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JULY 2024

# An Appetite for Housing Affordability

## Insights from Utah's Municipal Officials

# AN APPETITE FOR HOUSING AFFORDABILITY

## INSIGHTS FROM UTAH'S MUNICIPAL OFFICIALS

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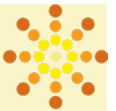
Since 1945, leaders, legislators, and community members have relied upon the **illuminating, independent, and nonpartisan public-policy research** produced by the Utah Foundation to support informed decision-making on topics that matter most. As a 501(c)3 with broad community support and a 60-member board, the Utah Foundation exists to empower **civic engagement as the foundation for enhanced quality of life for Utahns.**

## INTRODUCTION

The Utah Foundation’s vision is to encourage “Empowered civic engagement as the foundation for enhanced quality of life in Utah.” To accomplish this, its mission is to “Inform and engage with illuminating, independent, nonpartisan public policy research.” Given that housing was the top issue for voters in the 2024 Utah Priorities Project, there is perhaps no better topic on which to inform and engage Utahns.<sup>1</sup>

In broader response to this concern about housing, many in the public sector are attempting to utilize policy levers to help make housing more affordable in Utah. To understand these levers, this report explores – with the help of survey responses – the perspectives of municipal officials and staff concerning the provisioning for affordable housing in general. It then discusses how to best spark civic dialogue between municipal officials and residents about housing diversity and affordability. The report addresses general messaging strategies and techniques to address residential concerns while seeking to improve communication between residents, mayors, city council members, and city planners. Finally, the report concludes with a discussion of the type of housing diversity Utahns want in the present and may wish for in the future.

<sup>1</sup> The Utah Foundation, “Priced Out and Fed Up: Cost of Living and Political Dysfunction are Voters’ Top Issues,” April 30, 2024, <https://www.utahfoundation.org/wp-content/uploads/rr819.pdf>.



## HIGHLIGHTS OF THE SURVEY AND THIS REPORT

- “Affordable housing” is understood by municipal officials to mean a variety of things, from simply “low quality” and “dense” housing to more technical definitions based on local area median income. This likely parallels many residents’ perceptions.
- Municipal officials and staff recognize a shortage of diverse housing options and appreciate the need for accessory dwelling units (71%), encouraging “middle housing” (66%), and smaller lots (57%).
- Many municipal officials and staff seem to oppose Utah’s Moderate Income Housing Plan requirement, some of whom perceive it as a heavy-handed, state-level intervention that is less well-suited to rural and suburban municipalities.
- Many municipal officials and staff see the most substantial barrier to affordable housing as emanating from community opposition (56%).
- Most survey respondents (79%) say that municipal officials who pursue affordable housing over resident concerns face political consequences.
- Modifying the nature and content of the dialogue between municipal officials and communities can increase the availability of housing diversity in various communities across the state.

This report is directed toward multiple audiences. First, the report serves as a tool for policymakers to better understand their aggregated perceptions and community concerns while developing both the vocabulary and the strategies to address them. Second, this report encourages and informs developers hoping to construct diverse housing projects. It does this by providing insights into the thoughts of elected officials and municipal staff that may arise from residential policy concerns. Finally, this report is directed toward those very residents to generate a more informed and productive dialogue between them and their municipalities and developers when discussing the complex and often intertwined sets of political, social, and economic issues related to the provisioning for diverse and more affordable housing options.

## **SURVEY METHODOLOGY**

In the spring and summer of 2024, the Utah Foundation surveyed over 600 elected officials and housing-oriented municipal staff across the state. The online survey, sent via email, garnered about 100 responses and a response rate of more than 15%. The Utah Foundation sought responses from representatives of the 85 Utah cities with populations of roughly 5,000 or more. Representatives from 52 cities responded. The survey responses and analysis are included throughout this report.

## **MUNICIPAL PERSPECTIVES, EDUCATION, AND MESSAGING**

Nationally, municipal officials reveal that a top concern is the present cost of housing in their cities. According to a 2023 National League of Cities survey of municipal officials, 46% of respondents noted that increasing housing diversity (a variety of housing types existing across a spectrum of prices) constitutes a high priority. Coincidentally, 46% of respondents in the West chose either a lack of affordable units for low and very low-income individuals or a lack of affordable workforce housing as their top municipal concerns. Regionally, this was the highest total in the country.<sup>2</sup>

Similarly, Boston University conducted its Menino Survey of Mayors in 2022. This survey – which focused on the mayors of 118 U.S. cities having more than 75,000 residents – specifically explores economic opportunity, poverty, and well-being. Housing costs feature prominently in mayoral responses. In fact, 81% of mayors identify housing as one of the top two economic challenges facing their city.<sup>3</sup> Similarly, when asked how they might help alleviate poverty given an unexpected windfall of funds, the top two responses (58% and 56%, respectively) were “initiating rental assistance programs” and “homeownership programs.”<sup>4</sup> Simultaneously, most mayors noted that they were being held politically accountable for housing costs and general inflation to a much greater degree than they had control over.<sup>5</sup>

2 National League of Cities, “Housing Supply is a High Priority for Local Governments,” <https://www.nlc.org/resource/housing-supply-is-a-high-priority-for-local-governments/>.

3 Boston University Initiative on Cities, “Economic Opportunity, Poverty and Well-Being,” [https://www.surveyofmayors.com/files/2023/04/2022-Menino-Survey\\_Poverty-Safety-Report\\_Final.pdf](https://www.surveyofmayors.com/files/2023/04/2022-Menino-Survey_Poverty-Safety-Report_Final.pdf).

4 Ibid.

5 Boston University Initiative on Cities, “Economic Opportunity, Poverty and Well-Being,” [https://www.surveyofmayors.com/files/2023/04/2022-Menino-Survey\\_Poverty-Safety-Report\\_Final.pdf](https://www.surveyofmayors.com/files/2023/04/2022-Menino-Survey_Poverty-Safety-Report_Final.pdf).

Fortunately, numerous strategies exist to accomplish housing goals that can be employed by city or town officials and by housing developers. To employ these strategies locally, however, it is necessary to understand the perspectives of municipal officials in Utah, understand the process by which Utah's municipal officials are educated on housing issues, and understand the barriers to effective municipal messaging in Utah as they pertain to housing affordability and potential diversity.

## PERSPECTIVES OF MUNICIPAL OFFICIALS AND STAFF

The Utah Foundation asked several survey questions of municipal officials and staff to understand their perspectives on affordable housing in general. The questions seek to gain specific insight into the perceived definition of housing affordability, the most important aspects of affordability, support for various housing policies, and more specific support for Utah's Moderate-Income Housing Plan requirement.

### Affordable Housing Defined

The U.S. Department of Housing and Urban Development defines affordable housing as "housing for which the occupant(s) is/are paying no more than 30 percent of his or her income for gross housing costs, including utilities."<sup>6</sup> The Utah Foundation sought to determine whether that was the typical understanding of the term by using two open-ended questions to explore respondents' perspectives regarding affordable housing.

Elected officials and municipal staff were asked, "When you hear the term "affordable housing," what is the first thing that comes to mind?" The responses to this question highlight a significant concern over the lack of genuinely affordable housing. The consensus is that current market conditions, developer practices, and ambiguous definitions contribute to this issue. Some respondents also offer specific definitions and price points for what they may define as affordable housing. Many feel that broader systemic changes are needed to address the disparity between wages and current housing costs in the state. The role of government and developers in creating solutions is a recurring theme in responses to this question, with a strong sentiment that more accountability and policy effectiveness are required. Finally, a palpable concern exists for the welfare of lower-income and young households when attempting to afford housing absent modifications to local policy.

**Definitions and Understanding.** In spite of state law setting precise definitions according to household income levels, there is a wide range of interpretations regarding precisely what constitutes affordable housing.<sup>7</sup> Definitions presented by survey respondents include housing for those making 80% or less of area median income, smaller and more basic homes, or housing that costs 30% or less of take-home pay. It is also important to note that several respondents find the term ambiguous and broad, thus indicating a need for a more precise and standardized definition. Some respondents were focused on the confusion of others regarding the term, noting that it is often "misunderstood," while other respondents seemed to imply that the term is used as a "broad brushed platitude." One particularly interesting response noted a distaste for the term "affordable housing" and preferred a "balanced community" as a stated objective.

6 U.S. Department of Housing and Urban Development, "HUD User Glossary Archives," [https://archives.huduser.gov/portal/glossary/glossary\\_a.html](https://archives.huduser.gov/portal/glossary/glossary_a.html).

7 Utah State Legislature, 2020, [https://le.utah.gov/xcode/Title35A/Chapter8/35A-8-S2201.html?v=C35A-8-S2201\\_2020051220200512](https://le.utah.gov/xcode/Title35A/Chapter8/35A-8-S2201.html?v=C35A-8-S2201_2020051220200512).



**Housing Types and Preferences.** Respondents mention various housing types as potentially affordable. This includes starter homes, townhomes, apartments, duplexes, and other high-density housing options. That said, responses also provided a palpable preference for ownership (e.g., “owning a lot” and “more homeownership”) over renting, which is often associated with less social stability and higher long-term family costs. To accomplish this, respondents made explicit reference to smaller homes, mixed-use projects, and multifamily developments with deed restrictions embraced to maintain affordability. Curiously, there was less focus on basic increases in construction quantities to yield affordability with supply.

**Government and Policy.** Some respondents express frustration with current state government policies yet suggest that state laws alone cannot overcome market factors. Statements like “laws the State has put in place” and “stripping cities of power” illustrate this frustration with state policy and its relation to Utah’s current housing market. Conversely, some respondents issued calls for more effective governmental intervention, with some suggesting cost control, better financing for infrastructure, and forcing developers to participate in potential solutions.

**Housing Costs.** Several responses to this survey question mention specific price points or home sizes that are – or might be considered – affordable or attainable for lower-income households. Examples include “\$250,000” and “starting at \$300,000,” while other responses focus on size, noting that “1,200 square ft., 3 bed, 2 bath” might be defined as “affordable.”

**Developer and Market Influence.** Many respondents feel that developers prioritize profit, contributing to Utah’s lack of affordable housing. Statements like “Developers will ALWAYS put profit over affordability”

and “Developers are just lining their pockets” reflect this sentiment. Some responses call for holding developers accountable for creating affordable housing and passing savings on to home purchasers. Still, other respondents call out the legislature for shifting the blame for housing costs onto municipalities, while others simultaneously and explicitly blame municipal zoning policies. The high price of land is also noted as a barrier to affordable housing regardless of incentives that might exist.

**Affordability Issues.** In survey responses, there is a clear trend as many respondents believe affordable housing is non-existent or unattainable for the young people and young couples seeking it. Respondents noted that “There is no such thing” as affordable housing anymore, that such housing is “unattainable,” or that believing such housing even exists is “a fantasy.” These were not isolated characterizations of Utah’s current housing market. Economic factors also dominated this discussion with respondents noting that the “market does not allow for real affordability” anymore and that broader “macro-economic factors” drive the market independent of local realities.

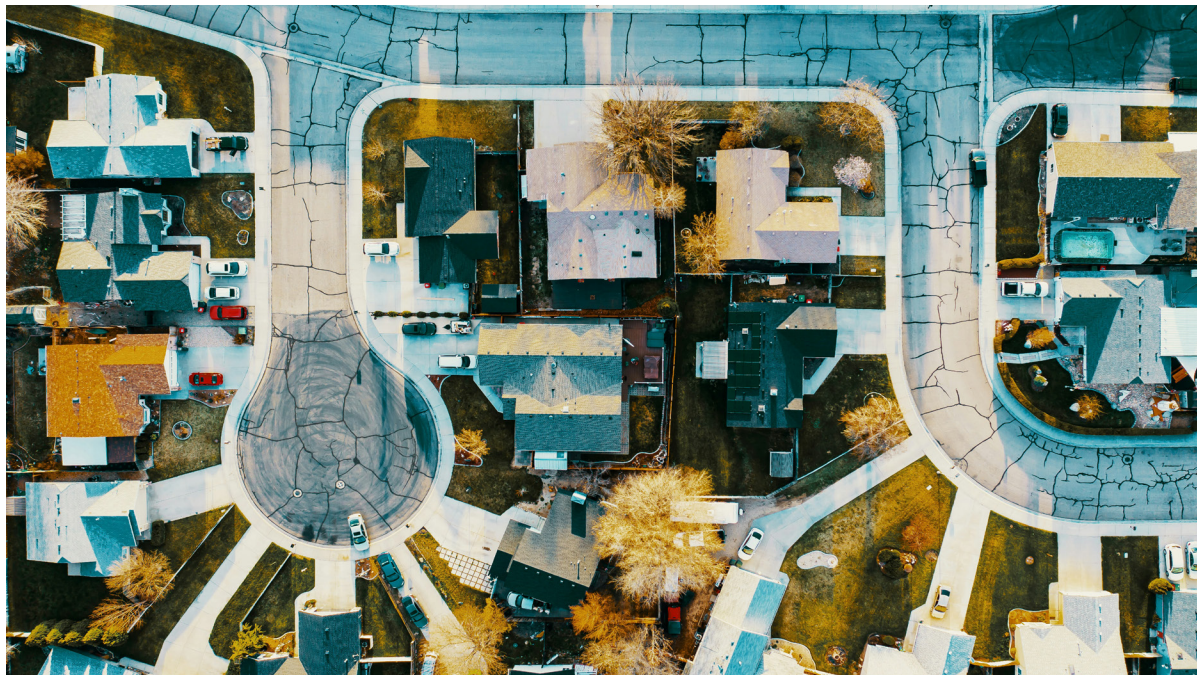
## The Most Important Aspects of Affordable Housing

The Utah Foundation then asked its second open-ended question. This question explored municipal officials’ perceptions regarding “the two or three most important aspects of affordable housing.”

The responses emphasize the importance of reducing costs, including housing prices, interest rates, and inflation, to achieve affordable housing. There exists a strong preference for smaller, well-built homes that maintain quality. Respondents express a need for varied housing types integrated into communities with a focus on homeownership to build household wealth. Integration of housing into a variety of neighborhoods, provisioning for infrastructure, and sufficient but simple housing quality are also critical factors in creating sustainable, affordable housing solutions for Utah. Developer practices and market factors, such as prioritizing profit and the impact of high interest rates, are also seen as significant barriers. Governmental intervention and balanced policies are noted as necessary to address these challenges.

**Affordability and Cost.** Respondents strongly emphasize the need to lower the cost of housing, utilities, and food. High costs in general (inside and outside the housing sphere) are perceived as a significant barrier to affordable housing. Examples of survey responses include “Lower the cost of housing” and “High costs, low pay, move-in money.” Many respondents also rightly note that high interest rates significantly impact affordability at present. Lower interest rates and higher inventory levels are seen as essential for making housing more affordable for Utah residents. Examples of responses include “Interest rates, inventory, and quality jobs that pay well.” Another respondent again explicitly notes the need for “Lower interest rates and less inflation.”

**Quality and Size.** Respondents also note a desire for affordable housing to maintain good quality despite being less expensive and characterized by smaller units. This includes being “Safe, well built, sustainable” and “Quality building standards, smaller sq. footage.” Respondents suggest smaller homes with more basic finishes as a way to achieve affordability while still providing quality housing.



**Housing Types and Integration.** Survey respondents also called for a wider variety of housing types integrated into communities rather than existing as socio-economically segregated. Examples of objectives include mixed-income developments and affordable housing integration into higher-cost areas. Examples of comments included “Housing integrated into medium to high-cost housing developments” and “Ensuring that each city has a wide variety of housing types across a spectrum of affordability.” The phrase “diversity of options” was specifically used to assert the need for a “variety of housing types and price points.” Many respondents also noted a preference for homeownership over renting, seeing it as a way to build equity and stability. Examples of comments included “Providing homes - not just apartments” and “Giving (an) opportunity for people to build equity in owning a home.”

**Location and Infrastructure.** Survey responses note that affordable housing needs to be in the right places – such as close to jobs and services. Examples of comments in this sphere include “Equitable location, equitable quality” and some noting that housing needs to be “Close to jobs, close to services, close to transportation.” Investment in infrastructure is also seen as necessary to support affordable housing, such as the specific assertion that we need to “Start investing in infrastructure outside of the I-15 corridor.”

**Market and Developer Influence.** Responses to this question also highlight the assertion that developers prioritize profit, contributing to Utah’s lack of affordable housing. Survey respondents also initiated a call for developers to build more affordable and smaller single-family homes rather than high-density units that simply maximize profit. Examples of responses include “Developers who put profit first” and the hope that “Developers building modest houses rather than maximizing density.” Some responses also suggest that governmental intervention, such as subsidies and incentives for developers, is necessary to achieve affordable housing. Examples of responses include making “Government subsidies available” and noting that “Builders need a carrot or stick to incentivize construction.”



**Government Policies and Market Factors.** Respondents highlight the need for balanced government regulations to ensure affordability without stifling the market. Examples of comments include “Free market, flexibility, avoiding overregulation and prohibitive requirements” as well as “Government regulations/restrictions, market forces, inventory.” Increasing the supply of single-family homes and addressing market demand is also seen as crucial. Examples of comments include, “High Density = High Prices...Increase supply of single-family homes to meet demand” and “Expanding the number of units available.” There were also responses made in reference to upzoning in order to allow single-family homes to be built on smaller lots. This is in spite of city officials generally not zoning for such things.<sup>8</sup> Further, it is clear that many respondents believe that current mortgage interest rates are substantially responsible for the state’s lack of home affordability. Simultaneously, other survey responses assert that many rents are higher than what a mortgage might be, almost downplaying the significance of mortgage interest rates and hinting at much more sweeping and systemic barriers to housing access.

## Support for Various Housing Policies

When asked about affordable housing and how to facilitate it, survey respondents were most supportive of zoning reform to allow for smaller lots (57%), building public/private partnerships (62%), encouraging accessory dwelling units (71%), and encouraging “middle housing” (66%). Middle housing is defined as housing that occupies the “middle” ground between large-lot, single-family homes and large apartment complexes. It offers the potential to increase the supply of housing, but at a scale that is less objectionable to most neighbors and with strong design quality that can improve upon neighborhoods.<sup>9</sup> The survey question did not define the term middle housing; instead, it left it up for interpretation. It is possible that some respondents believe that the term refers to middle-income housing, often referred to as “workforce housing.”

Respondents described themselves as less supportive of options such as reforming zoning for multifamily housing (37%), providing density bonuses (30%), streamlining the permitting process (25%), requiring inclusionary zoning (30%), and upzoning (28%). That said, “upzoning” and the more acceptably phrased “zoning reform to allow for smaller lots” are effectively the same.

Regarding Utah’s Moderate Income Housing Plan requirement (Utah Code 10-9a-407 and 17-27a-408), survey results were particularly decisive. Under the plan, “moderate-income housing” is defined as “housing occupied or reserved for occupancy by households with a gross household income equal to or less than 80% of the median gross income for households of the same size in the county in which the city is located.” For example, in 2023, Salt Lake County’s 80% AMI limit for a family of four was \$92,400, Utah County’s was \$87,600, Washington County’s was \$80,960, and Summit County’s was \$122,400.<sup>10</sup>

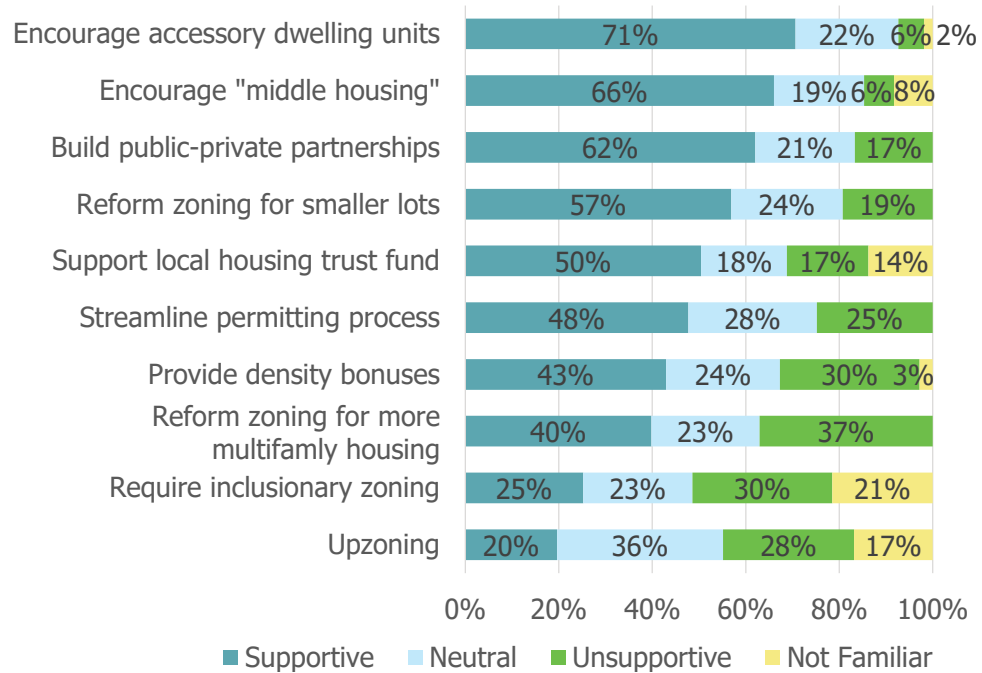
8 Envision Utah, “Fixing the Housing Crisis,” 2023, <https://envisionutah.org/attainable-housing>.

9 The Utah Foundation, Middle Housing Project, <https://www.utahfoundation.org/middle-housing/>.

10 Fannie Mae, Area Median Income Lookup Tool, <https://ami-lookup-tool.fanniemae.com/>. And Salt Lake County, Office of Regional Development, <https://slco.org/regional-development/housing-community-development/apply-for-grant-funding/income-guidelines>.

## Accessory Dwelling Units (ADUs) and middle housing are the most popular affordable housing options.

Figure 1: Survey question: “When thinking about affordable housing, how supportive are you in having your municipality enact or expand the following: supportive, neutral, unsupportive, not familiar with term.”



Source: Utah Foundation municipal officials survey.

State code mandates that municipalities “provide a realistic opportunity to meet the need for additional moderate-income housing within the next five years.” To do so, communities must “select three or more moderate-income housing strategies described in State code for implementation, including one additional moderate-income housing strategy for municipalities with a fixed guideway public transit station” and provide an implementation plan.<sup>11</sup> Municipalities must choose from a menu of 26 strategies, including “Rezone for densities necessary to facilitate the production of moderate-income housing” or “Demonstrate creation of, or participation in, a community land trust program for moderate-income housing.” Priority consideration for municipalities necessitates a minimum of five or six compliant strategies.<sup>12</sup>

Several representatives from cities with which the Utah Foundation spoke explained their personal opposition to Utah’s Moderate Income Housing Plan requirement. One said that their communities are “built out” or nearly so. Accordingly, easily following the requirements under the requirement does not seem likely. In fact, Ogden City officials recently spoke out on the topic.<sup>13</sup> It seems that negative opinions often focused on the diverse nature of cities being neglected by the nature of the requirement.

<sup>11</sup> Utah State Legislature, <https://le.utah.gov/xcode/Title10/Chapter9a/10-9a-S403.html>.

<sup>12</sup> Utah Department of Workforce Services, “Utah’s Dedication to Affordable Housing,” <https://jobs.utah.gov/housing/affordable/moderate/#:~:text=The%20Utah%20Code%20of%20Amendment,which%20the%20city%20is%20located.%E2%80%9D>.

<sup>13</sup> Tony Semerad, With land running out, Utah city seeks to ban most new apartments in key commercial zones, the Salt Lake Tribune, <https://www.sltrib.com/news/2024/07/05/with-land-running-out-utah-city>.

Given this, just over 36% of Utah Foundation’s survey respondents note that the plan is “hurting,” and only 14% assert that the requirement is helping. That said, and perhaps this is encouraging, the remainder of respondents are either unfamiliar with the requirement or neutral (a total of 50%). Comments made relating to this survey question tend to focus on the implementation’s overly bureaucratic nature and inefficacy.

**State vs. Local Control.** Open-ended survey responses to this question highlight a strong resistance to state-mandated influence placed upon municipal officials and their choices. Respondents noted that the policy might be back-firing and “pushing some in the opposite direction.” They also assert that the state-level requirement is very much a “one size fits all” requirement that is difficult or impossible to impose upon a diverse set of cities. In particular, one response noted that their municipality is already “built out,” with little physical space to comply with state requirements relative to other cities. Conversely, it is also possible that more rural communities lack existing restrictions that the state is attempting to eliminate. Given that, their options from which to choose are reduced relative to their urban counterparts.

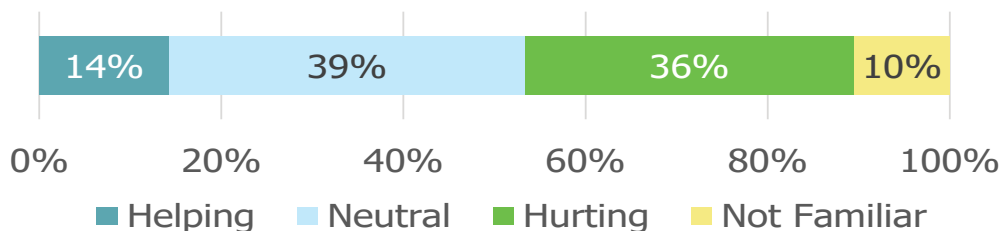
**Inequities and Unintended Consequences.** Survey respondents also note that bad actors exist in the current system, successfully feigning compliance while others genuinely seeking to comply are being unfairly penalized. It is also noted that the plan does not address “how developers respond to cost reductions,” such as seeking to increase profits rather than build more affordable housing. Another comment noted that some cities are being hurt, but little incentive is created for developers to “build owned small lot properties.”

**Suggestions for Improvement.** Survey responses noted that state-based data gathering and educational initiatives might be more productive than much less flexible reporting requirements for cities. Calls were also made to implement a more flexible moderate-income housing requirement that effectively considers municipal diversity. This would likely entail a separate set of policy options for urban, suburban, and rural communities tailored to general housing realities and existing (or absent) policies in these locales. The general perception that state policy is hurting rather than helping the housing situation in Utah is reflected in the response, noting that the plan is “just another way for the state to be mandating things that should be handled on a local level.”

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### Most municipal officials think the moderate-income housing plan requirements do more harm than good.

Figure 2: “Generally, around the state, what is your opinion of the Moderate Income Housing Report requirement in Utah Code (10-9a-407 and 17-27a-408)? Helping, Neutral, Hurting, Not familiar with this term.”



Source: Utah Foundation municipal survey.

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## THE EDUCATION OF MUNICIPAL OFFICIALS

One approach to facilitating affordable housing in Utah for municipal officials and developers might be to better understand how local officials come to their opinions and actions on the subject. The Utah Foundation survey asked them what informs their approach, the sources of housing-related information, and their perceived barriers to policy implementation. Finally, it is important to have a baseline of information regarding the cost and benefits of fostering affordable housing.

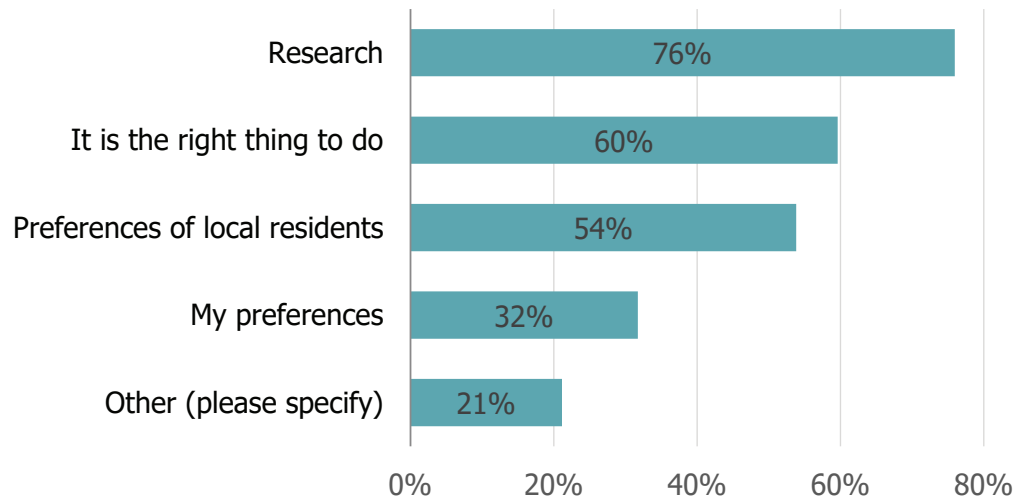
### What Informs Your Affordable Housing Preferences?

This survey question investigates the professional views of municipal officials about affordable housing. Most respondents noted that their professional views are based on research (76%). Roughly 54% said that their views are informed by residents' preferences, and just over 60% of respondents stated that their preferences are ethically driven by the reality that a policy option is "the right thing to do." Only 31% of respondents noted that their own personal preferences informed their views regarding affordable housing. This implies that more objective research is the primary driver of municipal opinion with regard to affordable housing and that any residential opposition is likely secondary, though possibly still significant.

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#### Municipal officials prioritize research and the right thing over individual preferences.

Figure 3: "What informs your professional view regarding affordable housing? (choose all that apply)."



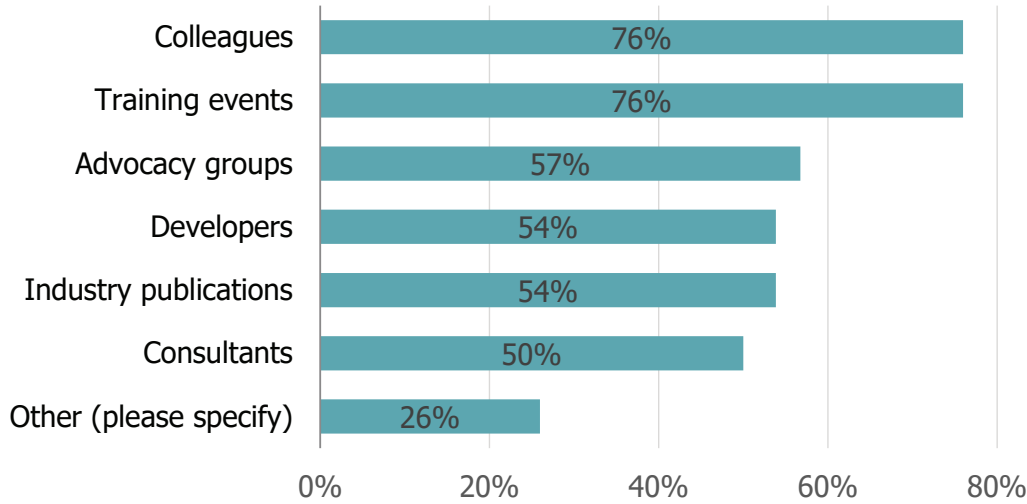
Source: Utah Foundation municipal survey.

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## Municipal officials get their knowledge from colleagues and training events.

Figure 4: “Where do you get your information about affordable housing? Check all that apply.”



Source: Utah Foundation municipal survey.

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## What are Your Sources of Housing Information?

When asked where they received their information about affordable housing, municipal officials overwhelmingly noted training events and colleagues as sources (76% for each). Industry publications and real estate developers were noted as sources slightly less regularly, at 54% each, while consultants and advocacy groups were sources of information for 50% and 57% of respondents, respectively. This result again highlights the general reliance on possibly more objectively derived insights when municipal officials are exploring the topic of affordable housing.



## Perceived Obstacles to Affordable Housing

When asked about the most significant obstacles to increasing affordable housing, the most common response was “community opposition” by over half of the respondents (56%). The next most common responses were financing barriers (35%) and insufficient infrastructure capacity (27%). A shortage of builders and materials was also noted as significant by (27%) of respondents. In descending order of significance, the demand for larger homes (26%), land use/zoning obstacles (20%), and internal political opposition (19%) were also noted as factors adversely influencing affordable housing availability.

This, in combination with the above responses, highlights what can be perceived as a disconnect between residents and municipal officials. While some community opposition to specific projects can certainly be productive, if literature and consultants are the primary drivers of municipal opinions in favor of affordable housing and “community opposition” still exists, then it would seem that existing messaging at least sometimes fails to bring the two groups into agreement.

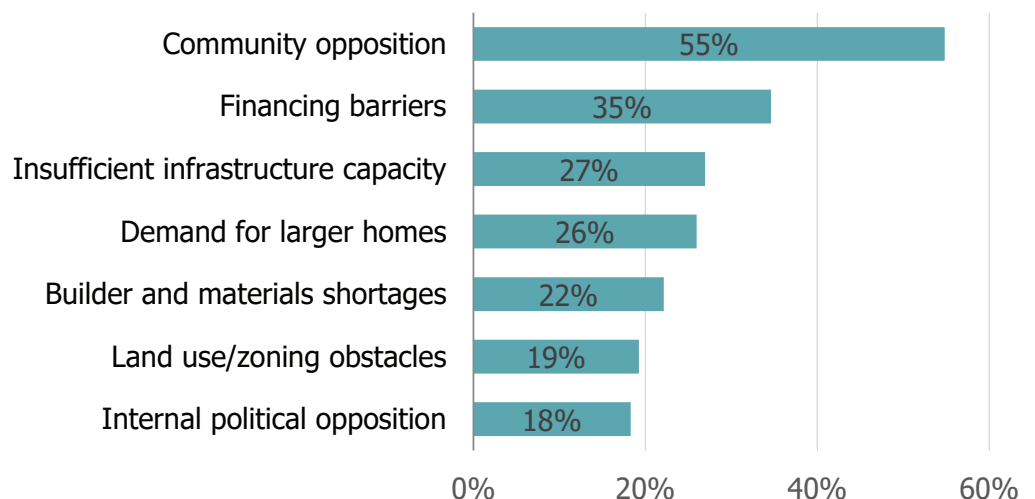
## Costs and Benefits of Fostering Affordable Housing

Noting its diverse nature, a direct and transparent discussion of both the benefits and costs of affordable housing is likely to be a good foundation for understanding the apparent division between what appear to be municipal preferences and at least occasionally perceived residential opposition. For example, affordable housing costs can be divided into those that are primarily explicit and implicit. There are expenses associated with incentivizing builders to construct such housing, and there may be costs for local infrastructure expansion, road usage and maintenance, and localized water usage. Implicit costs to residents may be the loss or moderation of previous neighborhood character with housing diversity, a more varied

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### Opposition to affordable housing emanates from the community.

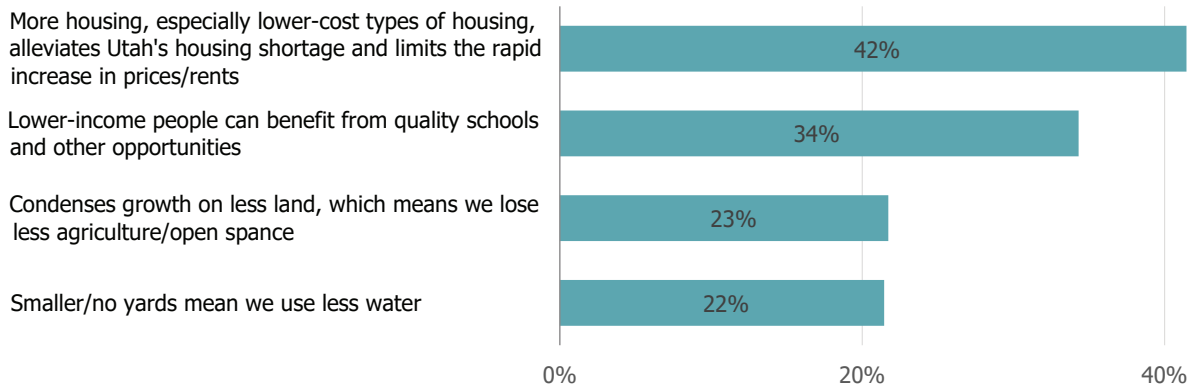
Figure 5: “What are the two most significant obstacles to your municipality increasing its affordable housing? Choose two only.”



Source: Utah Foundation municipal survey.

## Benefits of housing diversity include slowing price increases?

Figure 6: “What are the benefits of allowing greater housing variety?”



Source: Envision Utah Values Messaging Guide

socioeconomic landscape in certain areas, or blocked mountain views from new building height limits. Given this, a very important part of persuading those who may be opposed to more diverse housing options is making it very clear that benefits emanating from affordable housing can overcome the costs. It is also important for municipal officials to recall that research indicates that the most vocal residents attending city council meetings do not generally represent the preferences of the general population.<sup>14</sup>

A recent survey by Envision Utah highlights the perceived benefits of housing variety. Each listed percentage represents the frequency with which each choice is selected as a top three option by respondents. Perhaps not surprisingly, the top result is more housing, lower-cost housing, and slowing rapidly increasing rents. The second highest result is the reality that, with affordable housing and housing diversity across various zip codes, lower-income residents will benefit from higher-quality schools and other opportunities that are historically geographically determined. Third is the reality that geographically condensed population growth means that fewer open spaces and agricultural lands are lost to development. This reality also means that land is preserved for future growth rather than used inefficiently in the present.

In addition to the more immediate benefits, there are also long-term benefits to fostering affordable – and particularly ownable – housing options. Home affordability and ownership are also associated with lower levels of homelessness, higher educational attainment rates in children, superior educational outcomes, and higher levels of household wealth.<sup>15</sup> These may result in lower municipal expenditure on the social problems associated with the opposite scenarios. Funds could then be reallocated to increase open space, improve streets, improve schools, or otherwise increase quality of life.

<sup>14</sup> Strong Towns, “Who is the ‘Public’ at Public Meetings?,” 2018, <https://www.strongtowns.org/journal/2018/8/27/who-is-the-public-at-public-meetings>

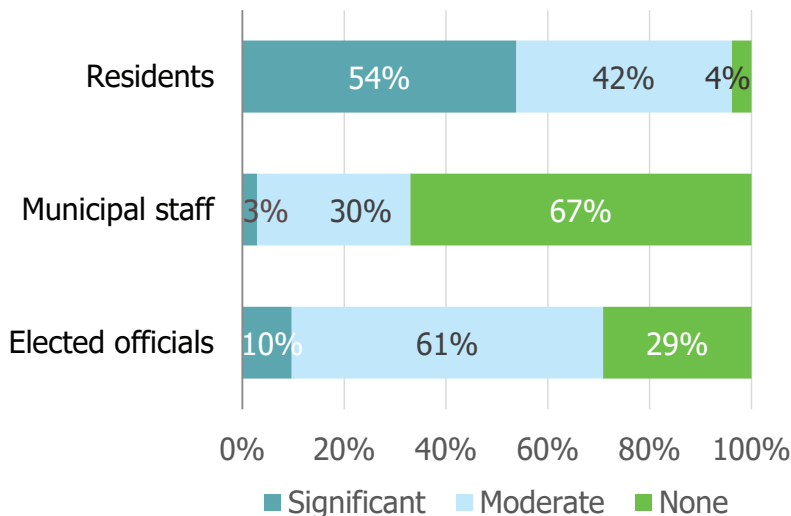
<sup>15</sup> Utah Foundation, “Moving Utahns Toward Homeownership: Benefits, Rates, Affordability, and Obstacles,” 2024, <https://www.utahfoundation.org/reports/moving-utahns-toward-homeownership/#:~:text=The%20origins%20of%20Utah's%20housing,during%20peak%20household%20formation%20years.>

## MESSAGING TO MUNICIPALITIES

In a politicized environment, sometimes words can begin to carry a positive or negative charge or even become buzzwords dissociated from their meanings. For example, the term “affordable housing” can create images of cheap government-built blocks of rental units. That said, as highlighted in the Utah Foundation’s survey respondents’ definitions of affordable housing, the term can mean many things that often differ across individuals, groups, and time. Municipal officials using possibly loaded language can sometimes result in less affordable housing and less housing diversity. It may, therefore, be better to discover and prioritize neutral or positive language that conveys facts unladen from negatively impactful political biases. To better understand how to use this language effectively, it is important to examine the perceived sources of opposition to affordable housing, the political consequences of ignoring these sources, and the desire for broader state intervention in policymaking. After addressing these, this report explores alternatives to historically utilized language.

### Residents often push back against affordable housing.

Figure 7: “Is there vocal pushback in your city from these groups regarding affordable housing?”



Source: Utah Foundation municipal survey.

### The Sources of Pushback Against Affordable Housing

About 61% of survey respondents note that affordable housing opposition emanates to a “moderate” degree from elected officials. Another 10% indicated that “significant” opposition came from elected officials. Conversely, 67% of respondents noted no opposition from municipal staff, while 30% noted “moderate” opposition from this group.

Nearly 54% of respondents indicated significant opposition from residents, and 42% reported moderate opposition from the same group. Only about 4% of respondents stated no opposition to affordable housing from residents. These figures highlight that municipal officials perceive that affordable housing opposition emanates not primarily from within their ranks but from those they represent.



## Consequences of Ignoring Residential Concerns

The potential political consequences of ignoring residential concerns about affordable housing are noted in survey responses. In fact, 78% of respondents said they strongly or somewhat agreed that municipal officials face such consequences. Only 8% of respondents somewhat or strongly disagreed that political consequences face officials who ignore residential concerns about affordable housing. Given the general anticipation of political consequences in the presence of the above-described resident pushback in the face of affordable housing policy, it is likely that affordable housing policy is curtailed, even given the objective nature of municipal research on the subject.

## The Desirability of Political Cover from the State

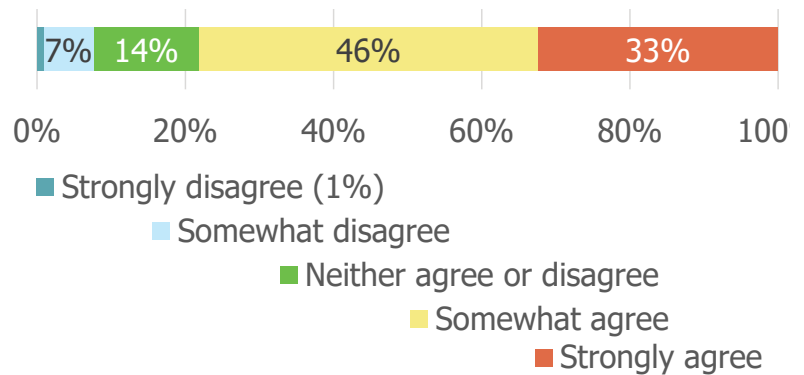
Developers and municipal officials unable to provide affordable housing due to residential concerns may benefit from broader state-level legal interventions. The Utah Foundation recently spoke with a Utah legislator in a leadership position who suggested that elected officials at the city and county levels would often “welcome political cover” for affordable housing. Legislators could provide political cover for local elected officials facing opposition from constituents threatening their elected positions and potentially the long-term welfare of the municipality in question or even neighboring municipalities. Of course, such protections necessitate both a state’s willingness to potentially accept objections from local municipalities that may feel imposed upon and a willingness to accept potential blowback from voters at the state level who may feel that their opinions and rights have been ignored or usurped.

That said, in a particularly striking survey result, when asked if they might welcome additional state-mandated regulations to provide cover for housing policy to encourage housing diversity and affordability, nearly 65% of respondents responded “not at all,” while 27% accepted the possibility “moderately.” Only 8% noted they would “very much” welcome such state-level intervention.

In fact, the very idea of the need for “political cover” is offensive to some respondents. For example, one said that “local government is responsible to the people they elect and reflect the view of those people... political cover is insulting to the people and those properly elected local officials...”

## Many municipal officials acknowledge the consequence of ignoring residential concerns.

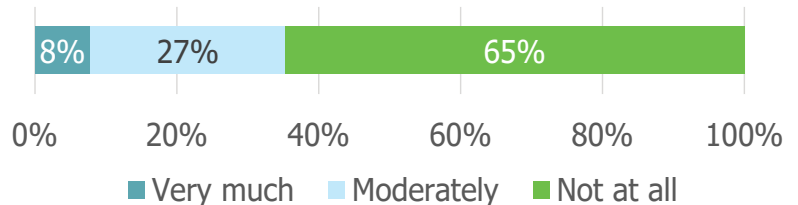
Figure 8: “Do you agree or disagree with the statement: ‘Municipal officials who pursue affordable housing over resident concerns face political consequences.’”



Source: Utah Foundation municipal survey.

## Many municipal officials do not want state involvement in local policy.

Figure 9: “Would you welcome additional state-mandated regulations to provide municipal officials with “guidance” or “political cover” for increasing housing density and affordability?”



Source: Utah Foundation municipal survey.

## Enhanced Messaging to Achieve Municipal Results

Constructing a messaging strategy to enhance the dialogue between municipal officials, developers, and residents can serve to facilitate affordable housing. Envision Utah has worked in this sphere, and the Utah State Legislature has allocated \$1 million toward this process via the Utah Workforce Housing Advocacy.

To create examples of how simple vocabulary changes might alter or improve the broader message of policymakers in search of increasingly diverse and affordable housing, Envision Utah surveyed Utahns to explore the efficacy of various options. While they are quick to note that the messages are not meant to be embraced verbatim, they suggest that the broader employment of various similar terms and phrases are likely to resonate with Utahns given their survey results.<sup>16</sup>

*“The people who work in your community, including teachers, firefighters, and police officers, should have access to housing they can afford in your community. More small-lot homes, townhomes, duplexes, and apartments can create this affordable housing for your community members.”*

Envision Utah notes that the above message is effective because it avoids the term “density,” as survey respondents found it less palatable, and emphasizes choice, variety, and options. It also focuses on housing as a fundamentally family and community-based issue rather than something tied to socioeconomic class or status.<sup>17</sup> The message also clearly emphasizes the public safety sector of society on the theory that opposition to housing for these groups is likely to have broader unpalatable consequences for the community.

*“More housing, especially lower-cost types of housing, alleviates Utah’s housing shortage and limits the rapid increase in prices/rents.”*

Similarly, Envision Utah notes that the above statement appeals to those concerned about housing access and affordability. The statement also alludes to the reality that more affordable housing impacts home prices and rents outside the “affordable” sphere. Further, the statement polled particularly well with those who self-described as opposing growth.<sup>18</sup>

*“If we share growth across all our communities by adding more housing options with well-planned transportation and quality open space, we can keep housing costs down, reduce how much time we spend in a car, and preserve quality of life for more Utah families.”*

This messaging approach effectively highlights the direct cost-related benefits of affordable and diverse housing while noting the necessity of augmenting housing policy with things like transportation infrastructure. However, it also emphasizes broader and more peripheral quality-of-life benefits such

<sup>16</sup> Envision Utah, “Talking to Utahns: Values Messaging Guide,” 2023, <https://static1.squarespace.com/static/5c059ead36099b1445c1d246/t/62a2572a0eb06f161c923d2a/1654806348432/Growth+Messaging+Guide+2022.pdf>.

<sup>17</sup> Ibid.

<sup>18</sup> Ibid.

as parks and walkable communities while addressing the commonly stated concerns about growth.<sup>19</sup> Notably, the above message subtly gives some credence to resident concerns and does not dismiss them.

“When we add more housing options in all of our communities, we give more Utahns the chance to be part of strong communities and benefit from great schools.”

Envision Utah notes that the above message is compelling as it appeals to values emphasizing community and family. It also appeals to neighborliness and the desire for fairness in society.<sup>20</sup> The statement also emphasizes child welfare in its reference to schools.

Considering the above, it is important to recall that Utah demographics constantly change, just as residential concerns may change over time. Given this, the preferred messaging techniques may need to be revisited periodically and evolve over time.

### Messaging that Caters to What Utahns Want

The interests of present and future Utahns should concern Utah’s elected officials and city planners as they formulate development plans for their municipalities. In that sphere, the primarily desired housing type should likely top the list of concerns.

Utah Foundation research suggests that aesthetics strongly drives that decision and that the appearance of a single-family home or units appearing to be a

#### Utahns’ housing preferences are largely based on aesthetics.

Figure 10: “Would you welcome additional state-mandated regulations to provide municipal officials with guidance for increasing housing density and affordability?”

	Influenced me positively	Influenced me negatively	Had no influence
It appeared to be a single-family house.	81%	6%	14%
It appeared to be a multi-family house.	40%	37%	23%
It had a less prominent garage/parking.	30%	17%	53%
It was a large multi-family development.	15%	67%	18%

Source: Utah Foundation municipal survey.

19 Envision Utah, “Talking to Utahns: Values Messaging Guide,” 2023, <https://static1.squarespace.com/static/5c059ead36099b1445c1d246/t/62a2572a0eb06f161c923d2a/1654806348432/Growth+Messaging+Guide+2022.pdf>.

20 Ibid.

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## Style and size matter when accepting housing diversity.

Figure 11: Question: “Which other factors were important in choosing the picture(s)?”

	“Important”
Style	72%
Scale (size compared to other homes)	62%
Setback from the road	35%
Other (open-ended)	17%

Source: Utah Foundation municipal survey.

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small multi-family home is a positive influence on acceptance.<sup>21</sup>

Similarly, style and scale can also increase the acceptability of higher levels of housing diversity, and messaging should also be centered around these factors.

If a home appears to be a single-family home, is stylish in that it fits in with the surrounding neighborhood, and is not dramatically larger or smaller than surrounding homes, it is much less likely to face neighborhood opposition.<sup>22</sup>

That said, it is important to remember that household preferences change, which can complicate matters for elected and other municipal officials in understanding the needs and desires of Utah’s citizenry. For example, in the early months of the pandemic, surveys suggested

that families with children in school were more interested in detached homes with larger yards.<sup>23</sup> Given the reduced options for enjoying outdoor space during lockdowns, this makes sense. Perhaps tellingly, and more recently, most Americans who have either recently purchased a home or are considering a purchase prefer single-family detached housing over other housing types. This could be a function of affordability, however, as those with a serious preference for other housing types are priced out of those as well. Only about 15% would prefer single-family attached housing – often considered middle housing.

In addition to changing preferences, both demographics and affordability can change. Millennials may find themselves more able to purchase homes as interest rates decline, and the boomer generation may age into a circumstance in which the realities of aging make their large homes less desirable.

## CONCLUSION

This report is a resource for elected officials, municipal staff, developers, and other Utahns in three distinct ways. First, it provides a better understanding of opinions within municipalities. Second, it provides a better understanding of information acquisition strategies adopted by municipalities. Finally, it offers a discussion of how municipalities might best present their own objectives in an environment sometimes opposed to affordable housing.

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21 Utah Foundation, “Middle Housing Study, Part III: Utahns’ Development Preferences,” January 11, 2022, <https://www.utahfoundation.org/reports/middle-housing-study-part-iii-utahns-development-preferences/>.

22 Ibid.

23 Utah Foundation, “Is the Middle Missing?,” January 2022, <https://www.utahfoundation.org/wp-content/uploads/rr795.pdf>.



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