UTAH DIVISION OF HOUSING &
COMMUNITY DEVELOPMENT

2026

Annual Report



Housing & Community Development

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Message from the State Housing Coordinator

On behalf of the Division of Housing and Community Development, I'm pleased to share our annual report for state fiscal year 2026, along with a look at the progress we've made on new programs and initiatives established by the Legislature during the 2026 session.

Our goal is to help produce housing that will allow Utahns to thrive in the communities where they choose to live. We are embracing Gov. Cox's goal of 35,000 starter homes and 174,000 total homes built in Utah from 2024-2028. We believe that no child who is born and educated in Utah should have to leave the state to afford to buy a home.

We have many achievements to celebrate, including the development of 1,172 affordable multifamily units through the Olene Walker Housing Loan Fund, 3,038 units planned through Private Activity Bonds, and over 970 single-family loans. Single-family housing production, however, remains behind pace: only 7,412 starter homes were produced through the first quarter of 2026, about half our goal for that time frame. Utah still faces an estimated shortage of 40,000 housing units, and home prices continue to climb faster than wages. Too many approved developments are waiting on infrastructure – water lines, sewer systems, and roads – that must be built first.

While housing development can feel slow, we have already made remarkable progress with the new resources provided by the Legislature. We awarded the first $67 million from the Affordable Housing Infrastructure Grant fund, projected to produce over 2,700 units in Salt Lake County. The State Housing Partnership Fund's first $100 million in loans is expected to be awarded in 2026. The first 50 acres of surplus state land will convert to starter-home projects by year's end, with hundreds more acres identified for future use.

The division also completed its transition into the Governor's Office of Economic Development pursuant to HB 68 passed in the 2026 legislative session. This change brings together housing policy, community development, and housing and infrastructure investment into one office for greater coordination, transparency and accountability. Dedicated staff moved people, programs, and statutory authority without any disruption to service.

We are grateful for the Legislature's continued partnership and investment, and for the trust Utahns place in this work. We look forward to reporting additional progress in the year ahead.



Steve Waldrip, State Housing Coordinator

Division of Housing and Community Development Introduction

Following passage of 2026 H.B. 68, the Division of Housing and Community Development (DHCD) completed a full transition from the Department of Workforce Services to the Governor's Office of Economic Development while maintaining uninterrupted program delivery. This included enactment, renumbering, and amendment of governing statutory provisions; transfer of division personnel and functions; and consolidation of housing and community development programs into a single office to better align housing policy, economic development, and state investment strategy.

MISSION

The Division of Housing and Community Development partners with local governments, nonprofits, and housing developers to expand and preserve attainable housing across Utah. We do this by leveraging public and private resources, providing technical assistance, and investing in the infrastructure communities need to support sustainable growth.

VISION

We envision a Utah where housing is within reach for every family, and every community has the housing supply and infrastructure it needs to grow and thrive for generations to come. Guided by the State Housing Strategic Plan, this future is built through lasting partnerships, housing development statewide, easier access to resources, and communities equipped for long-term, healthy growth.

FOUR FUNCTIONAL PILLARS



State land and infrastructure

State-owned property partnerships · Infrastructure funding for water, sewer and transportation to support attainable housing



Affordable housing

Olene Walker housing loan fund · Section 8 landlord incentive program · Moderate-income housing · Deeply affordable housing · Private activity bonds



Community development

Community development block grant · Community impact board · Navajo and Uintah Basin revitalization funds · Investment, reinvestment, and development zones



Tools and compliance

WebGrants online grant management · Environmental review · Technical assistance

This annual report is organized around the statutory reporting requirements that govern the work of the Division of Housing and Community Development, ensuring that the Legislature and the public receive a complete and transparent accounting of the division's activities, investments, and outcomes throughout fiscal year 2026. It also includes updates on new programs and initiatives established under legislation passed in 2026, reflecting progress made through the current calendar year. The report is presented in four sections:

1. State Housing Strategic Plan Implementation

Progress toward the goals and priorities set out in the State Housing Strategic Plan, the guiding framework for the state's approach to housing supply, affordability, and coordination across agencies and jurisdictions.

- Implementation and Housing Data Analysis

2. State Land and Infrastructure

Efforts to identify, invest in, and support the land and water, sewer, roads, and related infrastructure that make new and attainable housing possible.

- Affordable Housing Infrastructure Grant (AHIG)
- State Housing Infrastructure Partnership (SHIP)
- State Surplus Land Program (SSLP)

3. Affordable Housing Development and Reporting

Direct funding and financing programs, the projects and partners they supported, and the statutorily required metrics that document their impact.

- Housing supply programs
    - Olene Walker Housing Loan Fund (OWHLF)
        - Economic Revitalization and Investment Fund - Rural Housing Fund
    - Pass-through funding - direct legislative appropriations through OWHLF
- Pass-through funding - direct legislative appropriations through intent language
- Private Activity Bonds (PAB)
- Homeless Housing and Services Grant Programs
- Moderate Income Housing (MIH) Reporting and Database

4. Community Development and Initiatives

Broader work supporting local communities, including partnerships, technical assistance, and initiatives that extend beyond direct housing production but remain central to building communities capable of sustaining long-term growth.

- Community Development Block Grant (CDBG)
- Community Impact Board Fund
    - Throughput Infrastructure Fund
- Revitalization funds
    - Navajo Revitalization Fund (NRF)
    - Uintah Basin Revitalization Fund (UBRF)

ACHIEVEMENTS

- **Consolidated statewide housing functions into a single division**. Completed a full transition from the Department of Workforce Services to the Governor's Office of Economic Development while maintaining uninterrupted program delivery.
- **Elevated the state's housing leadership structure.** H.B. 68 also formalized the State Housing Coordinator position.
- **Advanced new land and infrastructure programs from statute to execution**, convening boards, adopting program administrative rules, and releasing an RFQ to launch the qualification process for prospective partners.
- **Advanced the 2025-2029 Utah Consolidated Plan** for federal funding through the U.S. Department of Housing and Urban Development, setting priorities across CDBG, the Emergency Solutions Grant, HOME Investment Partnerships, the National Housing Trust Fund, and Housing Opportunities for Persons With AIDS, targeting new affordable housing production and community infrastructure investment.

CHALLENGES

- **Utah ranks as the tenth most expensive housing market**; however, housing affordability is a signature issue for Gov. Cox, the State Housing Coordinator Steve Waldrip and the Utah Legislature.
- **Building more starter homes requires municipalities and developers to first develop new regional infrastructure** — sewage treatment, water lines, and transportation — before homes can be built.
- **Rural areas continue to face limited capacity** to develop affordable housing due to staffing shortages and, in some cases, municipal resistance to allowing affordable housing in their communities.
- **High land and construction costs** reduce the number of attainable and affordable units that can be created with available funds and resources, even where experienced partners exist.

For additional information about the Division of Housing and Community Development, visit housing.utah.gov or contact Steve Waldrip, State Housing Coordinator at swaldrip@utah.gov.

For program specific information, contact:
Housing and Community Development Programs: Tricia Davis Winter at tadavis@utah.gov
State Land and Infrastructure Programs: Matt Meyer at mrmeyer@utah.gov

Housing Strategic Plan Implementation



Plan Implementation Update

The Governor's Office of Planning and Budget, in partnership with the division, created the Utah Housing Strategic Plan as required by Utah Code § 63N-24-104. The plan lays out 50 tactics to expand housing supply and affordability across the state, organized into three tiers: Top Priority Tactics, Priority Tactics, and Additional Tactic Recommendations. This update summarizes where implementation stands today.

The 2026 General Session resulted in four bills that enabled three of the plan's top-priority tactics and one additional priority tactic.

Since the plan's adoption, seven of 15 priority tactics are in active implementation or in progress. The remaining 8 priority tactics are ready to advance, but require continued legislative and executive branch engagement to move forward.

Beyond the priority tier, 41 additional tactics remain pending, awaiting funding, legislative action, or agency initiation.

AT A GLANCE

Tactics	Total	Active Implementation	In Progress	Pending
Top Priority Tactics	**5**	**2**	**1**	**2**
Priority Tactics	10	2	2	6
TOTAL PRIORITY	15	4	3	8
Additional Tactics	35	0	0	35

TACTICS ACTIVE DUE TO LEGISLATIVE ACTION

Streamlining State Housing Administration
Per 2026 H.B. 68 and House Concurrent Resolution 14 (2025), the state is consolidating and streamlining how the executive branch administers housing programs, and has assigned the new housing division to coordinate federal, state, and other funding for regional housing projects.

Expanding Infrastructure Funding for Housing
2026 H.B. 492 expands funding for an infrastructure revolving loan fund that supports station area plans and new master-planned developments, repayable by development.

Allowing Detached Accessory Dwelling Units
2026 S.B. 284 requires cities and towns to allow detached accessory dwelling units (ADUs), with reasonable local considerations for infrastructure capacity, parking, and public safety and health, an important step toward more "missing middle" housing options.

LEGISLATIVE PROGRESS AND NEXT STEPS

Early progress has come primarily through the 2026 State Legislature, which enacted four of the five priority tactics now active. Continued progress on the plan's remaining tactics, particularly the Top Priority and Priority tiers, will depend on sustained attention from the Legislature, executive agencies, local governments, and community partners in the sessions and budget cycles ahead.

The following priority housing plan tactics require legislative action:

- Secure ongoing funding for a low- or zero-interest loan fund for affordable housing acquisition and development
- Reauthorize existing state affordable housing tax credits by removing statutory sunset dates
- Incentivize local zoning reforms tied to starter homes, missing middle housing, and station area plans
- Require long-term deed restrictions on publicly funded affordable housing
- Establishing minimum, reasonable regulation of short-term rentals statewide
- Amending state land use law (LUDMA) to elevate housing production and affordability as core goals
- Creating a statewide overlay zone allowing by-right starter home designs in higher-density areas

Housing Data Analysis

The Utah Housing Strategic Plan Metrics dashboard tracks 14 statewide metrics tied to the Utah Housing Strategic Plan. The Governor's Office of Planning and Budget administered the dashboard in fiscal year 26, and it has since transitioned to the Division of Housing and Community Development, which now maintains it and uses it to monitor progress toward the state's housing goals. The metrics are organized into four categories:

- Affordable Housing
- Market Overview
- General Housing Supply
- Housing Location and Connectivity

Of the 14 metrics, 9 currently have reportable statewide data; the remaining 5 are under development as the division works with partners to establish reliable data sources and reporting methodologies for each.

For a deeper analysis of Utah's housing market, the Kem C. Gardner Policy Institute's State of the State's Housing Market: 2025-2026 report provides statewide market data and trend analysis that complements the division's dashboard metrics.

STATE OF THE STATE'S HOUSING MARKET 2025-2026

Metric	Statewide	As of	Note
Deed Restricted Units	**32,227**	Dec 2025	*Affordable rental units at or below 60% AMI*
Deeply Affordable Units	**16,918**	Dec 2025	*Units at 0-60% AMI*
Cost Burdened Renters	**46.0%**	Jan 2026	*Pay >30% of income on housing*
Cost Burdened Owners	**22.0%**	Jan 2026	*Pay >30% of income on housing*
New Utah First Homes	**7,412**	Apr 2026	*Against goal of 35,000 by end of 2028*
Share of Utahns Priced Out	**74.2%**	Apr 2026	*Cannot afford the median-priced home*
Corporate Ownership	**3.3%**	Dec 2025	*For-rent units owned by 100+ unit investors*
Infrastructure Deficiencies	**Under development**	Apr 2025	*No data source currently available*
Total New Units Permitted	**54,060**	Apr 2026	*Permitted since Jan 2024*
Total C of O Issued	**Under development**	Apr 2025	*No data source currently available*
Vacant Public Parcels	**Under development**	Apr 2025	*Excludes SITLA, US Forest Service, BLM*
City/Town Center Units	**165,454**	Jan 2026	*Units planned in designated centers*
Housing Mix	**n/a (chart)**	Jan 2026	*Data available for urban counties only*
Home Price vs. Income	**Under development**	Apr 2025	*No data source currently available*

SUMMARY

- **New units permitted.** 54,060 new housing units have been permitted statewide from January 2024 to April 2026, with activity concentrated along the Wasatch Front.
- **Cost burden.** As of January 2026, 46% of Utah renters and 22% of Utah homeowners spend more than 30% of their income on housing. Renters carry roughly double the burden rate of owners, with the highest concentrations in southwestern Utah, where several counties exceed 67% for renters.
- **Housing affordability.** As of April 2026, 74% of Utah households cannot afford the median-priced home statewide. Several Wasatch Front counties exceed 99%. (Note: this figure covers all Utah

households; the share of *renters specifically* priced out of homeownership sits even higher, at 91% statewide as of early 2026, per the Kem C. Gardner Policy Institute.)

- **Starter homes.** Utah delivered 7,412 new starter homes from January 2024 to April 2026, toward the Governor's goal of 35,000 by the end of 2028. Production will need to double to meet the goal roughly.
- **Corporate ownership.** Investors holding more than 100 units own 3.3% of Utah's for-rent single-family homes, townhomes, condos, duplexes, and triplexes as of December 2025. This is not currently considered to have a significant impact on the overall market.
- **Planned capacity near infrastructure.** As of January 2026, 165,454 housing units are planned within designated city and town centers.
- **Housing mix.** Data on housing type mix (single-family, townhome, condo, duplex, apartment, mobile home, ADU) is currently available only for urban counties. In Salt Lake County, single-family homes still dominate by land area.

Data sourced from the Utah Housing Strategic Plan Metrics dashboard. Figures reflect each metric's most recent update date, which varies by data source. For underlying methodology or data source detail, contact Utah Housing and Community Development.

State Land and Infrastructure Programs



Affordable Housing Infrastructure Grant

PROGRAM DESCRIPTION

Established by the Utah Legislature, the Affordable Housing Infrastructure Grant (AHIG) Program provides $150 million in grant funding for infrastructure that accelerates attainable housing development in Salt Lake County. The AHIG Board administers the funds, which are structured as non-repayable grants available exclusively to eligible public entities within the county. The AHIG Board oversees the program and consists of five appointed members. The board accepts, ranks, and awards grant applications, giving priority to projects that include a substantial component of detached, single-family, owner-occupied starter homes.

GOAL

Unlock and accelerate attainable housing development in Salt Lake County by funding regionally significant water, sewer, transportation, and other public infrastructure improvements that present barriers to home construction. The program prioritizes investments that directly and measurably affect housing production, leverage other public and private resources, and deliver substantial numbers of attainable homes, particularly detached, single-family, owner-occupied starter homes.

BOARD

- Steve Waldrip, *GOED Representative*
- Sen. Kirk Cullimore, *Senate Appointee*
- Rep. Jim Dunnigan, *House Appointee*
- Sen. Wayne Harper, *Senate Appointee*
- Rep. Cal Roberts, *House Appointee*

FUNDING

- Total program funding: $150 million
- Available fund balance: $83,120,000

ACHIEVEMENTS

- Three grants awarded totaling $66,880,000
    - $3,920,000 to Housing Assistance Management Enterprise (HAME)
    - $12,960,000 to South Salt Lake City
    - $50,000,000 to Herriman City

CHALLENGES

- As a new program, AHIG is still establishing and refining the processes needed to deploy grant funding and measure results effectively.
- Early interest in the program is significant, and demand for grant funding is expected to exceed available resources, requiring careful prioritization among competing infrastructure needs and housing opportunities.
- A central challenge will be identifying the infrastructure investments that address the highest regional priorities and provide the greatest impact on attainable housing production.
- This requires balancing immediate project readiness with broader infrastructure needs, available funding, local priorities, and the extent to which state investment can meaningfully unlock or accelerate attainable housing development.
- As the program matures, continued coordination with local governments and other partners will be important to ensure limited grant resources are directed toward the infrastructure projects that deliver the greatest housing and regional benefit.

State Housing Infrastructure Partnership

PROGRAM DESCRIPTION

The State Housing Infrastructure Partnership (SHIP) Program was established by the Utah Legislature in 2026 as a $100 million revolving loan program to support housing development by financing regionally significant infrastructure that facilitates the construction of attainable, owner-occupied housing. SHIP provides infrastructure loans to qualifying political subdivisions for eligible projects statewide, with loan terms of up to 20 years and interest rates established within statutory parameters. Loan repayments are returned to the SHIP Fund, allowing state resources to be reinvested in future infrastructure and housing development.

The SHIP Board oversees the program, establishes program criteria and implementing rules, and approves infrastructure loans.

GOAL

Empower Utah communities to overcome infrastructure barriers to housing development by financing regionally significant water, sewer, transportation, and other eligible systems that unlock and accelerate the construction of attainable, owner-occupied housing.

BOARD

- Steve Waldrip, *Governor's Office of Economic Development*
- Carlos Braceras, *Utah Department of Transportation*
- Sen. Cal Musselman, *Utah Senate*
- Rep. Cal Roberts, *Utah House of Representatives*
- Jonathan Ward, *Governor Appointee*

FUNDING

- Initial capitalization: $100 million
- Loans approved or committed: $18 million
- Available fund balance: $82 million

PROGRAM IMPLEMENTATION

The State Housing Infrastructure Partnership Board held its first meeting on August 24, 2026, to review draft administrative rules and loan application criteria. The board adopted its rules in September 2026, and the division expects to open the SHIP loan application portal in the coming months.

Application Priorities

Applications will be evaluated according to board-adopted criteria, with an emphasis on projects that facilitate significant production of attainable, owner-occupied housing. Among other considerations, priority will be given to projects that:

- Promote geographic diversity across the state
- Are located within reasonable proximity to employment centers, transportation, schools, utilities, and other community services
- Maximize the impact of state investment

Loan Terms

Loans will be made to cities, counties, and other qualifying political subdivisions for eligible infrastructure projects, with terms approved by the board within parameters established by state statute. Among other requirements, each loan must:

- Have a term not exceeding 20 years

- Bear interest at a rate within 1.5 percentage points of the federal funds rate target established by the Federal Open Market Committee and in effect on January 1, of the year the loan is made.

ACHIEVEMENTS

- Board organized August 24, 2026
- Draft administrative rules and application criteria reviewed
- Application launch scheduled for September 18, 2026

CHALLENGES

- There is significant interest in the SHIP loan program, reflecting substantial unmet infrastructure needs that constrain housing development in communities throughout the state. Based on early interest, demand may exceed available funding. Application results will help the board evaluate statewide infrastructure needs, program capacity, and whether future funding recommendations are warranted.

State Surplus Land Program

PROGRAM DESCRIPTION

State agencies collectively own thousands of acres of land across Utah, including properties that may no longer be needed for their original purpose or that hold potential for residential development. The State Surplus Land Program (SSLP) creates a structure to identify this land and make it available for housing, with a focus on attainable starter homes.

The program moves land from inventory to housing through a four-step process:

1. **Identification**: State agencies identify surplus property.
2. **Selection**: Parcels are evaluated and selected based on location, infrastructure access, market potential, and development feasibility.
3. **Qualification**: Attainable housing development groups are qualified through a public procurement process.
4. **Matching**: Available parcels are matched with development teams based on proposals that best meet program objectives, guided by the SSLP Advisory Board.

Land is made available under pricing and disposition terms that support attainable housing, with covenants or other controls used to preserve affordability for the required period.

GOAL

Leverage underutilized state-owned land to promote attainable, owner-occupied housing opportunities throughout the state, transforming underutilized surplus property into a strategic asset for starter-home construction benefiting moderate-income households statewide.

ADVISORY COUNCIL

- Steve Waldrip, *Advisory Council Chair*
- Jake Boyer, *Real Estate Development Interest*
- Cari Fullerton, *Banking and Finance*

- Laura Hanson, *State Strategic Planning*
- Zach Hartman, *Land Acquisition*
- Jeff Silvestrini, *Local Government Interests*
- Carin Crowe, *Habitat for Humanity Greater Salt Lake Area*

PILOT PROJECT AND PROGRAM IMPLEMENTATION

Implementation of the State Surplus Land Program is underway, launched through a pilot involving 14 UDOT-owned parcels committed to attainable housing development. An agreement has been negotiated with UDOT to transfer development rights to the Division of Housing and Community Development, and appraisals have been completed to establish a sales price for each parcel.

At the same time, DHCD is working with other state and governmental agencies to identify additional surplus properties suitable for residential development, building an ongoing pipeline of land that can be advanced through the program for attainable, owner-occupied starter housing.

DHCD has drafted a Request for Qualifications (RFQ) to be issued to interested development groups, creating a qualified pool of teams with the experience, capacity, and approach necessary to deliver attainable starter homes on state-owned land. Following the qualification process, selected developers will partner with the state and local municipalities to match parcels with development teams, with initial matches expected this fall, moving the program from initial setup into active project development.

ACHIEVEMENTS

- Advisory board launched September 19, 2026
- Draft administrative rules and application criteria reviewed with the board.
- Request for Qualified Developers launched September 21, 2026

CHALLENGES

- Implementing the State Surplus Land Program requires identifying state-owned properties that are not only available for disposition, but also suitable and financially feasible for residential development.
- Surplus parcels may face constraints related to location, infrastructure availability, access, utilities, environmental conditions, entitlement, or other site-specific factors that can affect their ability to support attainable starter homes.
- Identifying additional opportunities also requires coordination across state and governmental agencies, each with its own property needs, disposition requirements, and long-term considerations.
- Once suitable parcels are identified, the program must match each property with a capable development team and a development approach that responds to local market conditions while achieving the state's attainable-housing objectives.
- Balancing infrastructure and development costs, project feasibility, and long-term affordability will remain a central challenge as the program moves from initial parcel identification into active development.

Affordable Housing Programs and Reporting



The Division of Housing and Community Development administers a portfolio of housing programs designed to work together as one coordinated system. Each program fills a specific gap:

- **Olene Walker Housing Loan Fund:** flexible gap financing for affordable housing development.
    - This fund also serves as the mechanism for legislatively appropriated, pass-through direct awards, distinct from the competitive application process developers typically use to apply for funding.
- **Rural housing programs**: dedicated resources for Utah's rural communities
- **Private Activity Bond Program**: tax-exempt bonding for lower-cost, long-term financing
- **Deeply Affordable Housing Fund**: targeted support for the lowest-income and homeless-serving units

- **Moderate Income Housing planning**: technical assistance and compliance support for local governments

The division coordinates closely with key partners to deliver this work:

- **Utah Housing Corporation**: tax credit and homebuyer financing programs
- **Utah Association of Counties and Utah League of Cities and Towns**: local government planning and reporting compliance
- **Associations of Governments**: program delivery and technical assistance in rural Utah
- **Private developers and nonprofit housing sponsors**: turning investment into completed, occupied housing
- **Local municipalities and counties**: implementing housing plans and strategies on the ground

Across every program, the division follows the same discipline:

- **Leverage state dollars** against federal funds, private capital, and loan repayments
- **Route funding through existing, accountable structures** instead of building new ones
- **Continually streamline** applications, reporting, and administration for local partners
- **Maximize the impact o**f every state and federal dollar invested in housing

Olene Walker Housing Loan Fund and Board

PROGRAM DESCRIPTION

The Olene Walker Housing Loan Fund (OWHLF) is a financing tool for affordable housing, leveraging both federal and state resources to fill critical funding gaps. The fund supports the development of housing that is affordable to very low-income, low-income, and moderate-income individuals and families, as defined annually by the U.S. Department of Housing and Urban Development (HUD). Funding and policy decisions for the program are made by the OWHLF Board, which has governance and oversight over all program grants and loans. In addition to financing affordable housing, the OWHLF serves as the state's account for administering direct legislative appropriations dedicated to targeted housing initiatives.

GOAL

Preserve and expand affordable housing opportunities across Utah by strategically investing OWHLF resources in the development and rehabilitation of rental and homeownership units. The program prioritizes housing for very low-, low-, and moderate-income households earning at or below 80% of the area median income, as defined annually by HUD.

BOARD

- Beth Holbrook, *Chair*, *Transit Oriented Development*
- Steven Bond, *Home Builders Interest, Multifamily*
- Michael Glenn, *Rural Interest*
- Marty Henry, *Mortgage Lending Community, Multifamily*

- Tyler Jensen, *Manufactured Housing Interests*
- John Lindsay, *Rental Housing Interests*
- Logan Monson, *Local Government, Third, Fourth, Fifth, or Sixth Class*
- Kaitlin Myers, *Housing Advocacy, Third, Fourth, Fifth, or Sixth Class*
- Jed Nilson, *Home Builder Interests, Single-Family*
- Kip Paul, *Real Estate Sales Representative*
- David Snow, *Mortgage Lending Community, Multifamily*
- Jason Wheeler, *Housing Advocacy Interests, First or Second Class*
- Dakota Wurth, *Local Government, First or Second Class*

FUNDING

Fiscal year 2026 allocations for the OWHLF program include:

- $3,014,372 Federal HOME allocation
- $3,143,373 Federal Housing Trust Fund
- $2,242,900 State Low-Income Housing (LIH) appropriation (match for federal funds)
- $8,290,100 program income on existing loans
- **Total funding available for FY26** (minus program support costs, including unspent funding from the prior fiscal year): **$22,692,002**

FY26 Expenditures Authorized by the OWHLF Board — Multifamily Projects

Multifamily Projects	County	AMI Served	Units Funded	Total OWHLF Funds	Estimated Cost for Total Project
144 South Apartments (Additional Funding)	Salt Lake	56%	110	$500,000	$40,232,845
Blanding Predevelopment Grant	San Juan	42%	30	$50,000	$50,000
Blue House Group Home	Washington	35%	10	$295,545	$661,944
Book Cliffs Flats Predevelopment Grant	Emery	42%	25	$50,000	$50,000
Camden Court [1300 South] Apartments	Salt Lake	55%	96	$3,684,729	$37,857,709
Dream Center Pre-Development Grant	Sanpete	30%	13	$50,000	$50,000
Emeril Apartments	Salt Lake	59%	135	$2,000,000	$50,920,617
Fairmont Heights Apartments (Phase II)	Salt Lake	46%	55	$1,000,000	$20,499,759
Gardens at Palmer Apartments	Salt Lake	30%	126	$4,000,000	$43,352,874
Latitude Apartments	Salt Lake	51%	104	$1,500,000	$35,723,054
Liberty Corner Apartments (Additional Funding)	Salt Lake	59%	200	$297,890	$126,560,216
Remington Park (Phase I)	Tooele	43%	48	$1,300,000	$11,315,825

Rose Park Apartments	Uintah	41%	26	$2,000,004	$9,590,210
Senior Living at Millcreek Apartments	Weber	52%	116	$2,000,000	$35,181,726
The Refuge Transitional Shelter	Utah	28%	48	$2,000,000	$11,591,500
Wasatch CTE Predevelopment Grant	Wasatch	80%	30	$50,000	$75,110
		TOTAL	**1172**	**$20,778,168**	**$423,713,389**

Funds are used on a rolling basis and amounts from the previous fiscal year may carry into the next fiscal year, depending on whether projects secure the necessary additional financing.

ACHIEVEMENTS

- Assisted in the development of 1,172 units of affordable housing
- 96 affordable housing units restricted
- Multifamily program leveraged funds at a ratio of $39.99 to $1

CHALLENGES

- Although the legislature has directed one-time appropriations for specific housing initiatives through the Olene Walker Housing Loan Fund (OWHLF) in recent years, the fund itself has not received an ongoing increase in state appropriations for many years. This lack of sustained investment limits the fund's ability to keep pace with rising development costs and the growing demand for affordable housing across Utah.
- Rapidly increasing land and construction costs, ongoing supply chain disruptions, and limited available funding have created significant barriers to developing and preserving affordable housing in Utah. These factors drive up project expenses, slow production timelines and make it increasingly difficult to meet the state's growing demand for affordable housing.

Rural Single-Family Home Land Revolving Loan Program - OWHLF

PROGRAM DESCRIPTION

In fiscal year 2026, the Utah State Legislature appropriated funding to the Olene Walker Housing Loan Fund (OWHLF) for the Rural Single-Family Home (RSFH) Land Revolving Loan Program. The program has been administered through fiscal year 2026; however, the ongoing appropriation was eliminated during the 2026 legislative session. Rural Provider Agencies have collaborated with DHCD in providing program services. The RSFH Land Revolving Loan Program funding provided no-interest, subordinated acquisition of land or parcel or lot development loans up to $50,000 per home for the construction of new single-family homes in rural

Utah. The homes are owner-occupied by households earning less than or equal to 80% of the county area median income (AMI).

FUNDING AND OUTCOMES

Accounting of FY26 Rural Housing Fund Expenditures

Program	Organization	Amount Awarded	Amount Spent	Outcome
Rural Single-Family Home Land Revolving Loan Program	Associations of Governments	$2,750,000	$1,350,000	33 Approved Applications
Rural Single-Family Housing Rehabilitation Assistance Program	Associations of Governments	$500,000	$94,573	8 Homes Assisted

ACHIEVEMENTS

- 8 home rehabilitations assisted
- 33 loan applications approved

CHALLENGES

- Funding for the Rural Single-Family Rehab and Revolving Loan programs was not appropriated for fiscal year 2027, ending state support for rehabilitation and revolving loan activity in rural communities.
- Although funds had not yet been fully utilized, the division had been providing ongoing technical assistance to strengthen implementation. Rural communities already face structural barriers to housing production that these programs were designed to help address, including scarce buildable land due to water rights limitations, infrastructure gaps (sewer, water, roads), and zoning restrictions.
- Rising land and construction costs eroded the effectiveness of the $50,000 loan cap, meaning the program's impact was diminishing even before funding ended.
- Because loans were no-interest and subordinated, repayment was slow, limiting how quickly funds revolved back into new projects.

Pass-through Funding Agreements - Through OWHLF

PROGRAM DESCRIPTION

The Olene Walker Housing Loan Fund (OWHLF) is the state's primary vehicle for directing housing investment to Utah communities. Established in statute (Utah Code 63N-24 Part 3) and overseen by a governing board that reviews and approves funding on a regular basis, the fund gives the Legislature an existing, accountable structure through which to direct new housing dollars, rather than building a new fund or process each time additional resources are appropriated.

Directing appropriations through OWHLF also allows state dollars to work harder. The fund combines Legislative appropriations with federal resources and loan repayments, and has demonstrated the ability to leverage state investment at a ratio of approximately 15 to 1, meaning every dollar appropriated can help generate significantly more in total housing investment statewide. Because the Division of Housing and Community Development and OWHLF publish regular reports on program impacts, funding directed through the fund comes with built-in accountability, allowing the Legislature and the public to track outcomes such as units built or preserved and total investment leveraged.

All funding identified below was allocated to statewide programs. The First-Time Homebuyer Program, Subordinate Shared Appreciation Loan Program, and Home Development Funding support single-family homeownership, while the Affordable Housing Acquisition and Pre-Development Loan Fund supports multifamily development.

FUNDING AND OUTCOMES

FY26 DIRECT LEGISLATIVE APPROPRIATIONS AND PASS-THROUGH FUNDING EXPENDITURES

Program	Organization	Awarded	Amount Spent	Outcome
First-Time Homebuyer	Utah Housing Corporation	$20,000,000	$18,334,836	930 Loans
Subordinate Shared Appreciation Loan Program	Utah Dream Fund, L3C	$250,000	$250,000	2 Loans
Affordable Housing Acquisition and Pre-Development Loan Fund	Afforda	$500,000	$500,000	2 Loans

ACHIEVEMENTS

- During fiscal year 2026, the First-Time Homebuyer Assistance Program helped 930 households achieve homeownership. The program supports moderate-income homebuyers purchasing newly constructed homes by providing a loan up to $20,000 to assist with down payments, closing costs, or interest rate reductions.

CHALLENGES

- Reduced housing inventory within Utah's housing target price range has made it more difficult for borrowers to qualify for homeownership.

- The First-Time Homebuyer and Shared Appreciation Loan programs utilize a price cap of $450,000, which excludes single-family homes exceeding this cost. These programs are particularly impacted as rising housing costs have limited the inventory available for these initiatives.

Pass-through Funding Agreements - Direct Appropriations

PROGRAM DESCRIPTION

The Legislature appropriates the Division of Housing and Community Development one-time and ongoing direct award grants as specific budget line items, primarily driven by the Request for Appropriation (RFA) process. These direct award grants provide funding to local organizations to invest in housing needs throughout Utah communities statewide.

FUNDING AND OUTCOMES

FY26 DIRECT LEGISLATIVE APPROPRIATIONS AND PASS-THROUGH FUNDING EXPENDITURES

Program	Organization	Awarded	Amount Spent	Outcome
Home Development Funding	Habitat for Humanity of Summit and Wasatch Counties	$100,000	$100,000	5 units assisted

ACHIEVEMENTS

- This direct award supported families in the Habitat for Humanity program on their path to homeownership.

CHALLENGES

- Administrative challenges arose from the allocation structure, as Habitat for Humanity operates through five distinct, regionally focused chapters. To improve future efficiency, future allocations could designate a well-poised single lead agency to coordinate statewide funding distribution.

Private Activity Bonds

PROGRAM DESCRIPTION

The Private Activity Bond (PAB) Program is Utah's tax-exempt bonding authority, created under the federal Tax Reform Act of 1986 and governed by Utah Code 63N-24-4 et seq. Each year, the federal government allocates the state a share of the national tax-exempt bond volume cap, which the Legislature divides among several allotment categories, including single-family mortgages, multifamily affordable housing, small-issue manufacturing and agricultural bonds, exempt facilities, and student loans. The program is administered by the Division of Housing and Community Development on behalf of a board of review, which evaluates and scores competing applications for volume cap each calendar year.

Developers using PAB Volume Cap can access the 4% Low-Income Housing Tax Credit (LIHTC) program, which is administered by the Utah Housing Corporation. This partnership secures project affordability for at least 50 years through Land Use Restriction Agreements, ensuring that rent and tenant income remain capped at 60% of the Area Median Income.

GOAL

Provide Utah developers and public entities with access to lower-cost, long-term tax-exempt financing, often paired with Low-Income Housing Tax Credits, to expand the supply of affordable multifamily and single-family housing statewide.

ACCOUNTING FOR FY26 PRIVATE ACTIVITY BONDS

Multifamily Projects	Location	AMI Served	Units Planned	Private Activity Bond Volume Cap
The Hive on 11th	Salt Lake City	60.00%	169	$27,155,000
Flats at Folsom	Salt Lake City	60.00%	188	$30,848,000
Camden Court (FKA 1300 S Apartments)	Salt Lake City	54.90%	96	$19,100,000
Ventana	Kanab	60.00%	120	$1,500,000

Jefferson Apartments	Salt Lake City	57.80%	182	$11,600,000
Kearns Apartments	Kearns	56.95%	82	$10,900,000
One Fifty North Apartments (FKA Alta Fairpark)	Salt Lake City	55.33%	165	$20,000,000
Senior Living at Millcreek	Ogden	51.77%	116	$13,386,000
Lotus Crown	Ogden	60.00%	25	$4,000,000
Promontory Place	Salt Lake City	59.37%	175	$3,000,000
Lotus Forge	Ogden	60.00%	193	$17,000,000
theAmelia	Salt Lake City	60.00%	144	$14,500,000
Alta North Station	Salt Lake City	54.52%	292	$22,365,000
Lotus Vale	Midvale	60.00%	106	$11,500,000
Emeril Apartments	Salt Lake City	58.67%	135	$12,900,000
SSL Affordable, Phase II	South Salt Lake	60.00%	138	$12,500,000
The Gregory	Salt Lake City	59.94%	169	$15,800,000
The Chicago	Salt Lake City	60.00%	119	$11,600,000
Lupine	Salt Lake City	53.53%	133	$18,900,000
Historic Northwest Pipeline Building	Salt Lake City	52.70%	63	$13,500,000
Provo Scattered Site	Provo	60.00%	228	$26,000,000
		TOTAL:	**3,038**	**$318,054,000**

BOARD

- Steve Waldrip, *Chairman, Utah State Housing Coordinator*
- Kevin Enright, *State Board of Higher Education*
- Kamron Dalton, *Governor's Office of Economic Development*
- David Damschen, *Utah Housing Corporation*
- Joey Granger, *Utah Association of Counties Nominee*
- Dean Lundell, *Utah League of Cities and Towns Nominee*

- Alison McCoy, *Utah Association of Counties Nominee*
- Amelia Powers-Gardner, *Utah Association of Counties Nominee*
- Kirt Slaugh, *State Treasurer*
- Heidi Voordeckers, *Utah League of Cities and Towns Nominee*
- Vacant (in process), *Utah League of Cities and Towns Nominee*

ACHIEVEMENTS

- Federal-level regulatory changes have reshaped the development landscape, pushing investors, lenders, and developers toward more innovative approaches to affordable housing production. In response, staff and the board rigorously updated policies to keep this limited resource allocated as efficiently as possible.
- The PAB program allocates a minimum of 42% of its annual capacity to a single-family mortgage program administered by the Utah Housing Corporation, reducing interest rates for income-qualified homebuyers. By also refunding bonds, the program stretches resources further, delivering up to a 0.625% rate reduction on mortgage loans, which increases buyers' borrowing power and lowers their monthly payments. More than 2,700 homes are currently financed per year through this program.

CHALLENGES

- Affordable housing development at or below 60% AMI remains constrained by elevated construction costs, market volatility, shifting public subsidies, and limited availability of soft funding.
- Without additional resources to assist in these complex projects, future growth and availability of affordable housing could be negatively impacted.

Homeless Housing and Services Grant Program

PROGRAM DESCRIPTION

The Deeply Affordable Housing Fund (DAHF) was established in 2022 by the Utah Legislature, initially funded through the federal American Rescue Plan Act (ARPA), to create housing units affordable to households at or below 30% of Area Median Income (AMI). The program was a competitive grant fund supporting acquisition, construction, and rehabilitation of projects serving this population, with required case management and supportive services for households in DAHF-designated units. Awards were made across four funding rounds (2022-2026), with recent rounds directing priority toward homeless-dedicated units.

GOAL

Increase Utah's supply of deeply affordable housing, which serves households earning no more than 30% of AMI, as a supply-side solution to close the state's most severe affordability gap, while ensuring supportive services accompany funded units.

FUNDING AND OUTCOMES

- **Cumulative program totals:** 34 projects awarded, creating 1,399 new housing units statewide.
- **Program requirements:** All projects must provide supportive services to residents; all properties carry a restricted affordability period.
- **Statewide deficit context:** An estimated 77,140-unit gap exists between available deeply affordable units and households at 30% AMI needing them.
- **Funding status for FY26:** All appropriated DAHF funds have been fully allocated. The program's remaining performance period expires December 31, 2026, after which no further awards will be made absent new appropriation.

ACHIEVEMENTS

- Since 2022, DAHF has funded 34 projects statewide, creating 1,399 new housing units.
- To date, 24 projects have opened, comprising 599 DAHF units reserved for households at or below 30% AMI, and 1061 affordable units in total.
- Every funded project carries a minimum affordability restriction, ensuring these units remain deeply affordable for decades rather than a single funding cycle.
- Increasing the availability of flexible capital funds has proven an especially effective strategy for growing the deeply affordable housing supply.

CHALLENGES

- DAHF funding has been fully spent out. All awarded funds must be expended by the December 31, 2026 performance deadline, after which the program has no further funding absent new legislative appropriation.
- Rising cost of living is drawing case management staff toward higher-paying jobs, reducing the supportive-services capacity of the existing homeless services system and limiting the number of partners able to provide quality services.
- The fund addressed only a small fraction of the state's estimated 77,140-unit deficit at the 30% AMI level, and its expiration removes a dedicated financing tool for the most severe end of the affordability spectrum.

Moderate Income Housing (MIH) Planning and Coordination

PROGRAM DESCRIPTION

The Division of Housing and Community Development serves as the oversight office for Moderate Income Housing (MIH) reporting, as required of specified municipalities and counties under 10-21-202 and 17-80-202. The division provides programmatic and technical assistance to these jurisdictions, which must submit an annual

report detailing their efforts to expand affordable housing within their boundaries.

Program and technical assistance provided by the division include:

- In-person and virtual statewide training on the requirements of the Moderate Income Housing plan and reports
- One-on-one technical assistance to specified municipalities and counties
- Community-specific housing needs data projected for the next five years via the Utah Housing Affordability Dashboard

Specified community Moderate Income Housing Reports for 2022 through 2025 can be found on the division's website under *Prior Reports*.

During the 2026 General Session, H.B. 436 introduced significant changes to the 2026 MIH Reporting Period. The legislation enacted a one-year pause to full MIH reporting for specified municipalities, but still required them to report on residential certificate of occupancy data. Specified counties also had a one-year pause for MIH reporting, but were *not* required to report residential certificate of occupancy data. This legislation resumes MIH reporting for specified municipalities and counties in 2027. This update was made to accommodate the transition of the Division of Housing and Community Development (which manages the MIH reporting program) to the Governor's Office of Economic Development on July 1, 2026.

GOALS

- To promote the development of moderate income housing across Utah by supporting communities in meeting planning and reporting requirements.
- To ensure full compliance with statutory provisions (10-21-201, 10-21-202, 17-80-201, and 17-80-202) by reviewing all MIH reports within the required timeframes.
- To provide targeted training and technical assistance to help communities understand and efficiently meet reporting obligations, strengthening local capacity to plan and implement moderate income housing strategies.

OUTCOMES

- The state achieved 100% reporting compliance for all MIH-specified communities. Due to H.B. 436, specified municipalities and counties that were compliant or had priority consideration in 2025 automatically receive the same determination in 2026.
- Division staff provided seven one-on-one virtual technical assistance meetings, 26 phone calls, and 83 technical assistance emails, including four mass email reminders with extensive reporting support information.
- The estimated number of low- or moderate-income *rental* housing units constructed or rehabilitated within the state is 32,227. This figure comes from the Utah Housing Strategic Plan Metrics dashboard and represents deed-restricted rental units produced or preserved as affordable to Utahns at or below 60% of the area median income (AMI). Additionally, the Utah Housing Affordability Dashboard includes a table calculating *'Homes Sold By AMI,'* which can be filtered by county or municipality. The dashboard is managed by the Kem C. Gardner Policy Institute, the state's premier economic and public policy research institute.

- An estimate of how many affordable and low-income housing units are available in each county and municipality in the state can be found in the Utah Housing Affordability Dashboard, which includes tables calculating *'Cumulative Rental Units Affordable by AMI'* and *'Cumulative Rental Households by AMI,'* which can be filtered by county or municipality.
- An estimated percentage of affordable and low-income *rental* housing available in each county and municipality can be determined in the Utah Housing Affordability Dashboard, which includes a table calculating *'Rental Units Affordable @ 30% of Annual Income per 100 Renter Households by AMI*, which can be filtered by county or municipality.

ACHIEVEMENTS

- The division achieved full compliance with legislatively mandated reporting deadlines for FY26, reflecting strong coordination with local jurisdictions and a clear commitment to program accountability. These efforts advanced the integration of moderate income housing strategies into local land use planning, helping to align state policy objectives with community needs.
- The division partnered with the Utah League of Cities and Towns to present and share information, and provided one-on-one virtual technical assistance for interested communities.
- The division continued to partner with the University of Utah's Kem C. Gardner Policy Institute to offer the Utah Housing Affordability Dashboard. This interactive tool provides publicly accessible data for every Utah community with a population of 5,000 or more. The dashboard reports the current number and percentage of affordable and low-income housing units in each community, projects these figures over the next five years, and provides statewide comparisons. Additional details on the data collection and methodology are available upon request from the division.

CHALLENGES

- Local jurisdictions and community partners have expressed frustration with the complexity and frequency of Moderate Income Housing reporting, compounded by recurrent legislative changes to reporting requirements.
- Tracking, submitting, and updating multiple data points places added strain on local staff and resources, particularly in smaller or rural communities with limited capacity.
- A continued need for clear guidance, streamlined processes, and robust technical assistance to ensure compliance, reduce administrative burden, and support meaningful community engagement in housing planning.

Community Development Programs and Initiatives



The division's community development programs invest in the public infrastructure and facilities that make Utah communities livable. This work goes hand-in-hand with the division's affordable housing programs, but is funded and delivered through its own set of tools. Each program serves a distinct community or need:

- **Community Development Block Grant (CDBG)**: infrastructure, housing rehab, and public facilities for rural cities and counties.
- **Permanent Community Impact Fund (CIB)**: infrastructure and services for communities impacted by mineral development on federal lands.
    - **Throughput Infrastructure Fund**: financing for major transport infrastructure tied to resource development.
- **Uintah Basin and Navajo Revitalization Funds**: dedicated investment for these specific regions.

The division coordinates closely with key partners to deliver this work:

- **Six Associations of Government and the Wasatch Front Regional Council** provide regional administration of CDBG funding to local communities, coordinate CIB applications, and provide technical assistance to municipalities and counties on behalf of the division.
- **Impacted counties and municipalities** identify and prioritize local infrastructure needs.
- **U.S. Department of Housing and Urban Development (HUD)**: federal funding partner for CDBG.
- **Uintah Basin and Navajo Nation communities:** provide regional priorities for dedicated revitalization funding.

Across every program, the division follows the same discipline:

- Direct funding to the regions and communities with the most need or impact.
- Keep revolving funds (like CIB and the Throughput Infrastructure Fund) sustainable for future projects.
- Route funding through existing, accountable regional structures instead of building new ones.
- Maximize the impact of every state and federal dollar invested in community infrastructure.

Community Development Block Grant and Board

PROGRAM DESCRIPTION

The Community Development Block Grant (CDBG) program serves the needs of rural Utah, specifically low- and moderate-income communities with populations under 50,000 and counties with populations under 200,000. The annual award from the U.S. Department of Housing and Urban Development (HUD) is allocated to six Associations of Government regions and the Wasatch Front Regional Council using objective criteria approved by the policy board. Each region awards funding to projects that address local needs and priorities, most commonly infrastructure upgrades (water and sewer), single-family housing rehabilitation for low-income families, public facilities such as community and senior centers, ADA improvements, and fire stations and equipment. The CDBG board oversees the policies necessary for the functioning of the State of Utah's CDBG program.

GOAL

Assist in developing viable rural communities across Utah by providing decent housing, a suitable living environment, and expanded economic opportunity, principally for persons of low and moderate income, through locally driven infrastructure, housing, and public facility investments.

BOARD

- Commissioner Kendall Crittenden, *Chair, Mountainland AOG*
- Mayor Mark Allen, *Wasatch Front RC*
- Commissioner Gil Almquist, *Five County AOG*
- Mayor Larry Jacobsen, *Bear River AOG*
- Commissioner Greg Jensen, *R6 Regional Council*

- Commissioner Matthew Tippets, *Uintah Basin AOG*
- Mayor Danny VanWagoner, *Southeastern RDA*

FUNDING AND OUTCOMES

- **Total FY26 funding available for projects:** $6,169,123.90
    - $943,665.79 carryover from previously finished or reallocated projects.
    - $5,225,458.11 from HUD award
        - Bear River AOG: $853,702
        - Five County AOG: $987,154
        - Mountainland AOG: $671,293
        - R6 Regional Council: $921,044
        - Southeastern RGA: $880,222
        - Uintah Basin AOG: $750,539
        - Wasatch Front RC: $1,105,170
    - Total number of projects funded: 32
    - Total number of grantees funded: 23

ACHIEVEMENTS

- In fiscal year 2026, the CDBG program funded water infrastructure improvement projects, road reconstruction, wastewater treatment facilities, infrastructure for affordable housing units, improvements for fire stations, equipment for firefighters and EMT responses, community park improvements, and other projects that address local priorities. In total, 59,222 people and 295 households in the low- to moderate-income bracket benefited from community-driven projects.
- The program provided funding to support housing rehabilitation programs, homebuyer financial assistance, homebuyer education classes, and an emergency rental assistance program. In total, 126 households and 40 housing units (predominantly owner-occupied single-family residential) benefited.

CHALLENGES

- Lack of rural communities' capacity to apply for and administer grants
- Federal funding delays
- Rising construction costs affecting project scope while federal funding has remained relatively flat.
- Competing regional priorities relative to available annual allocation
- Difficulty complying with the burden of federal requirements such as Davis-Bacon labor standards, Build America, Buy America and Buy America Preference, and Environmental Review compliance

Permanent Community Impact Fund and Board

PROGRAM DESCRIPTION

The Permanent Community Impact Fund is a program of the state of Utah that provides loans and grants to state agencies and subdivisions that are, or may be, socially or economically impacted, directly or indirectly, by mineral resource development on federal lands. Local communities cannot collect taxes from federal lands within their counties, diminishing their ability to provide necessities like roads, municipal buildings, and water and sewer service. The source of funding is mineral lease royalties returned to the state by the federal government. The Community Impact Board considers only applications submitted by an eligible applicant for an eligible project.

GOAL

Deploy the majority of available funds to sustain revolving investments in the planning, construction, and maintenance of public facilities, as well as the provision of essential community services, including water and sewer systems, roads, and other critical infrastructure projects.

BOARD

- Curtis Wells, *Chairman*
- Bruce Adams, *Utah Department of Transportation*
- Scott Bartholomew, *Sanpete County Commission*
- Laura Hanson, *Governor's Office of Planning Budget*
- Willis LeFevre, *Uintah County Commission*
- Greg Miles, *Duchesne County Commission*
- Jerry Taylor, *Garfield County Commission*
- Kirt Slaugh, *State Treasurer*
- Matt Tippets, *Daggett County Commission*
- Danny Van Wagoner, *Emery County, Castle Dale Mayor*
- Bill Winfield, *Grand County Commission*

FUNDING AND METRICS

- **State Fiscal Year 2026 state mineral lease revenue:** $65,964,755
- **State Fiscal Year 2026 Permanent Community Impact Fund revenue:** $26,385,902
- **Total disbursed:** $62,618,648 across 38 projects

ACHIEVEMENTS

- All new revenue was utilized for eligible projects in FY26.
- The fund remains a revolving source of project funding, sustaining ongoing investment.
- $62,618,648 was disbursed across 38 projects with priority given to communities impacted by mineral resource development on federal lands.

CHALLENGES

- Funding relies on revenue generated from mineral development on federal lands. In recent years, new revenue has declined.
- To continue supporting local communities, the board must carefully manage and levy available funds to keep the program revolving. Limited revenue and growing demand create ongoing pressure to balance current project funding with long-term sustainability.

See the full FY26 committee report and complete project funding list.

Throughput Infrastructure Fund and CIB

PROGRAM DESCRIPTION

The Throughput Infrastructure Fund was established in 2016 through SB 246 (Funding for Infrastructure Revisions), which allocated $53 million in loans and grants for eligible infrastructure projects, including electrical transmission lines, short line railroads, deepwater ports, or pipelines for liquid or gaseous hydrocarbons.

In 2019, SB 248 (Throughput Infrastructure Amendments) set requirements for the fund's first project, designating it as a bulk commodities ocean terminal project. Under the bill, the applicant must be an interlocal agency created specifically to undertake that project.

In 2025, SB 187 (Throughput Infrastructure Amendments) broadened the definition of an eligible throughput infrastructure project, allowing loans or grants drawn from the fund's interest or other earnings to support certain mining activities.

GOAL

Administer the Throughput Infrastructure Fund to keep a portion of the fund revolving, providing loans and grants that finance qualifying throughput infrastructure projects for local political subdivisions while preserving the fund's long-term capacity to support future projects.

FUNDING AND METRICS

- **Eligible project types:** Electrical transmission line, short line railroad, deepwater port, or pipeline for liquid or gaseous hydrocarbons
- **Administering body:** Permanent Community Impact Fund Board (CIB)
- **Throughput Infrastructure Fund balance:** $2,196,363.00 (accrued interest)
- **Notable FY2025 project:** ARES Strategic Mining, Inc. — Fluorspar and Gallium mining project, $11,000,000
- **FY2026** - $1,100,000 grant funding authorized for a Deep Water Port Study; $54,254,085 has been set aside for throughput capacity in a deep water port pending application.

ACHIEVEMENTS

- In FY2026, the board authorized $1,100,000 in grant funding for a deep water port study and set aside additional funding for throughput capacity in a port determined by the study.
- $54,254,085 has been set aside for throughput capacity in a deep water port pending application.

CHALLENGES

- The fund's revolving design depends on timely loan repayment; because throughput infrastructure projects are often large, capital-intensive, and tied to commodity markets, repayment schedules and project viability can be affected by market conditions beyond the board's control.
- No Throughput Infrastructure loans were reviewed or approved in FY2026. Potential throughput capacity funding is expected in FY2027.

See the full FY26 committee report and complete project funding list.

Uintah Basin Revitalization Fund and Board

PROGRAM DESCRIPTION

The Uintah Basin Revitalization Fund was 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 Ute Tribe of the Uintah and Ouray Reservation. The fund was designed to promote cooperation and coordination between the state, its political subdivisions, and the Tribe.

GOAL

Maximize the long-term benefits of state severance taxes paid on oil and natural gas production by providing grants and loans to agencies of county or tribal government in the Uintah Basin that are impacted by the development of oil and gas interests in Utah held in trust for the Ute Tribe of the Uintah and Ouray Reservation and its members.

BOARD

- Evan Curtis, *Chairman, Governor's Designee*
- Percel Cesspooch, *Ute Business Committee Representative*
- Emmett Duncan, *Ute Business Committee Representative*
- John Laursen, *Uintah County Commissioner*
- Greg Miles, *Duchesne County Commissioner*

FUNDING AND OUTCOMES

- **State Fiscal Year 2026 Revenue:** $8,559,797
- **State Fiscal Year 2026 Allocation:** $8,426,784

FY26 Approved Projects by Type

Project Type	Number of Projects	$ Amount
Housing	3	$3,985,000
Community Amenity	5	$2,491,366
Community Services	1	$85,000
Equipment	4	$1,304,400
Infrastructure	1	$500,000
Other	1	$61,018
Total	**15**	**$8,426,784**

Annual expenditures may differ from annual allocations due to the accrual of funding over time, the allocation of previously unallocated funds, the use of reallocated funds, and the use of accrued interest.

FY26 Recipients

Recipient	Number of Grant Awards	Total Awards
Ute Tribe	6	$4,724,184
Duchesne County	5	$1,617,600
Uintah County	4	$2,085,000

ACHIEVEMENTS

- The board allocated 98% of new revenues, drawing on previously unallocated funds, reallocated funds, and accrued interest.
- Fifteen projects were funded to improve the health, safety, and welfare of Ute Tribe members and Uintah Basin residents.
- Projects of note include an affordable housing land purchase in Duchesne County ($910,000), infrastructure development for the Lucky Acres Affordable Self-help Housing project in Uintah County ($500,000), and another $3,000,000 in funding allocated for the Ute Tribe's housing rehabilitation program.

CHALLENGES

- Building and maintaining strong relationships between tribal leadership and fund coordinators remains an ongoing challenge. Effective collaboration is essential to ensure that projects align with community priorities, address local needs, and maximize the impact of the fund.

Navajo Revitalization Fund and Board

PROGRAM DESCRIPTION

The Navajo Revitalization Fund was 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 and its members living in Utah. The fund is designed to promote cooperation and coordination between the state, its political subdivisions, and the Tribe. The fund is overseen by a five-member board that ensures funding decisions reflect both state and local priorities.

GOAL

Maximize the long-term benefits of state severance taxes on oil and natural gas production by providing grants and loans to county or tribal government agencies in San Juan County affected by oil and gas development on lands held in trust for the Navajo Nation and its members.

BOARD

- Evan Curtis, Chairman, Governor's Designee
- Herman Farley, Chapter President, Red Mesa Chapter Representative
- Jamie Harvey, San Juan County Commissioner
- Silvia Stubbs, San Juan County Commissioner
- Bill Todachennie, Chair, Navajo Utah Commission

FUNDING AND OUTCOMES

- State FY26 Revenue: $807,980
- State FY26 Allocation: $1,223,490

FY26 Approved Projects by Type

Project Type	Number of Projects	Amount
Housing	17	$709,065
Community Amenity	3	$211,000
Community Services	–	–
Equipment	4	$263,425
Infrastructure	–	–
Other	1	$40,000
Total	25	$1,223,490

Annual expenditures may differ from annual allocations due to the accrual of funding over time, the allocation of previously unallocated funds, the use of reallocated funds, and the use of accrued interest.

FY26 Recipients

Recipient (Chapter)	Number of Grant Awards	Total Awards
Aneth	7	$340,470
Dennehotso	–	–
Mexican Water	1	$41,400
Navajo Mountain	12	$405,325
Oljato	2	$83,872
Red Mesa	–	–
Teec Nos Pos	–	–
Non-Chapter	3	$352,423
Total	25	$1,223,490

ACHIEVEMENTS

- 151% of new revenues were allocated, drawing on previously unallocated and reallocated funds along with accrued interest.
- The board funded 25 projects benefiting multiple families and improving the health, safety, and welfare of Navajo members in Utah.

- Approved projects provided funding to build, complete, or renovate 38 homes for Diné Tribal members in Utah.

CHALLENGES

- Fund allocations must be divided among the seven Utah Navajo Chapters on a population-based formula. Some chapters receive only minimal funding as a result, limiting their ability to address pressing community needs.
- The board continues to work on improving communication and coordination with local chapters to ensure funding priorities are understood, needs are clearly identified, and resources are used as effectively as possible.

Housing & Community Development

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