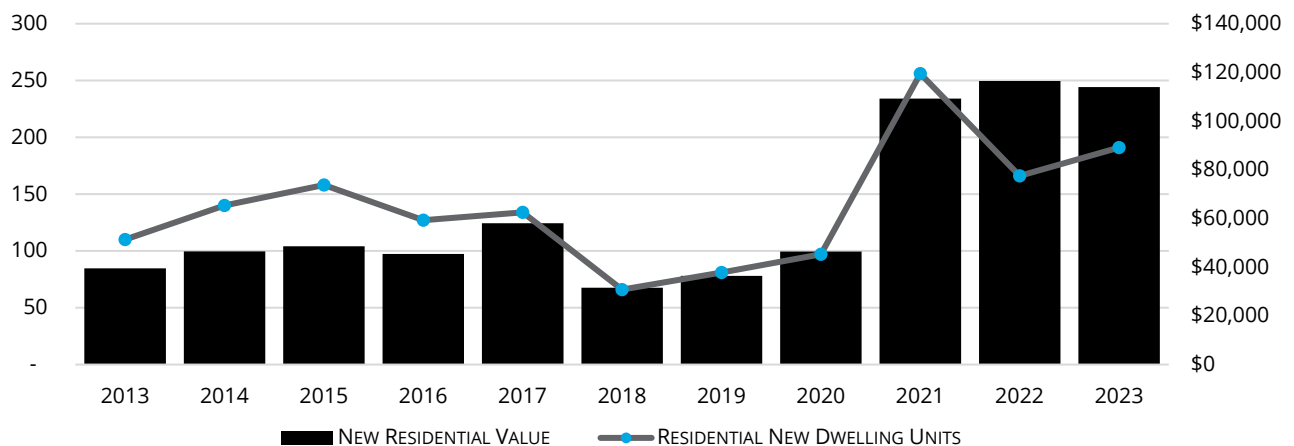
## HOUSEHOLDS

The total number of households in Highland as of the 2022 American Community Survey is 4,925. Of the total housing units, 93.5 percent are occupied with 6.5 percent unoccupied. Utah County has approximately 95.8 percent housing occupancy rate, compared to the State at 91.4 percent.

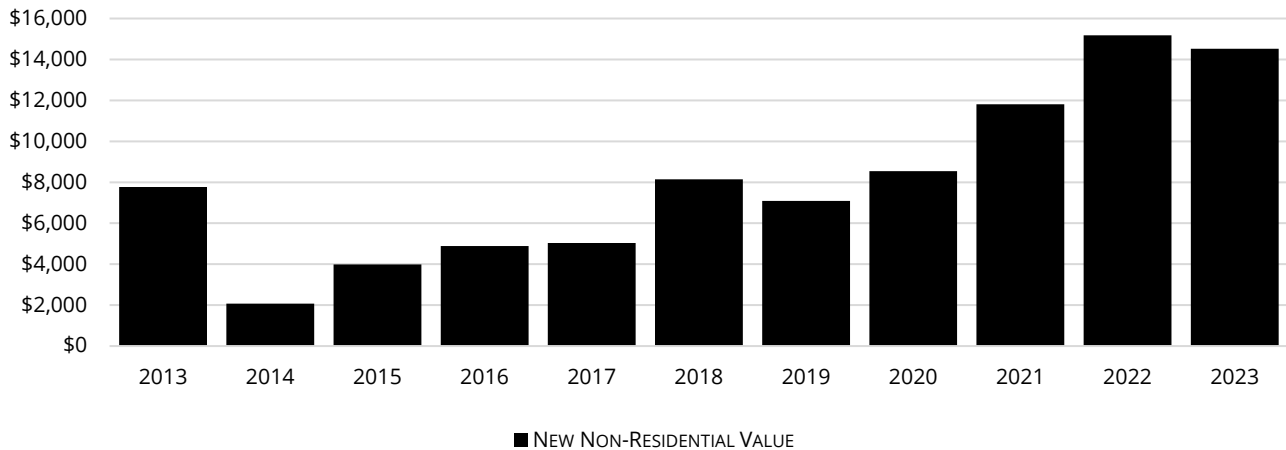
## RESIDENTIAL BUILDING PERMITS AND NEW COMMERCIAL VALUATION

The Kem C. Gardner Policy Institute tracks building permit activity across the State and maintains the Ivory-Boyer Construction Database. Highland permit activity has steadily increased through 2021. However, 2022 showed a slight decrease in residential building permit activity by 35 percent. In contrast, new non-residential value added to the City increased from 2020 to 2021 by 38 percent.

FIGURE 5: RESIDENTIAL VALUE AND UNITS (VALUE IN \$000)



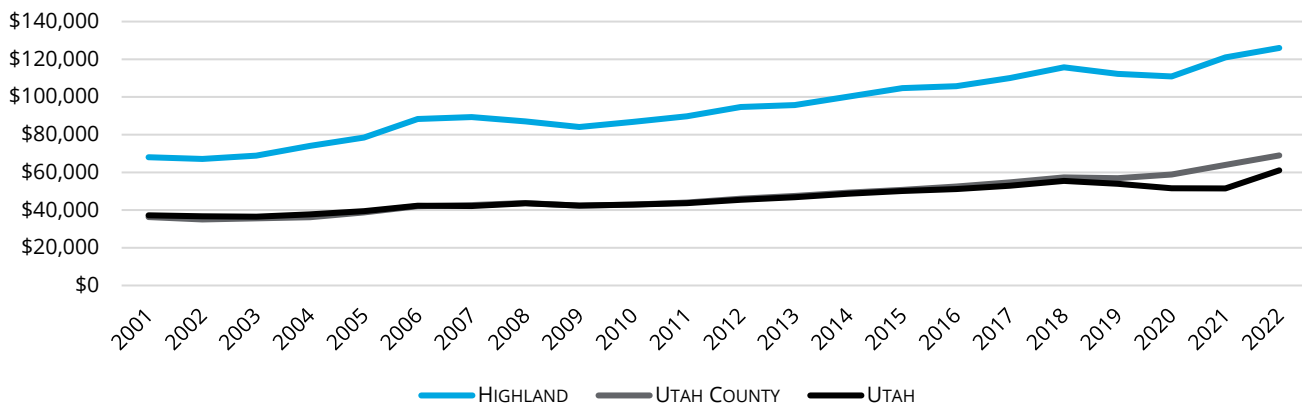
**FIGURE 6: NEW NON-RESIDENTIAL VALUE (VALUE IN \$000)**



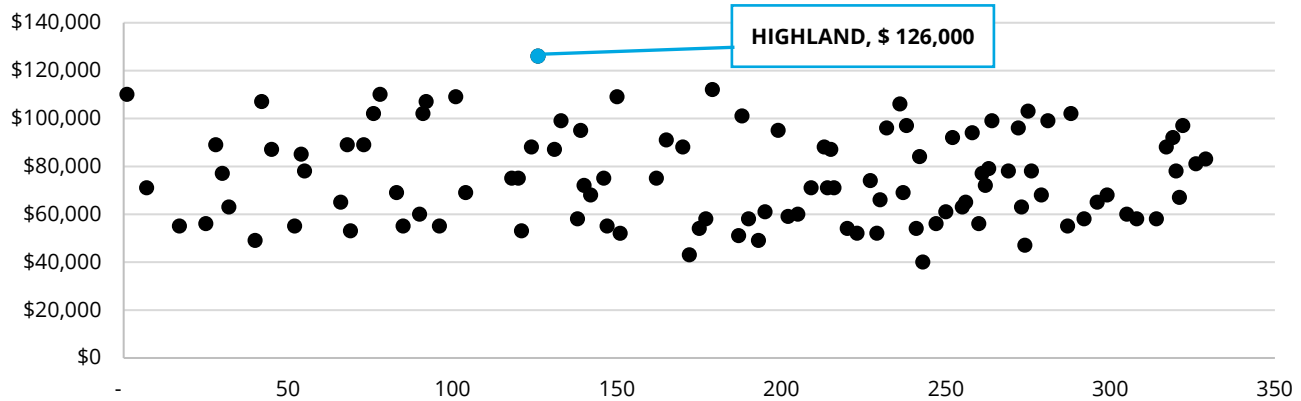
## INCOME

Utah median adjusted gross income (MAGI) represents an individual's total gross income minus specific tax deductions. MAGI in Highland is much higher than the County or State average. A comparison of 2022 data illustrates that Highland is higher than most all other cities in the State.

**FIGURE 7: MEDIAN ADJUSTED GROSS INCOME**



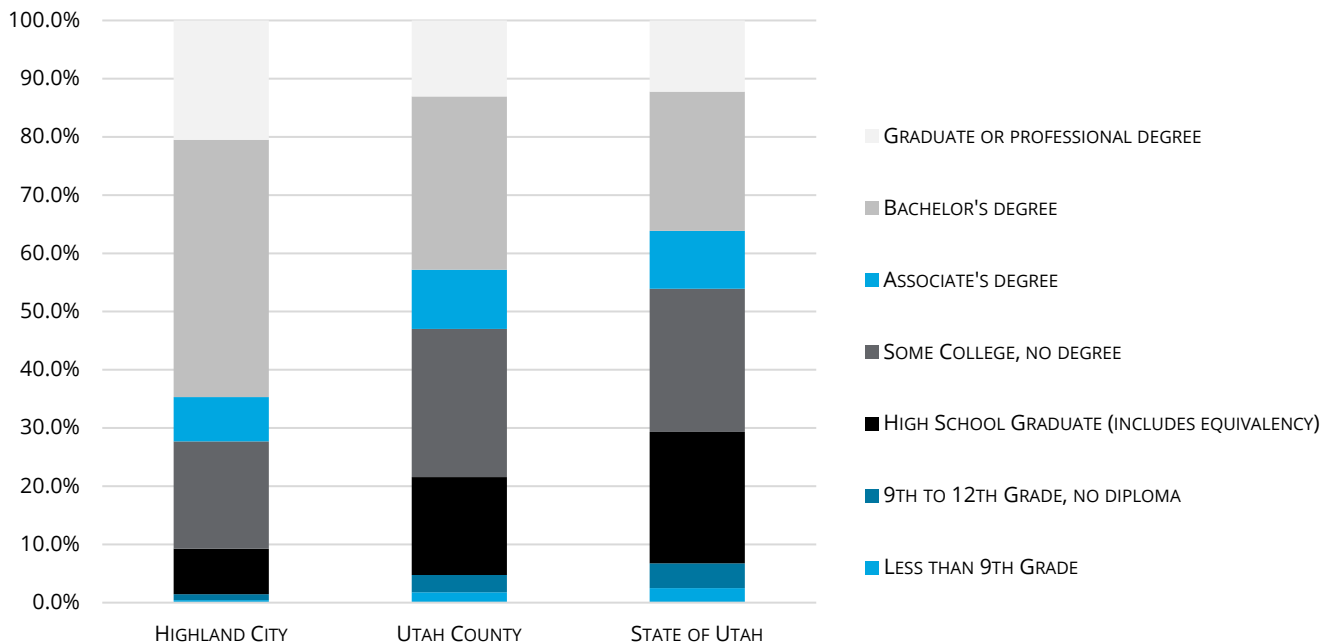
**FIGURE 8: UTAH CITIES MEDIAN ADJUSTED GROSS INCOME**



## EDUCATION

According to the US Census 2022 ACS five-year estimates, approximately 72 percent of Highland's population has an associate degree or higher, compared to Utah County with 53 percent and the State of Utah at 46 percent.

**FIGURE 9: EDUCATIONAL ATTAINMENT AS A % OF TOTAL**

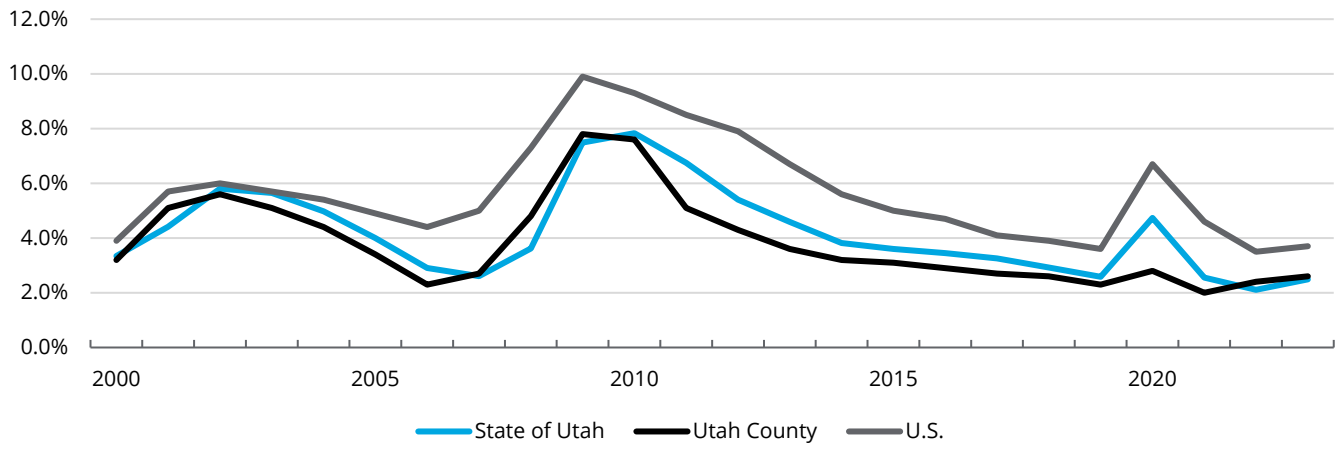


## EMPLOYMENT

As of June 2024, the unemployment rate in Utah County was 3.3 percent as shown in **Figure 10**. This is lower than the national average unemployment rate of 4.1 percent. The State of Utah's unemployment rate is far more favorable at 3.0 percent.

**FIGURE 10: HISTORIC UNEMPLOYMENT**







## HOUSING ANALYSIS

Under Utah Code 10-9a-403 (2)(b)(iii) municipalities are required to include a moderate income housing plan as a component of the General Plan. This housing plan includes an overview of existing conditions and a realistic set of strategies to meet the needed housing demand. The “focus is to facilitate a reasonable opportunity for a variety of housing, including moderate income housing... to meet the needs of people of various income levels, living, working, or desiring to live or work in the community”. An additional objective is to allow residents at different income levels to participate in the community.

### EXISTING HOUSING STOCK

The 2022 US Census Bureau ACS reports that the City has 4,925 housing units in total, of which 4,606 are occupied units. There are more homeowners than renters in Highland, with 85.2 percent of homes owner-occupied. This is due to the large number of single-family homes in the City, and very few multi-family housing units. As of 2022, the City has 4,196 owner occupied units and 410 renter occupied units. Occupied housing has grown at an AAGR of 2.9 percent from 2012 through 2022, with owner-occupied housing units growing at 2.8 percent and renter-occupied units growing at 4.2 percent. The average household size of owner-occupied units in 2022 was 4.30 and the average household size of renter occupied units was 2.92. These household sizes were used for all projections.

**TABLE 3: HIGHLAND EXISTING HOUSING UNITS**

	2012	2022	AAGR
Total Housing Units	3,581	4,925	3.24%
Occupied Housing Units	3,446	4,606	2.94%
Owner-occupied Units	3,175	4,196	2.83%
Renter-occupied Units	271	410	4.23%

Source: US Census Bureau, American Community Survey 5-Year Estimates (B25001, B25032)

As shown in **Table 4**, 88 percent of Highland’s housing stock is single family with 12 percent multi-family, mobile home, and other housing types.

**TABLE 4: HIGHLAND OCCUPIED HOUSING UNITS**

TYPE	OWNER OCCUPIED		RENTER OCCUPIED		TOTAL	% OF TOTAL
Single Family	4,186	99.8%	316	77.1%	4,502	97.7%
2 to 4 Units	-	0.0%	94	22.9%	94	2.0%
5 to 9 Units	-	0.0%	-	0.0%	0	0.0%
10 or more Units	-	0.0%	-	0.0%	0	0.0%
Mobile Home & Other	10	0.2%	-	0.0%	10	0.2%
<b>Total Units</b>	<b>4,196</b>	<b>91.1%</b>	<b>410</b>	<b>8.9%</b>	<b>4,606</b>	<b>100.0%</b>

Source: US Census Bureau, American Community Survey 5-Year Estimates (B25032)

The City has issued building permits for 1,526 units over the last 10 years. These include 1,170 single-family units, 322 condominiums or townhomes, and 32 mobile/manufactured homes. Condominiums or townhomes were constructed sporadically, with a high of 126 in 2021, and may be an important high density residential option to address moderate income housing needs within the City. **Table 5** provides an annual breakdown of City residential building units from 2013-2023.

**TABLE 5: HIGHLAND CITY RESIDENTIAL BUILDING PERMITS**

YEAR	SINGLE FAMILY UNITS	CONDOMINIUMS/ TOWNHOMES	DUPLEX/TWIN HOME	OTHER RESIDENTIAL UNITS	TOTAL CONSTRUCTED UNITS
2013	89	21	-	-	110
2014	84	52	4	-	140
2015	120	34	4	-	158
2016	119	8	-	-	127
2017	134	-	-	-	134
2018	58	8	-	-	66
2019	54	25	-	2	81
2020	75	22	-	-	97
2021	128	126	2	-	256
2022	144	-	22	-	166
2023	165	26	-	-	191
<b>Total</b>	<b>1,170</b>	<b>322</b>	<b>32</b>	<b>2</b>	<b>1,526</b>

Source: Kem C. Gardner Ivory-Boyer Construction Report and Database

## HOUSING COST BURDEN

The median adjusted household gross income in Highland is \$99,400. The median adjusted household gross income has grown at an AAGR of 2.9 percent from 2012 through 2022. The Highland owner-occupied income in 2022 was \$166,144 while renter-occupied income was \$167,120. The renter-occupied median income increased at an AAGR of 14.2 percent compared to a 3.6 percent growth rate in median gross rent.

The average monthly housing costs for all owner-occupied housing in Highland is \$1,742. Monthly costs for owner-occupied housing units with a mortgage is \$2,798 while those without a mortgage is \$686. The median gross rent in the City is \$2,122. The ratio of the City's median rent to renter income is 15.2 percent as seen in **Table 6**. This low rent to renter income ratio could be attributed to minimal rental and high-density housing options and an aging population demographic. The ratio of the City's median mortgage to median household owner income is 20.2 percent. Ratios greater than 30 percent indicate the average renter or household owner is burdened by housing costs. Ratios greater than 50 percent suggest a severe burden. Currently, the overall renter income to rent ratio in Highland is not considered a burden. However, the housing cost burden ratios in Highland are rising, and may continue to rise, due to the current housing crisis throughout the State of Utah.

**TABLE 6: HOUSING COST BURDEN RATIO (2022)**

	HIGHLAND CITY	UTAH COUNTY	UTAH
Median Adjusted Gross Income*	\$126,000	\$69,000	\$61,071
Median Income	\$166,429	\$91,263	\$86,833
Owner-occupied Median Income	\$166,114	\$111,147	\$103,981
Renter-occupied Median Income	\$167,120	\$55,588	\$54,512
Median Gross Rent	\$2,122	\$1,330	\$1,302
Median Owner-occupied w/ Mortgage Cost	\$2,798	\$1,915	\$1,830
Median Owner-occupied w/o Mortgage Cost	\$686	\$507	\$501
Median Rent to Renter Income	15.2%	28.7%	28.7%
Median Mortgage to Owner Income	20.2%	20.7%	21.1%

\*Utah State Tax Commission, 2022 Statistics of Income

Source: US Census Bureau, American Community 5-Year Estimates (B25119, B25064, B25088)



The U.S. Department of Housing and Urban Development annually reviews fair market rents to determine a standard for various housing programs to publish HOME Investment Partnership Program (HOME) rent limits. The rent limits for the Provo-Orem Metro Area for 2024 are found in **Table 7**.

**TABLE 7: PROVO-OREM, UT MSA HUD METRO RENT LIMITS**

PROGRAM	EFFICIENCY	1 BEDROOM	2 BEDROOMS	3 BEDROOMS	4 BEDROOMS
Low HOME Rent Limit	\$953	\$1,021	\$1,226	\$1,417	\$1,581
High HOME Rent Limit	\$1,086	\$1,093	\$1,253	\$1,766	\$1,998
Fair Market Rent	\$1,086	\$1,093	\$1,253	\$1,766	\$2,126
50% Rent Limit	\$953	\$1,021	\$1,226	\$1,417	\$1,581
65% Rent Limit	\$1,220	\$1,309	\$1,573	\$1,809	\$1,998

Source: U.S. Department of Housing and Urban Development, HOME Rent Limits - Utah

## MODERATE-INCOME HOUSING ELEMENT OF THE GENERAL PLAN

Utah Code 10-9a-403 requires that municipalities include within their General Plan a Moderate-Income Housing element. When drafting the moderate-income housing element, the planning commission should facilitate a reasonable opportunity for a variety of housing, including moderate income housing to meet the needs of people of various income levels living, working, or desiring to live or work in the community; and to allow people with various incomes to benefit from and fully participate in all aspects of neighborhood and community life.

## HOUSING STRATEGIES AND RECOMMENDATIONS

To qualify for State transportation funding, the State requires municipalities to select three housing affordability strategies to implement in their community. In addition, the legislature is giving priority funding designation to those communities that adopt two additional strategies. Highland City has selected the following strategies for implementing moderate-income housing in the community.

- 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 (Strategy H).
- 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 (Strategy F)
- Apply for or partner with an entity that applies for programs or services that promote the construction or preservation of moderate-income housing (Strategy O).
- Create or allow for, and reduce regulations related to, internal or detached accessory dwelling units in residential zones (Strategy E).

## STRATEGY 1: SENIOR HOUSING

Highland has examined regulations for senior housing projects in the land use code with the specific examination of parking requirements (Strategy H).

The City's goal related to Strategy H is to permit senior housing facilities in a selected area or areas and consider parking reductions for this development. The City has monitored its progress by creating a Senior Care Assisted Living Overlay in Article 4.6 and is frequently reviewing and amending by approval of the City Council the Development Code. In 2020, an assisted living care facility was approved in the R-1-40 Zone and



a final plat was approved by the City Council that included an age-targeted development. Additionally, the City Council approved funding for a comprehensive General Plan Update and is being completed (FY2025).

#### IMPLEMENTATION

- Work with the Planning Commission and City Council to draft an age-restricted senior housing residential zone. Work with the Planning Commission and City Council to determine areas in the City where this zoning could be approved (2024).
- Adopt the new senior housing zone (2026).
- If no property owners have requested to rezone in appropriate areas, rezone areas determined to be appropriate by the Planning Commission and City Council (2028).

#### STRATEGY 2: MIXED-USE ZONES

Highland has plans to 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 (Strategy F).

To provide a greater variety of housing types, Highland has monitored the number of infill developments along with requests for zone changes to Planned Developments (PD), which encourages different and higher-density housing types. The City has allowed PDs to dedicate open space in lieu of a fee, approved a final plat for a 42 unit PD with two commercial lots, and approved a preliminary plat with 424 units consisting of townhomes, carriage lots, cottage lots, and estate lots.

#### IMPLEMENTATION

- Permit the remaining 425 lots for the townhomes, carriage lots, and cottage lots that have yet to apply for building permits in the Ridgeview Planned Development (2023 – 2025).
- Remove the requirement to include a commercial aspect in Planned Development (PD) Districts (2024).
- Work with the Planning Commission and City Council to update the Land Use Plan in the General Plan to allow for higher density housing adjacent to the Commercial Retail, Commercial-1, and appropriate Planned Development zones (2026).
- Work with the Planning Commission and City Council to research and draft an ordinance creating a residential zone with higher density such as a senior housing zone (2027).

#### STRATEGY 3: PARTNERSHIP WITH MOUNTAINLAND ASSOCIATION OF GOVERNMENTS (MAG)

Highland will examine any potential programs or partnerships with MAG as part of this General Plan Update (Strategy O).

#### IMPLEMENTATION

- Contact MAG staff to discuss moderate income housing opportunities (2024 – 2025)

#### STRATEGY 4: CREATE OR ALLOW FOR, AND REDUCE REGULATIONS RELATED TO INTERNAL OR DETACHED DWELLING UNITS

Highland has created or allowed for, and reduced regulations related to, internal or detached accessory dwelling units in residential zone (Strategy E).

Highland amended its Development Code to remove basement apartment requirements and added Section 3-624 Accessory Dwelling Unit (ADU) with new requirements. The City furthermore created an ADU application, worked with the Building Department, and has updated its ADU Code to align with State legislation updates.

#### **IMPLEMENTATION**

- Include in the City's annual survey a question to gauge support for detached accessory dwelling units in residential zones (2023).
- Review the results of the annual survey. If there is significant support for detached accessory dwelling units, work with the Planning Commission and City Council to update the Development Code to allow for them; if there is no significant support from the residents, determine an alternative way to reduce regulations for internal accessory dwelling units (2025).

#### **ADDITIONAL STATE SUPPORT**

The City could benefit from additional training related to MIHR requirements and data collection. In addition, training related to the 24 identified strategies and how to implement these strategies could be beneficial.

#### **ADDITIONAL RECOMMENDATIONS**

Numerous programs are available to encourage the development and preservation of affordable housing at all income levels. Homeownership programs are well established, and support should continue and expand. The Home Program and HOME Investment Partnership Act are important resources for moderate and low-income homeowners, and CDBG funds can also be used to assist homeowners. In addition, the Utah Housing Corporation provides homeownership assistance through below market loans (FirstHome), down payment and closing cost assistance, and lease to-own housing supported by Low Income Housing Tax Credits (CROWN). Further, HUD has special loans for the construction of rental and cooperative housing for the elderly and handicapped. In addition, funds are available under the Olene Walker Loan Fund and the McKinney Fund (with emphasis on transitional housing).

#### **FINANCIAL RESOURCES FOR AFFORDABLE HOUSING DEVELOPMENT**

Potential funding sources for housing include revenue from the general fund, CDBG grants and RDA affordable housing pass through. The general fund is essentially drawing upon the existing resources of the community and reallocating some of these resources to promote affordable housing. This could include earmarked sales tax or other revenue to provide development subsidies for deed-restricted affordable housing. The CDBG funds may require some reallocation of funds from infrastructure needs to housing, although both are valid projects.

#### **PRESERVATION OF HOUSING STOCK**

The preservation and rehabilitation of the current housing stock (rental and owner-occupied) will also be an important way to help keep housing affordable. The City should set a goal to rehabilitate a number of housing units before the year 2025. There are various programs available to the City to assist with home rehabilitation efforts. The HOME consortium and the Home Programs will be important to help people under 80 percent of HAMFI preserve the quality of their home investments. Additionally, CDBG funds can be obtained to manage and invest into low- and moderate-income areas. While infrastructure is important for community building, some portion of the CDBG budget should be targeted toward housing programs.

#### **COMMUNITY REINVESTMENT AREAS**

Additional Redevelopment Agency (RDA) funds could become available to the community with the establishment of Community Reinvestment Areas and the redevelopment of selected sites. Under Community Reinvestment Areas (CRAs), the redevelopment agency is required to allocate 10 to 20 percent of total tax increment revenues it receives (from CRAs) to affordable housing. In the event the City creates a new CRA, tax increment would be set aside for affordable housing.



## HOUSING ANALYSIS SUPPLEMENT

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### HOUSING DEVELOPMENT AND ANALYSIS RESOURCES

There are resources available to the City to facilitate housing strategies, evaluate housing initiatives, and develop new perspectives on housing affordability. Below is a brief description of applicable resources available to the City. Some tools may require the City to identify funding sources to support local programs.

#### MOUNTAINLANDS ASSOCIATION OF GOVERNMENTS

##### TECHNICAL ASSISTANCE TO GOVERNMENTS PROGRAM (TAG)

Technical assistance is available to local governments throughout Utah, Summit, and Wasatch Counties for plans and studies that proactively address growth related challenges. Competitive projects integrate transportation and land use in a meaningful way and align with the region's long-range plans.

##### AVAILABLE FUNDING

MAG appropriates up to \$1,000,000 annually depending on the number and quality of applications received. Assistance is provided in the form of consultant services procured by MAG on behalf of the local government. There is a local funding match requirement of 6.77%.

#### LAND USE ACADEMY OF UTAH (LUAU)

##### MISSING MIDDLE HOUSING TOOLKIT

The Land Use Academy of Utah (LUAU), is a statewide uniform and comprehensive online land use website resource to train, inform, and educate elected and appointed officials in statutory land issues and best planning practices. LUAU provides the Missing Middle Housing (MMH) Toolkit, where all communities in Utah can learn about, consider, plan for, and implement more housing options tailored to their city or town. The Toolkit is continually updated with new and enhanced resources.

#### STATE/FEDERAL PROGRAMS

##### OLENE WALKER HOUSING LOAN FUND

The Olene Walker Housing Loan Fund (OWHLF) is Utah's state affordable-housing fund. It's administered by the Department of Workforce Services' Housing & Community Development Division and governed by the OWHLF Board. The board has 14 voting members representing local government, lending, builders, rental housing, advocacy, manufactured/modular housing, rural interests, and transit-oriented development.

By law, OWHLF can fund acquisition, new construction, rehabilitation, land purchase, preservation of existing affordable units, predevelopment grants, mediation programs to prevent evictions, and certain pilots (e.g., low-income ADU loan guarantees; subordinate shared-appreciation loans). It provides grants or below-market loans, with interest based on ability to pay.

##### EXAMPLE PROGRAMS

- Multifamily Program: gap financing for 5+ unit rental projects (plus predevelopment grants).
- Rural Single-Family Home Land Revolving Loan: 0% subordinated land/lot-dev loans up to \$25k per home for households  $\leq 80\%$  AMI in rural Utah.
- Rural Single-Family Rehabilitation Assistance Grant (forgivable), SFRRP, and HomeChoice (for eligible disabled homebuyers via a partner nonprofit).



### **HOUSING CHOICE VOUCHER PROGRAM**

The Housing Choice Voucher (HCV) program (often called “Section 8”) is HUD’s primary rental assistance for low-income households. Vouchers are federally funded but administered locally by Public Housing Agencies (PHAs). In Utah, examples include the Housing Authority of Utah County and the Provo City Housing Authority.

Eligible households rent on the private market; the PHA pays a subsidy to the landlord and the tenant pays the rest. Tenant rent is typically ~30% of adjusted income (capped at 40% at initial lease-up if the unit rents above the payment standard). PHAs set payment standards—generally 90%–110% of HUD Fair Market Rents (or Small Area FMRs in some ZIPs)—per recent HUD guidance.

Eligibility is based on income limits, family size, and citizenship/eligible immigration status. By federal rule, at least 75% of households admitted each year must be extremely low-income ( $\leq 30\%$  of area median). Waitlists are common, and families may apply to multiple PHAs.

Housing Authority of Utah can serve as a resource for housing choice programs in Utah County.

