Utah's Habitat for Humanity Homeownership Funding

Economic and Community Development

Requester Information

Legislator Name: Vickers, Evan J.

Created Date: January 27th 2026 **Submitted Date:** January 28th 2026

Section 1: Requester Details

Description:

This funding request addresses the state's affordable housing crisis. By combining legislative funding with community contributions, grants, and ReStore revenue, Habitat ensures no homeowner pays more than 30% of their income on housing. The funding will enable Habitat to pursue larger projects, such as multi-family housing, and tackle challenges like upfront construction costs, in-house mortgage delays, and high land costs. This investment fosters long-term affordability, stability, and generational wealth, creating stronger, more resilient communities statewide. Habitat for Humanity affiliates across the state will likely be at different stages of construction. 90% of this funding will be used for land acquisition, infrastructure (utilities, roads, etc.), building materials, and design, and 10% will assist with project delivery.

Legislative designee contact information:

Name: Kory Holdaway

Organization: Habitat for Humanity

Position: Habitat Lobbyist and Habitat Executive Director

Section 2: Funding Information

How will the appropriation be used?

Category	One-time		Ongoing
Personnel Services	2026: 2027:	$0.00 $0.00	$0.00
In-State Travel	2026: 2027:	$0.00 $0.00	$0.00

Category	One-time		Ongoing
Out-of-State Travel	2026: 2027:	$0.00 $0.00	$0.00
Supplies and Equipment	2026: 2027:	$0.00 $0.00	$0.00
Technology Purchases	2026: 2027:	$0.00 $0.00	$0.00
Infrastructure/Capital Investments	2026: 2027:	$0.00 $5,000,000.00	$0.00
Other Charges/Pass Thru	2026: 2027:	$0.00 $0.00	$0.00

Expenditure Total

One-time 2026	One-time 2027	Ongoing 2027
$0.00	**$5,000,000.00**	**$0.00**

Funding Sources:

General Fund

Amount Requested:

2026 (One-time)	$0.00
2027 (One-time)	$5,000,000.00
2027 (Ongoing)	$0.00

Revenue Total

One-time 2026	One-time 2027	Ongoing 2027
$0.00	**$5,000,000.00**	**$0.00**

Is this a multi-year project?

No

Is this project scalable if the Legislature does not fund the full requested amount?

Yes

A short explanation describing how the project might be scaled?

Yes, this request could be scalable, realizing that a reduction in funding will mean a reduced number of affordable homeownership units can be constructed.

Section 3: Agency Information

Subjects:

Economy

01938

Agency:

063 / Governor's Office of Economic Opportunity

Type of entity to receive pass-through funding:

Government Not For Profit

Grant recipient

No

Requested Direct Award Grant Recipient

Section 4: Performance Outcome Measurement

Who would benefit the most from this request (who is the target audience)?

Utahns making 30 – 80% of the Average Median Income will have additional units available for purchase. Over 159,300 households in Washington, Iron, Utah, Wasatch, Summit, Tooele, Salt Lake, Davis, Weber, and Box Elder counties have incomes between 30% and 80% of the Area Median Income.

What is this project or program intended to accomplish?

This request will increase the numbers of homeowners in Utah, especially in Utah's rural communities. According to the Kem C. Garnder Policy Institute, Utah's housing shortage is likely to increase. U.S. homeowners have an average net wealth that is 400% higher than that of renters with similar demographics and earnings, and home equity represents the largest proportion of wealth (34.5%) for U.S. households. The lack of homeownership units has driven up home prices, locking out a significant portion of Utahns from increasing their net wealth and the overall health of the Utah economy. Children of low-income homeowners are 11% more likely to graduate from high school and are 4.5% more likely to complete post-secondary education than children of low-income renters. Homeowners can leverage their housing wealth to finance post-secondary education for their children, especially lower- and moderate-income households. For lower- and moderate-income households, a $10,000 increase in housing wealth raises the probability of college attendance by 14%. Utah's technology sector relies on an educated workforce and growing from within is the most efficient way to ensure future needs are met. (https://www.habitat.org/our-work/impact/research-series-outcomes-associated-with-homeownership)

How will the Legislature know whether the project or program achieved its intended purpose?

success of this program can be measured in the short term through updates by Habitat for Humanity on the efforts within the first 12-24 months of approval of the funding. Regular updates on project milestones and progress toward reducing housing costs for families will provide transparent, measurable outcomes. By enabling families to achieve homeownership, this initial investment fosters generational self-sufficiency through equity building and financial stability. These outcomes create a foundation for stronger, more resilient communities and break the cycle of housing insecurity for future generations.

Section 5: Other Supporting Documents

Intent Language Documents

Previous Funding Documents

https://cobi.utah.gov/2025/1/issues/23577

Full Time Employees

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