

Utah Homebuyer Grant Programs



Morgan Meyer

Homeownership might be closer than you think. I'm here to help you find a home and to get you as many opportunities to keep as much money in your pocket as possible. That starts with knowing all the programs, grants, and hidden resources most miss.

Whether you're a first-time homebuyer, a veteran, or looking to settle down in one of Utah's thriving communities, there are many programs out there to help with your down payment, closing costs, or even rehab needs.

These grant programs can:

- ✓ Help you buy sooner than you thought possible
- ✓ Reduce or eliminate your down payment
- ✓ Cover closing costs; buy down your interest rate
- ✓ Keep your monthly payments lower

Programs noted with  are income-based (usually tied to HUD's income limits)

Statewide Programs

Utah Housing Corporation (UHC) DPA Loans

Up to 6% toward down payment and closing costs.

Utah Veteran First-Time Homebuyer Grant

\$2,500 for eligible veterans.

American Dream Grant

\$7,500 grants for first-time buyers (via Salt Lake Board of Realtors®).

First-Time Homebuyer Assistance Program

\$20,000 interest-free loan for new builds under \$450K.

Chenoa Fund

3.5% down payment help; forgivable and repayable options.

HomeChoice Program

DPA for individuals/families with disabilities.

Salt Lake County

Salt Lake Neighborhood Home Grant

Up to \$39,000 in grant funds.

NeighborWorks Salt Lake DPA

Assistance for qualified buyers in SLC neighborhoods.

West Jordan DPA Program

\$10,000 in down payment assistance.

Salt Lake City – Funding Our Future

Down payment assistance via NeighborWorks.

West Valley City First-Time Buyer Program

Up to \$7,500 for DPA.

American Dream Grant

\$7,500 available for SLC metro buyers.

Northern Utah Counties

Davis County Homeownership Assistance

Up to \$50,000 loan for income-qualified buyers

Own in Ogden

Up to \$10,000 in DPA loans; more for teachers & first responders.

Own in Logan

Up to \$7,500 in assistance for first-time buyers in Logan.

Olene Walker Housing Loan Fund

Rural land and rehab assistance options.

At Home in Layton

Down payment help for buyers in Layton city.

Clearfield Grant Program

\$7,500 for buyers purchasing in Clearfield.

USDA Repair Loans & Grants

For very-low-income and elderly homeowners.

NOT SURE WHICH PROGRAMS YOU MIGHT QUALIFY FOR? I'VE GOT YOU.

I work with trusted lenders and stay up to date on programs like these so my clients never leave money on the table. **Let's chat and see what's possible!**

PREPARED BY

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**Grant availability and program details are subject to change. Some funds may be limited or no longer available. Please verify information with the official program provider before making any decisions.*