



HOUSING & **Community** DEVELOPMENT



Mission

The **Housing and Community Development Division** supports communities across the state by:

- Closing funding gaps for affordable housing
- Building local capacity
- Funding vital public services and infrastructure

From rural water systems to utility assistance for low-income families, we are committed to improving quality of life for Utah residents.



Core Areas of Service

- Public Services
- Rural and Tribal Initiatives
- Community Development
- Affordable Housing



Public Services

- **Community Services Block Grant (CSBG)**
 - Appropriation from the U.S. DHHS to help communities address poverty
- **Earned Income Tax Credit (EITC)**
 - The Federal IRS EITC is a refundable federal income tax credit for low to moderate income working individuals and families
- **Emergency Food Assistance (EFA)**
 - Supports emergency food agencies, including nonprofits and AOG's, with the costs of providing emergency food services
- **Home Energy Assistance Target (HEAT)**
 - Year-round energy assistance for eligible low income households throughout Utah
- **Weatherization Assistance Program**
 - Assist low-income individuals and families reduce energy costs and increase comfort and safety in their homes



- HCD coordinates **CIB** and **CDBG** funding with the AOG's for rural planning initiatives
- The **Navajo** and **Uintah Basin** Revitalization Funds were created to:
 - Maximize the long term benefit of oil and gas severance taxes derived from lands held in trust by the Federal Government for the:
 - **Navajo Nation**
 - **Ute Tribe of the Uintah and Ouray Reservations**
 - Promote cooperation and coordination between the state, its political subdivisions and the tribe

Rural and Tribal Initiatives



Community Development

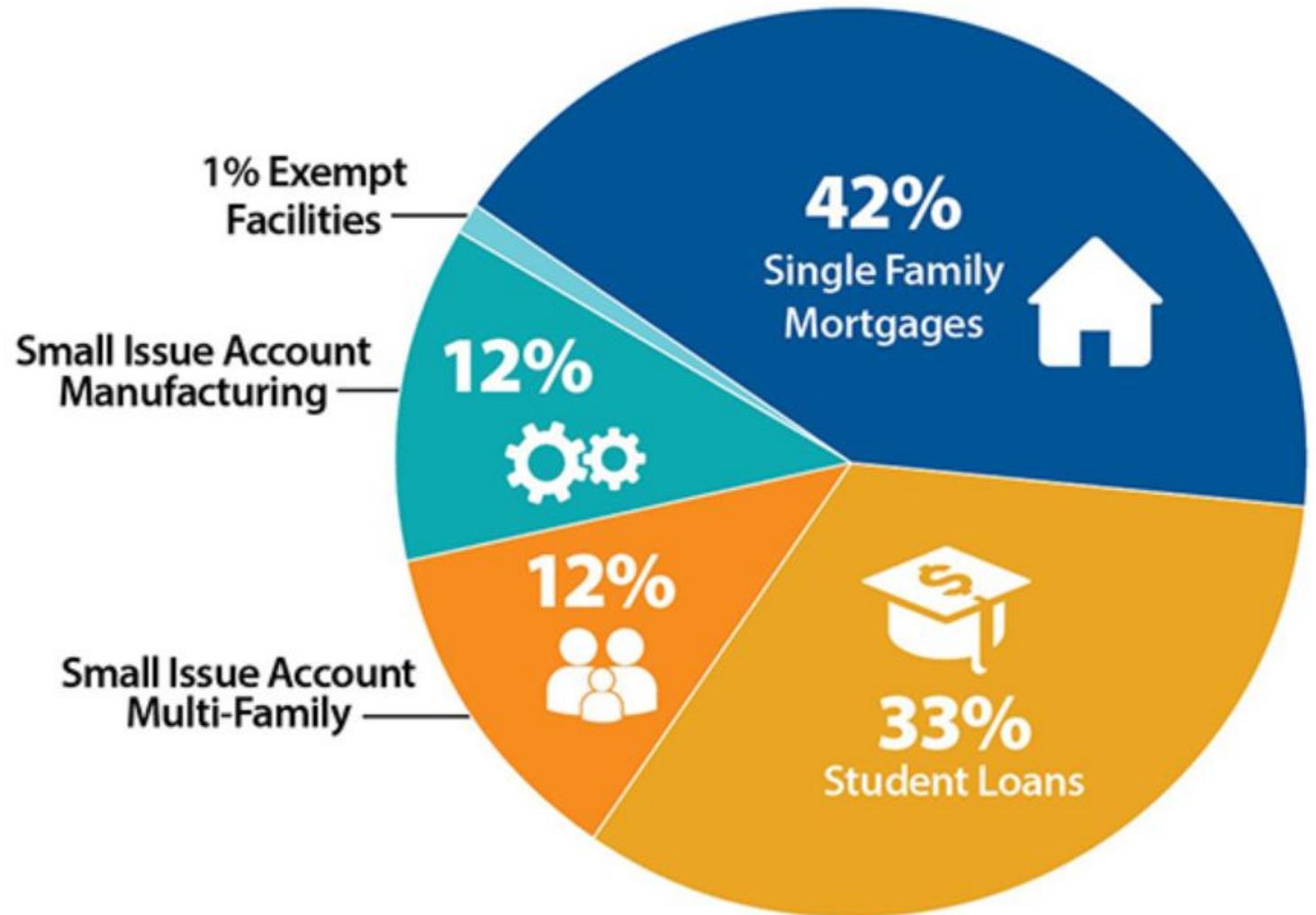
- **Community Development Block Grant (CDBG)**
 - Provides grants to cities of fewer than 50,000 people and counties of fewer than 200,000
 - 15 municipalities and 3 counties receive a direct CDBG allocation from HUD
- **Community Impact Fund Board (CIB)**
 - Offers loans and grants to communities impacted by mineral resource development
- **Private Activity Bond (PAB)**



Private Activity Bond (PAB) Program

PAB is Utah's tax-exempt bonding authority creating a lower cost, long-term source of capital under the Federal Tax Act of 1986.

- The Federal Government allocates over \$37 billion per year to states on a per capita basis
- Each state establishes its usage priorities by statute
- The **Utah State Legislature** has distributed our volume cap into various allotment accounts
- 11 member board ([35A-8-2103](#))



- **Olene Walker Housing Loan Fund**
- **Section 8 Landlord Incentive**
 - Encourages landlords to participate in the Housing Choice Voucher Program by offering financial incentives
- **Moderate-Income Housing**
- **The Utah Affordable Housing Compliance Database**
- **Support the Commission on Housing Affordability**

Affordable Housing



Olene Walker Housing Loan Fund (OWHLF)

- OWHLF supports quality affordable housing options that meet the needs of Utah's individuals and families
 - Program for the **development of housing** that is affordable for very low-income, low-income and moderate-income persons as defined by the Department of Housing and Urban Development (HUD)
- The OWHLF is just one of many tools developers may need to make affordable housing projects pencil and serves primarily as a gap financier
- Oversight of the funds provided by the OWHLF Board
 - Board comprised of 14 voting members as outlined in [35A-8-503](#)



Olene Walker Housing Loan Fund (OWHLF)

FY24-FY26 the majority of state funding is appropriated to OWHLF with direct award legislative intent to specific initiatives:

- Afforda - Affordable Housing Acquisition/Pre-Development Loan Fund
- Habitat for Humanity - Critical Home Repair
- Housing Solutions Foundation - Shared Equity Revolving Loan Fund
- Utah Housing Corporation - First Time Homebuyers Assistance Program
- Utah Housing Preservation Fund
- Utah Association of Counties - Affordable Housing Technical Assistance
- Utah League of Cities and Towns - Affordable Housing Technical Assistance



Olene Walker Housing Loan Fund (OWHLF)

- **HCD contracts funding from OWHLF with the Associations of Governments (AOGs)**
 - Single Family Housing Rehabilitation
 - Rural Housing Single Family Revolving Loan Fund
- **Small portion of state funding utilized for required match of federal programs**
- **HUD federal programs**
 - Home Investment Partnership Program (HOME)
 - National Housing Trust Fund (HTF)



HUD Federal Funding for Affordable Housing

- **HOME Investments Partnership Program**
 - Provides formula grants to states and localities that communities use in partnership with local nonprofit groups
 - Funds a wide range of activities including building, buying, and/or rehabilitating affordable housing for rent or homeownership, or
 - Provides direct rental assistance to low-income people
 - **HOME allocations in Utah:**
 - Davis County
 - Ogden
 - Provo City
 - Salt Lake County
 - Salt Lake City
 - State of Utah
- **National Housing Trust Fund (HTF)**
 - HTF is an affordable housing program intended to complement existing Federal, state, and local efforts to build and maintain affordable housing for low-income families and individuals.



Other State Funding

- **Moderate Income Housing**
 - Planning Tools
 - Reporting
- **Shared Appreciation Loan Program**
 - Housing Affordability Modification (2025 S.B. 262)
 - Administered through OWHLF
 - RFP in development and will be released through state purchasing within the next month



Olene Walker Housing Loan Fund (OWHLF) Federal and State Gap Funding Outcomes

YEAR	OWHLF ASSISTED UNIT COUNT	TOTAL PROJECT UNITS
2016	82	939
2017	209	1,847
2018	99	758
2019	133	1,353
2020	126	1,046
2021	100	1,017
2022	57	437
2023	194	1,246
2024	75	684
2025	67	797
TOTAL	1,142	10,124

Affordable Housing Coordination

HCD is actively working with stakeholders to identify areas and opportunities to restructure, consolidate, and make improvements.

- Affordable Housing Programs
 - State funding and policy coordination
 - UHC
 - Grantees
 - AOG's
- Board support and coordination
 - Commission on Housing Affordability
 - Olene Walker Housing Loan Fund
 - Private Activity Bond
- Alignment with recommendations identified in the [Statewide Strategic Housing Plan](#)
 - Final Plan Due: December 2025



- **January 2024**
 - Streamlined legal representation for Olene Walker
- **March 2024**
 - HCD collaborated with UHC to create one application for Olene Walker, LIHTC, and PAB
 - 4% LIHTC and PAB
 - 9% LIHTC and OWHLF
- **June 2024**
 - Implementation of standardized documents
 - Loan documents (HotDocs) for contracts funded by multiple sources
- **June 2025**
 - Instituted fundamental revision of policies and procedures
 - Implementation of Quality Control process
 - Olene Walker board will approve proposed revisions in July

**Progress
made in
Streamlining
and
Efficiencies**





**WORKFORCE
SERVICES
HOUSING & COMMUNITY
DEVELOPMENT**

