

Date: October 20, 2025
To: ULCT Legislative Policy Committee
From: ULCT Staff
Subject: MIHP 2.0 Matrix Draft

In response to state housing plan tactics #2, #6, and #26, which direct the state to expand funding for infrastructure that supports housing development and incentivize local governments to implement zoning reform, here is a draft approach that the co-chairs of the Commission on Housing Affordability are interested in pursuing. Within this approach, participating local governments would qualify for potential new infrastructure money and/or receive additional scoring prioritization for existing state grant money. All stakeholders agree on making compliance more objective and simpler, focusing on outcomes, and giving credit to meaningful ongoing actions. It is still under discussion what will happen to the current moderate-income housing plans (MIHP) which trigger eligibility for the state Transportation Investment Fund and for the “5th 5th” county-option sales tax for transportation.

Policy objectives	City-controlled actions (base points)	Market-led actions (extra points for partnership)
Centers	Approve plan for Wasatch Choice (WC) identified center or equivalent with housing	Approve a housing project in Wasatch Choice center/TOD with housing
	Approve a zone/MDA to facilitate a WC center or equivalent with housing	Approved housing project in WC center/TOD with housing underway (earn points each year that project is in progress)
	<i>Centers category example tactics: SAP, HTRZ, FHIZ, HOPZ, small area plan, Main St. redevelopment, other mixed use/center project</i> <i>Case studies: 50+ SAPs, 8 HTRZs to date, Logan, Millcreek Common, Vernal; centers toolkit</i>	
Affordability in general	Plan for a housing project with x% of units meeting affordability thresholds	Approve a housing project with x% of units meeting affordability thresholds
	Zone/MDA for a housing project with x% of units meeting affordability thresholds	Approved housing project with x% of units meeting affordability thresholds underway (x points per year that project is in progress)
	<i>Affordability category example tactics: HTRZ, FHIZ, HOPZ, HB37 density bonus, overlay zone, CRA, preferential buyer program, development agreement</i> <i>Case studies: South Jordan's Bingham Court, West Jordan's Jones Ranch DA</i>	
Deeply affordable	Zone/MDA allows for a project with units below 50% AMI	Approve a project with units below 50% AMI
	<i>Deeply affordable category example tactics: permanent supportive housing, transitional housing, income-restricted rental units</i> <i>Case studies: Ogden, Salt Lake City, South Salt Lake, West Valley City</i>	
Ownership	Plan for a housing project with x% of units resulting in owner occupancy	Approve a housing project with x% of units resulting in owner occupancy
	Zone/MDA for a housing project with x% of units resulting in owner occupancy	Approved housing project with x% of units resulting in owner occupancy underway (x points per year that project is in progress)
	<i>Ownership category example tactics: HTRZ, FHIZ, HOPZ, HB37 density bonus, overlay zone, CRA, preferential buyer program, development agreement</i> <i>Case studies: Draper SAP, Washington's SITLA project, West Weber & Nilson Homes</i>	
Housing variety (all)	Plan to allow for more than SF-D in a primarily residential area	Approve a project that allows for more than SF-D in a primarily residential area
	Zone/MDA to allow for more than SF-D in a primarily residential area	Approve a project with specific starter home products (SF-D, townhomes, condos)
		Approved project that allows for more than SF-D in a primarily residential area underway (x points per year that project is in progress)
	<i>Housing variety category example tactics: SB181 (no garage) project, UHIP/ HB572 (starter home req't) project, HB37 density bonus project, adaptive reuse, zoning flexibility in parking, setbacks, open space, or min. lot size in exchange for variety of units/other outcome</i> <i>Case studies: Ephraim lot size, Heber downtown overlay, Taylorsville's Taylors Villas, missing middle toolkit</i>	
Housing variety (High growth)	Plan for new housing units equivalent or more than state growth rate (2024: 1.9%) in one year	Approve new housing permits equivalent or more than state growth rate (2024: 1.9%) in one year

	Zone/MDA for new housing units equivalent or more than state growth rate (2024: 1.9%) in one year	
	<i>Housing variety: high growth category example tactics: Any type of housing unit qualifies so long as the community is permitting new units at a higher rate than the state average</i> <i>Data examples: Eagle Mountain, Lehi, Salt Lake City, Saratoga Springs, St. George</i>	
Public Investment	Local government invests local resources to support housing development	Public sector invests resources to support housing development
	<i>Public investment example tactics: CRA set-aside, fee reduction, TIF, infrastructure, public land, community land trust (CLT)</i> <i>Case studies: Moab CLT, Park City, Provo RFP for city-owned land, many RDAs/CRA's</i>	
Crisis intervention	Zone/MDA Allows for a crisis shelters	Approve a qualifying crisis shelter per HUD and OHS requirements
	<i>Crisis intervention example tactics: non-congregate micro-shelters, congregate and non-congregate family shelter, medically vulnerable population, domestic violence shelter</i> <i>Case studies: Cedar City, Logan, Midvale, Ogden, Richfield, Salt Lake City, Sandy, South Salt Lake, St. George, Tooele</i>	
"Recent actions"	Council passes resolution identifying actions in the last 5 years on the objectives (completed or in-progress)	Council passes a resolution identifying actions taken in collaboration with builders in the last 5 years on the objectives (completed or in-progress)
	<i>"Look-back" category example: Alexa City gets points for approving a qualifying homeless crisis shelter 3 years ago and approving a housing project last year</i>	
"Impractical"	Council passes resolution establishing that they are unable to meet the objectives; resolution equates to baseline eligibility but no extra credit	N/A
	<i>"Impractical" category example: "Existing development (affordability, centers, ownership, housing variety), & entitlements, redevelopment limits, environmental limits" (SAP model)</i>	

Additionally, here is how the math could work for the above metrics in two examples. We have also discussed having categories of "peer cities" (e.g. large city category, town category, etc.) that compete within their category for state prioritization.

Example 1: City A	Point	Example 2: City B	Point
City A plans for a Wasatch Choice (WC) center	1	City B plans for a Wasatch Choice (WC) center	1
City A enacts zoning to facilitate a WC center	1	City B enacts zoning to facilitate a WC center	1
City A offers a tactic in the WC center to promote affordability	1	City B offers a tactic in the WC center to promote affordability	1
City A offers a tactic in the WC center to promote ownership	1	City B offers a tactic in the WC center to promote ownership	1
City A has a tax increment financing mechanism to pay for infrastructure in the WC center	1	City B has a tax increment financing mechanism to pay for infrastructure in the WC center	1
City A and builder agree on % of units being affordable	1 (MLA)	City B and builder agree on all units being market-rate	0 (MLA)
City A and builder agree on % of units being owner-occupied	1 (MLA)	City B and builder agree on all units being rental	0 (MLA)
City A and builder agree on a variety of housing units within development	1 (MLA)	City B and builder agree on a variety of housing units within development	1 (MLA)
The scale of all plans would increase the quantity of housing units in City A by 2.5%	1	The scale of all plans would increase the quantity of housing units in City B by .1%	0
The scale of all zoning/MDAs would increase the quantity of housing units in City A by 2.5%	1	The scale of all zoning/MDAs would increase the quantity of housing units in City B by .1%	0
The scale of all approved projects would increase the quantity of housing units in City A by 2.5%	1 (MLA)	The scale of all approved projects would increase the quantity of housing units in City B by .1%	0 (MLA)
City A Total Points	11	City B Total Points	6
City A project is ongoing for 3 years, gets 11 points per year		City B project is ongoing for 2 years, gets 6 points per year	