

Moving to Utah County?

The real numbers, the official links, and a checklist for your first 60 days. Every number has a source you can check yourself. The little numbers point to the source list on page 6.

Stockton Farnsworth RE/MAX Associates **Call or text 801-664-3370**



Numbers checked October 13, 2026. Prices and rates change, so check the date. **Newest copy:**
teamutahcommercial.com/move-guide

+15,914

people Utah County added in one year (July 2024 to July 2025), the most of any Utah county and about 36% of the state's growth¹

\$524,000

median home sale price in Utah County, August 2026, up 4.3% from \$502,500 a year earlier²

7.4%

average 30-year fixed mortgage rate on Oct 8, 2026. It changes every week³

64 days

on the market until sale, August 2026²

4.2 months

of supply, with 3,396 homes for sale in August 2026²

4.45%

Utah's flat state income tax rate for 2026⁴

7.45%

sales tax in all six towns in this guide. Groceries are taxed at 3%⁵

13.12¢

average home electricity price per kWh in Utah, vs 18.31¢ nationwide (July 2026)⁶

22.6 min

average commute in Utah County, vs 26.4 minutes nationwide (2020–2024 average)⁷

1 What a home costs per month, plus coming from California (page 2)

2 Six towns, side by side (page 3)

3 The school district change (page 4)

4 Roads, rail and what's changing when (page 4)

5 Your first 60 days (page 5)

6 Buying a new build (page 5)

7 Official links and every source (page 6)

How I wrote this guide: I stick to facts you can check. I don't rate or rank schools or neighborhoods. I link to the official sources so you can look up any address yourself.

1 What a home costs per month

This is the math on Utah County's median-priced home: \$524,000 in August 2026². Your numbers will be different. Use this to plan, then get real quotes from a lender.

DOWN PAYMENT	CASH DOWN	LOAN AMOUNT	PRINCIPAL + INTEREST PER MONTH
20% down	\$104,800	\$419,200	about \$2,902
10% down	\$52,400	\$471,600	about \$3,265
5% down	\$26,200	\$497,800	about \$3,447
3.5% down	\$18,340	\$505,660	about \$3,501

My math: a 30-year fixed loan at 7.4%, Freddie Mac's average on Oct 8, 2026³. Rates change every week. A year earlier (Oct 9, 2025) the average was 6.3%, and the same 20%-down loan would have been about \$2,595 a month.

Property tax: Utah only taxes 55% of a main home's value

Utah takes 45% off the value of your primary residence before it figures the tax⁸. Example, using Lehi's main tax area (final 2025 rate 0.8373%)⁹:

$\$524,000 \times 55\% \times 0.8373\% =$ about **\$2,413 a year**, or **\$201 a month**.

Each town's rate is different, and rates can differ inside a town. See page 3.

Put it together (20% down, in Lehi)

\$2,902 principal and interest + \$201 property tax = about **\$3,103 a month**

That's before homeowners insurance, HOA dues (if the home has them) and mortgage insurance (if your loan needs it). Those vary too much to guess, so get quotes.

Coming from California?

	CALIFORNIA	UTAH
State income tax	1% to 12.3% (2025), plus 1% more on taxable income over \$1 million ¹⁰	4.45% flat (2026) ⁴
Home electricity, July 2026	33.61¢ per kWh	13.12¢ per kWh ⁶
Regular gas, week of Oct 5, 2026	\$6.227 a gallon	\$4.417 a gallon (Rocky Mountain region) ¹¹

More people moved to Utah from California than from any other state: 13,772 people in 2022–2023, while 8,013 moved the other way¹². The Rocky Mountain gas region is Colorado, Idaho, Montana, Utah and Wyoming¹³. This isn't tax advice; ask a tax pro about your own situation.

2 Six towns, side by side

Four Utah County towns, plus two next door in Salt Lake County that a lot of Utah County buyers also look at. Every town uses the same sources.

	Eagle Mountain	Saratoga Springs	Lehi	American Fork	Herriman	Riverton
County	Utah	Utah	Utah	Utah	Salt Lake	Salt Lake
People, July 1, 2025 ¹⁴	66,557	61,397	95,313	41,020	63,282	47,395
Change in one year ¹⁴	+8.5%	+7.4%	+2.4%	-0.2%	+1.5%	+1.5%
Land area (square miles) ¹⁵	50.43	23.23	28.11	11.20	21.63	12.58
New one-unit homes permitted, 2025 ¹⁶	1,148	1,522	829	190	401	89
Average commute, minutes (2020-24) ¹⁵	32.3	28.7	23.7	23.3	27.1	24.8
2025 property tax rate (main tax area) ⁹	0.9377%	0.8169%	0.8373%	0.8736%	1.0826%	1.0052%
Tax on a \$500,000 main home, per year (my math)	\$2,579	\$2,246	\$2,303	\$2,402	\$2,977	\$2,764
... per month	\$215	\$187	\$192	\$200	\$248	\$230
Sales tax ⁵	7.45%	7.45%	7.45%	7.45%	7.45%	7.45%
School district from July 1, 2027 ^{17,18}	Lake Mountain	Lake Mountain	Aspen Peaks	Aspen Peaks	Jordan	Jordan

- **Tax rates can differ inside the same town.** One Eagle Mountain tax area that includes the Firefly Public Infrastructure District had a 2025 rate of 1.2721%⁹. Always ask for the exact rate on the home you're looking at.
- **Tax math:** home value × 55% × rate. These are the final 2025 rates from the state's 2025 rate book, the newest one posted. 2026 rates may be different.
- **Prices:** the median sale price was \$524,000 in Utah County and \$554,990 in Salt Lake County in August 2026²¹⁹.
- **One-unit homes** are homes built for one household, as the Census Bureau counts them. Herriman and Riverton are in Jordan School District, which isn't part of the Alpine split (page 4).

Comparing towns?

Call or text me, Stockton Farnsworth with RE/MAX Associates, at 801-664-3370. I'll pull what's for sale in the towns you like, with the tax rate for each home.

3 The school district change (facts only)

Alpine School District runs its schools through June 30, 2027. On July 1, 2027, three new districts take over¹⁷:

- **Aspen Peaks:** Alpine, American Fork, Cedar Hills, Highland and Lehi, plus the Utah County part of Draper.
- **Lake Mountain:** Cedar Fort, Fairfield, Eagle Mountain and Saratoga Springs, plus unincorporated Utah County west of Lehi.
- **Timpanogos:** Lindon, Orem, Pleasant Grove and Vineyard.

Some school boundaries may change where they cross the new district lines¹⁷. Herriman and Riverton are in Jordan School District, which isn't part of this split¹⁸.

I don't rate or rank schools. To check any address, use the district's own website and the Utah School Report Card at reportcard.schools.utah.gov²⁰.

4 Roads and rail

- **Mountain View Corridor:** a 4-mile freeway stretch opened in December 2025, between 2100 North in Lehi and Porter Rockwell Boulevard²¹.
- **2100 North freeway, Lehi:** a 2.8-mile freeway link between I-15 and the Mountain View Corridor (\$621 million), under construction through late 2028. UDOT estimates it will save about 12 minutes each way at rush hour²¹.
- **Pioneer Crossing:** new lanes opened May 4, 2026, adding 50% more capacity on the 4.5 miles between Lehi and Saratoga Springs. Work continues through late 2026²².
- **FrontRunner 2X:** 26.1 miles of double track, for trains every 15 minutes at rush hour and every 30 minutes all day. Construction is planned for 2027 through 2030, depending on a federal grant²³.

What's changing, and when

DECEMBER 2025 Mountain View Corridor freeway stretch opened	MAY 4, 2026 New Pioneer Crossing lanes opened	LATE 2026 Pioneer Crossing work wraps up
JULY 1, 2027 Three new school districts take over from Alpine	2027 TO 2030 FrontRunner 2X construction, if the federal grant comes through	LATE 2028 2100 North freeway in Lehi expected to finish

These are the plans from UDOT, UTA and the school districts. Dates and costs can change.

5 Your first 60 days

- ☐ **Vehicles:** title and register them in Utah within 60 days²⁴.
- ☐ **Emissions test:** Utah County and Salt Lake County both require one for vehicles that qualify. Check whether yours needs one before you register²⁵.
- ☐ **Driver license:** with a valid out-of-state license, you'll take a 25-question open-book knowledge test, and a driving test may also be required. Bring proof of identity, your Social Security number, proof of your Utah address and your current license²⁶.
- ☐ **Keep your 45% tax break:** if the county assessor mails you a residential property declaration (form PT-19A), sign it and return it within 90 days⁸.
- ☐ **Schools:** look up your exact address on the district's own website. Boundaries may shift when the new districts start in 2027¹⁷.
- ☐ **Utilities:** call your city to start water, sewer and garbage, and ask which power and natural gas companies serve your address.

6 Buying a new build?

- ☐ Ask the builder how they work with buyer's agents, before your first visit.
- ☐ Read the builder's contract with your agent before you sign.
- ☐ Get your own inspections.
- ☐ Get the HOA documents and fees in writing.
- ☐ Get the list of what's included vs. what's an upgrade, and the build timeline, in writing.
- ☐ Ask for the property tax rate on that exact lot. Special districts can raise it (see page 3).

First-time buyer help on new homes

Utah Housing Corporation's program lets first-time buyers borrow up to \$20,000 toward a newly built home no one has lived in, priced at \$450,000 or less. You must qualify for a Utah Housing mortgage through a participating lender. Funds last until they run out, so ask a lender whether money is left²⁷.

Want this worked out for a real address or budget?

Call or text me, Stockton Farnsworth with RE/MAX Associates, at 801-664-3370. I'll pull what's for sale, the tax rate and the official school links for that home.

7 Check it yourself

Official places to look up any address or rule yourself:

School report cards	reportcard.schools.utah.gov	New school districts (Alpine split)	alpineschools.org
Jordan School District	jordandistrict.org	Vehicle registration and emissions	dmv.utah.gov
Driver license	dld.utah.gov	Property tax and the 45% break	tax.utah.gov
Utah County Assessor	utahcounty.gov/Dept/Assess	Salt Lake County Assessor	slco.org/assessor
Road projects	udot.utah.gov	First-time buyer programs	utahhousingcorp.org

Sources (all checked October 13, 2026; links are clickable in the digital copy)

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3. Freddie Mac, Primary Mortgage Market Survey and history file (Oct 8, 2026). freddiemac.com/pmms
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10. California Franchise Tax Board, 2025 Form 540 booklet. ftb.ca.gov
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12. IRS Statistics of Income, state-to-state migration data, 2022-2023. irs.gov
13. U.S. Energy Information Administration, PADD regions (Rocky Mountain = PADD 4). eia.gov
14. U.S. Census Bureau, Vintage 2025 city population estimates, Utah (May 2026). www2.census.gov
15. U.S. Census Bureau QuickFacts, the six towns. census.gov
16. U.S. Census Bureau, Building Permits Survey, 2025, places in the West. www2.census.gov
17. Alpine School District, New School Districts. alpineschools.org
18. Jordan School District, Cities. jordandistrict.org/resources/cities
19. Utah Association of REALTORS, Local Market Updates by county, Aug 2026. ucaor.com
20. Utah State Board of Education, Utah School Report Card. reportcard.schools.utah.gov
21. UDOT, new 2100 North freeway connection in Lehi (Mar 18, 2026). connect.udot.utah.gov
22. UDOT, new Pioneer Crossing lanes (May 1, 2026). connect.udot.utah.gov
23. UDOT, FrontRunner 2X federal grant (Aug 7, 2026). connect.udot.utah.gov
24. Utah Division of Motor Vehicles, Registering Your Vehicle. dmv.utah.gov
25. Utah Division of Motor Vehicles, Inspections. dmv.utah.gov/register/inspections
26. Utah Driver License Division, Regular Driver License (Original). dld.utah.gov/regular-original
27. Utah Housing Corporation, First-Time Homebuyers Assistance Program (New Construction). utahhousingcorp.org

Stockton Farnsworth is a real estate agent with RE/MAX Associates. Call or text 801-664-3370. Equal Housing Opportunity. Numbers were checked October 13, 2026, and they change: mortgage rates and gas prices every week, market numbers every month. "My math" means a simple calculation from the sources listed. Nothing here is a promise about future home values, rates or taxes, and it isn't tax, legal or lending advice. I don't rate or rank schools or neighborhoods.